



Managing Loss Worldwide
Providing Partnered Solutions

Adjusteck LTD

Caribbean Catastrophe Response Plan 2024

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INTRODUCTION

Adjusteck's Catastrophe Response Team has over 26 years of experience and knowledge gained in the management and proficient handling of claims. This knowledge stems from numerous worldwide catastrophic events such as hurricanes, earthquakes, and volcanic eruptions in the Caribbean and North/Latin America, as well as floods in Europe and tsunamis and earthquakes in Indonesia, and New Zealand.

In association with Adjusteck's affiliate network partner, CLA Ltd., we are able to provide Caribbean wide coverage in the event of a major catastrophic event.

Adjusteck's core team of experienced catastrophe adjusters, surveyors, engineers, and support staff can mobilize and deploy anywhere in the world within 24-48 hours of notification.

Well-honed procedures and experience gleaned from past catastrophe campaigns enables the team to quickly adapt to the most challenging of environments and situations that can exist immediately after a major catastrophic event.

Although we have developed a tried and tested comprehensive Catastrophe Response Plan, we are acutely aware that no one catastrophe will be the same as the next. For this reason, we have the ability to tailor our response to meet specific client requirements.

We have identified the following components that ensure we can respond in an effective and efficient manner:

- Identify key levels of staff to respond immediately to a given catastrophe
- Ensure the Adjusteck Catastrophe Team is on the ground within 24-48 hours of mobilisation
- Identify and implement a cohesive management structure appropriate to the situation and ensure each team member has a defined role with tasks and priorities clearly identified
- Locate and secure suitable office premises and ensure IT support systems are in place and operational as soon as practicable
- Provide weekly updates to clients via a Market Liaison Manager and electronic bordereaux

COVERAGE

Adjusteck's Caribbean Catastrophe Response covers the following countries and territories:

Eastern Caribbean (Lesser Antilles)

- The Bahamas
- Turks and Caicos

Leeward Islands

- U.S. Virgin Islands
- British Virgin Islands
- Anguilla
- St Martin/St Maarten (French/Dutch)
- St Barts, Saba
- St Eustatius
- Antigua & Barbuda
- Montserrat
- St Kitts & Nevis
- Guadeloupe

Windward Islands

- Dominica
- Martinique
- St Lucia
- Barbados
- St Vincent and the Grenadines
- Grenada
- Trinidad & Tobago
- Margarita (Venezuela)

Leeward Antilles

- Aruba
- Bonaire
- Curacao

Central (Greater Antilles) & Western Caribbean

- Haiti
- Jamaica
- Cayman Islands
- Cuba
- Belize
- Puerto Rico
- Dominican Republic
- Bay Islands (Honduras)
- San Andres and Providencia (Colombia)

North Atlantic Region

- Bermuda



MANAGEMENT

In the event of a catastrophe, the following management team will be established:

Catastrophe Director

Responsible for the entire catastrophe response operation and liaison with Reinsurers/Brokers.

Field Operations/Liaison Manager

Responsible for adjusting operations, allocation of claims, supervision of adjusters, quality control and general daily management. Liaison with local Insurers and Brokers.

CAT Office/Logistics Manager

Responsible for establishing suitable office premises, activation of Adjusteck's dedicated IT system, overseeing administrative and support staff, ensuring timely distribution of reports and bordereaux to Clients. Organisation of accommodation, transport, local finances, and general staff welfare.

Depending on the nature, severity, location and longevity of a catastrophe, the management team can be reinforced with additional and suitably experienced contract staff. For example, this would be a particular requirement in the event of a multi geographical location catastrophe.

PREPARATION & IMPLEMENTATION

Central to the deployment of the management and adjusting team, consideration and selection of personnel will be based on the following factors:

- Immediate availability
- Previous catastrophe management and adjusting experience
- Ability to adapt to working in a disaster effected environment
- Any required specialist knowledge
- Language requirements
- Claims run-off requirements

A list of the Catastrophe Response Team along with individual profiles are available upon request.

PRIOR NOMINATION

In the event of prior nomination, we will maintain communication with our Clients to ensure their requirements are ascertained at the time of a catastrophe or, where prior warning is available, before an event is imminent.

If it is known in advance that a catastrophe is going to occur, such as an imminent hurricane, we are able to deploy our core Catastrophe Response Team prior to the event to ensure a rapid on the ground response once conditions allow.



RESOURCES

Adjusting Staff

Adjusteck and its Regional Network Partner, CLA, are able to deploy an immediate advance response team of 6-10 experienced international CAT adjusters within 24-48 hours of notification, with additional experienced adjusters from Adjusteck's Global Network Partner affiliates on standby. A combined team of adjusters, engineers, surveyors, and forensic accountants (Lowery Forensics International) can be deployed anywhere in the world to handle any catastrophe whether natural or man-made.

Details of the core Catastrophe Response Team is available upon request.

Independent Contractors

Adjusteck has developed a strong association with various experienced, independent adjusting and surveying contractors, that are able to reinforce the Catastrophe Response Team if required.

Administrative and Office Support Staff

With an existing compliment of support staff, an essential component of any catastrophe team, Adjusteck is able to provide up to the minute reports or bordereaux updates within days of initial adjuster site visits.

If required, additional local administrative and office support will be sourced at the discretion of the Management Team.

Equipment

Prior to deployment, it is ensured that every Adjusteck team member is supplied with all essential equipment required to undertake their designated role upon arrival at the catastrophe location.

As an immediate priority, premises will be secured at the catastrophe location for the establishment of a CAT office. Where necessary, additional data and telecommunication equipment, including internet connection, will also be installed.

Technology

Lowers Drone Services is available to support and reinforce efforts on the ground by providing aerial support with wide area damage surveying capabilities.

The use of drones for roof inspections and insurance claims can lower operating costs and shorten inspection timelines when used at scale.

With our larger drones, we can lift sophisticated cameras along with other sensors to capture highly detailed aerial images of areas that are traditionally too costly or dangerous to access. We can also cover large areas very quickly, meaning hundreds of acres can be surveyed in a fraction of the time it would take using traditional methods.

In addition to drone capabilities, Adjusteck is also able to offer other technology based adjusting solutions such as virtual remote inspections and augmented reality. Adjusteck's team can remotely adjust a loss, with the client watching alongside if required, and question the Insured in real-time. The Adjuster is able to ask questions and assign interactive workflows via AirForms which then allows the Adjuster or other appointed experts to interact directly and at the onset of the adjustment process.

CLAIMS MANAGEMENT

Allocation

Allocation of claims will be undertaken by the Management Team to ensure effective distribution of workloads according to skill set, experience, complexity and Client preference for a particular adjuster.

The management team will make an early assessment of the situation to guarantee each adjusting discipline is adequately represented.

Supervision

Depending on the size of the catastrophe and number of adjusting personnel required, the Field Operations Manager will appoint designated Team Leaders to ensure quality control, adjusting accuracy and prompt reporting.

Dedicated Team

Adjusteck can provide a Client with a team specifically dedicated to the handling of its claims. A service tailored to Insurers' specific needs in relation to the size of the team, expertise required, and reporting requirements can be arranged.

Reporting

With an experienced catastrophe administrative support team, Adjusteck is able to provide prompt Immediate Advice reports and provisional reserves following the adjusters first site visit. Adjusteck, in association with its affiliate partners, is able to provide a comprehensive CAT database that generates up to date weekly bordereau reports detailing current reserves and payment recommendations.

Adjusteck's standard reporting process consists of an 'Initial Advice' report, providing a brief description of the loss and a recommended reserve, followed by a more detailed 'Interim Update' report and a 'Final' report issued upon conclusion of the claim. Photographs of the risk damage and a signed Form of Acceptance/Proof of Loss will also be submitted with the Final report.

An agreed alternative bespoke reporting format can be arranged with Clients if required. Adjusteck has a fully integrated electronic IT system that is specifically designed for catastrophe operations, however, in the event of temporary loss of power, reporting under traditional paper-based methods can be implemented.





CATASTROPHE OPERATION RUN-OFF

The Catastrophe Management Team will regularly monitor workflow and staffing levels throughout the term of the catastrophe operation. Once peak outstanding claim levels have subsided, the team will manage a proportionate reduction of staff levels while maintaining adequate coverage to ensure the efficient run-off and final closing stage of the operation.

FEES

Details of Adjusteck's fee structure are available on request.

POST LOSS SURVEYS/AUDITS

In the event that post loss surveys or peer review/audits are required, Adjusteck is able to undertake such work on a normal time and expense charge out basis.

CONTACT US:

Should you want to discuss any specific areas further or request a bespoke tailored plan for your needs then please do not hesitate to contact the following:

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