

# Disaster Planning Recommendations for Agencies

As the threat of a potentially devastating storm nears your area, you will want to take precautions to make sure that your agency is prepared and ready to continue operations as soon as possible so that you can help your clients. Below are some suggested tips and items to take care of in the days leading up to a storm in addition to basic disaster preparation and collection of supplies.

*Thanks to Danny Cook, CIC, CRM, MSRMI, LUTCF of Cook Insurance Services in Lumberton, NC for sharing many of these tips based on things he learned following Hurricane Matthew's devastating effects on his area in 2016.*

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## Office Operations

- Assess your agency office and identify and secure your most vulnerable and valuable assets (records, equipment, etc.)
  - Confirm your battery backups are working properly, and your “server” has a battery backup and is elevated several feet off the floor.
  - If you have a generator, ensure that you have an adequate supply of fuel. Natural gas is best, but may not be available everywhere.
  - Make sure all necessary claim forms are in order and easily accessible (print out forms that are usually filed electronically or require a computer to complete)
  - Set up phones with call routing and/or voice messages with storm specific contact directions
  - Identify critical suppliers for major items needed to keep agency/staff operational
    - \*\*Helpful to have suppliers located north and south of your location as travel could be restricted following the storm making it difficult to secure the items needed*
    - Large generators
    - Shower units
    - Potable water
    - Water extraction/mold remediation contractors
  - Be prepared for long days
    - May want to rotate hours for “after hours” staffing or to give staff time off to rest or deal with their own cleanup/recovery at home
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## Office Workflows / Claims Processing

- If your management system can't be accessed online, make certain your data is available on a laptop. (May be good to have this available anyway in case power/Internet is out)
- Have plenty of ACORD Notice of Loss forms on hand or prepare easy, one page “claim forms” for insureds to complete as you may be overwhelmed by the number of people needing assistance.
  - \*\*Make sure to verify current mortgage or lien holder info to ensure checks are made out correctly*

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## Office Workflows / Claims Processing (cont.)

- Keep written logs of claims received; brief description works best with assigned claim number
  - Remember to inform clients of realistic expectations of first contact from company (worst claims will likely get the most immediate attention)
  - Try to truly understand the extent of their damage (i.e. Roof damage, is there a hole in the roof where they can see the sky, or shingles blown off lying in the yard with no signs of penetration)
  - If companies have a specific method in dealing with flooded cars, share with the client upon initial contact
  - Issue checks with your authority when possible as it impresses clients and reflects positively on your agency
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## Communication

- **Between Office Staff**
  - Have a communication plan in place in advance so staff knows who is contacting whom following the storm and office opening procedures
    - If roads are open, when/where does staff report? Does staff know alternate routes to the office? Are there special arrangements for getting staff to the office?
  - If contact can't be made with staff, have a plan for continued office operations
    - How do you contact staff if cell towers are initially overwhelmed or not working? Portable radios may be an option.
  - Make sure staff understands/is comfortable with insurance coverages and deductibles following a storm
- **With Clients**
  - Make clients aware of the various ways they can reach you/your agency other than the office phone (i.e. cell phone, email, social media, website or mobile app)
  - Post claims phone numbers/contact info for your carriers on your website and social media pages
  - Notify them of temporary office locations if yours can't be accessed
  - Let them know how your agency plans to respond and expected timelines should they have a claim

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## Communication (cont.)

- **With Carriers**

*\*\*They are as concerned about their response as you are and knowing everyone is on the same page ahead of the event makes an otherwise catastrophic incident a bit easier to work through*

- Watch for communications/conference calls from your carriers regarding their plans, claims handling procedures, important numbers/contacts, etc.
- Specific and relevant information will be provided which may broaden your typical authority, such as check writing limits
- Be sure to PRINT the important contacts and related information for carriers/claims so there is no delay in proper claims reporting procedures should power be out
  - If no power, you may be unable to access that information initially if not printed which may delay proper claims reporting procedures

## The Aftermath – General Advice

- Devastation, despair, and discouragement will be all around you - provide words of encouragement
- Your clients probably have not experienced anything like this so be mindful of that as you walk with them through the process.

*For more disaster planning resources, visit the [Big "I" Virtual University – Disaster Planning section.](#)*