

CAT Experiences | Learning from Puerto Rico CAT season

Riding Out the Storm

According to the Associated Press, Hurricane Maria was the strongest hurricane to hit Puerto Rico in more than 80 years. Death toll estimates range upwards of 1,000 and Bloomberg reports that Puerto Rico requested USD 94 billion in aid for recovery efforts. In the end, FEMA called it the “largest federal response to a disaster” in American history.

Despite the news reports and numbers, it’s difficult to understand the personal impact the storm made in Puerto Rico and the greater Caribbean unless it was experienced first-hand.

In September 2017, Jorge Diaz, McLarens former Branch Manager in Brazil and now Executive General Adjuster and leader of McLarens’ newly opened Puerto Rico office, was dispatched to the Caribbean in preparation for Maria’s wrath. He shares his experiences and the effect they had on him personally and professionally.

“I was first scheduled to arrive in St. Thomas, but I had trouble arranging flights. Cancellations occurred six times before I was able to fly from Rio de Janeiro to Panama City then on to Puerto Rico. From there, I finally took a small charter plane to St. Thomas. The Port Authority was surprised to greet someone arriving prior to Hurricane Maria’s landfall on the island, as many were evacuating and government agencies had yet to even arrive!”

As Jorge and the Port Authority team watched the impending storm reports, they quickly photographed and observed the airport and discussed property protection and materials. For more information on airport properties, [click here](#).

From there, Jorge visited a significant location for a major US hotel chain to discuss preparations. He, along with the resort managers and security staff, developed a plan of action. *“People were really shaken up due to (Hurricane) Irma’s destruction a few weeks earlier and anxious to see if (Hurricane) Maria would directly hit St. Thomas,”* Jorge commented.

Jorge and resort team members filled sandbags and placed them in vulnerable areas since the property is beachside. *“We discussed plans for flooding and where to move resort guests, employee family members, and*



Photo Credit: Bazaar

emergency response staff who were all staying in the hotel to ride out the storm. Preparing the building, stocking food and water supplies, and waiting was all we could do,” says Jorge.

Hurricane Maria was a slow-moving storm. As it hovered over St. Thomas, the island received a year’s worth of rainfall overnight. As the storm moved out, Jorge and the resort’s head engineer proceeded to investigate damages around the Island.

A strong sense of community was apparent and kept Jorge and other responders going. *“I was hiking two miles to a school to see damages and neighbours would give me a lift. Even a local resident would fend off stray dogs so we weren’t bothered. People shared extra food with those who otherwise would have gone without,”* Jorge noted.

To get a further sense of the rough accommodations and difficulties the team faced, internet and phone signals were sparse at best. *“Temporary internet was set up at a school for one hour each day. We had to climb a hill in order to get a signal and share information in and out of the island.”*

Eventually, once food and water ran out for additional personnel like Jorge, he was forced to relocate relief and adjusting efforts to Puerto Rico. There, he joined team members from every McLarens office in Latin America.

Cristian Hildago, a McLarens adjuster from Argentina, was one of the team members Jorge joined. Since then, Cristian has been in Puerto Rico, with less than a week off to visit his home in Buenos Aires. *“It’s been an emotional experience – seeing what all the residents have gone through. People want to share what they survived and how they’ve moved on and overcome obstacles. As an adjuster, you have to also be a counsellor and listen to what they have to say. You have to reach their heart first. Remembering that these are people – these are their homes, their livelihoods. It’s more important than business,”* Cristian noted. *“This was the first time I’ve experienced true passion in my work. The day-to-day job can be impersonal – do the work, be a professional, and leave. But here, it’s about the stories, struggles, loss and achievements.”*

Jorge remains in Puerto Rico. He and the McLarens team have received over 4,800 claims from one carrier alone. They continue to accept approximately 25 additional claims each day. Remnants from Hurricane Maria’s damage continue to impact daily life on the island. Electricity is still spotty, but apparently that’s part of the new normal – and the McLarens team continues to adjust and work within the constraints in order to service our clients.

As this work continues and to position a local team to further support our clients, McLarens recently opened an official Puerto Rico office, with Jorge Diaz leading the team.

[As the industry and communities view the approaching hurricane season, Jorge recommends the following in preparation:](#)

- Review your insurance policy
- Review and update your CAT plan
- Share plan of action and roles with team members



Photo Credit: World Vision

[Establishing a partnership with McLarens in advance of hurricane season provides:](#)

- Dedicated team member(s) and email address for claims submissions
- Clear communication and plan of action for loss response
- Bilingual / native speakers
- Sense of calm

Resources:

<https://www.worldvision.org/disaster-relief-news-stories/hurricane-maria-facts>

<https://apnews.com/5f2002103e2f42e4916efeda88d0e511/Hurricane-Maria-hits-Puerto-Rico,-heavy-flooding-reported>

<https://www.bloomberg.com/news/articles/2017-11-17/trump-disaster-request-said-to-fall-short-of-puerto-rico-request>