

Making way for Hurricane Ike

Posted on September 12th, 2008 by ltoops

As I'm writing this from drizzly and overcast Chicago, Hurricane Ike is bearing down on the Texas panhandle, predicted to strike late tonight and Saturday morning. In Galveston, which is at the epicenter of the approaching storm, half the island is already under water.

Garry Kaufman, president of Galveston Insurance Associates, took a moment to speak with me this morning about what his firm is doing to get out of harm's way and prepare for the influx of claims (the agency is about evenly split between commercial property/casualty insurance and commercial lines).

"The office is secure, the employees are gone, and management and staff have gone 100 miles inland to set up shop," he said.

Garry closed up his office yesterday and as of about noon, the agency had all its servers and computers on a trailer headed to College Station, Tex., 130 miles north of Galveston. "We rent server space at a housing facility, where we have 10 work stations and our management staff checked into a hotel there." This means that the agency's phones and Internet service will be working when his customers start calling with claims.

Garry himself plans to ride out the storm from his home 30 miles north of the city, where he will be able to process claims manually if needed. "I was going to stay on the island, but as bad as it's flooding now, I didn't want to get stranded," he said. However, his office is ready with generators so the agency will be able to service its clients whether or not power is out.

Although the severity of the situation is similar to 2005, when Hurricane Rita struck, the area seems better prepared to handle evacuations this time. "For Rita, I stayed in Galveston, but my folks evacuated, and it was a nightmare," he recalls. "This time, Galveston and Houston have done a great job and the highways are wide open."

Garry's agency has had a solid disaster plan in place for a long time, subscribing to Agility Recovery Solutions, a nationwide company specializing in disaster recovery. The service can provide them with a double-wide trailer with 40 workstations if the office is destroyed, or assistance with generators and computers if damage is less severe.

Garry has nothing but praise for Fidelity National Insurance Co. and the Texas Windstorm Insurance Association, both of which do an excellent job in handling claims and having adjusters on the ground quickly after disaster strikes. "I wish I could say something nice about the big carriers, but they've all stopped writing windstorm and flood coverage in my area," he adds.

When I compliment him on his disaster preparedness, Garry shrugs it off. "We can't afford to be complacent. If our customers didn't count on us, we could be, but we've got too many folks depending on us. We've been around since 1892, and we know we've got to do everything we can to help our customers. Most residents will have a flood claim, and our phone will start ringing the minute this is over."