



CAT Response

Global Presence
Local Knowledge

Delivering an industry leading CAT response

CAT management is a key component of McLarens' business and represents a significant proportion of the claims we handle worldwide. Our vast experience with catastrophic events, coupled with our widespread global coverage, enables us to deliver an industry leading response to any catastrophic situation.

Each major event is unique so we have developed our expertise across a broad range of geographic locations with flexibility to cater for the differing cultural and jurisdictional challenges which may arise. This document provides a general overview of our catastrophe resources and we would be delighted to discuss our capabilities with you personally.

Our brand is well established and trusted to deliver highly technical and quality service that safeguards your reputation. Effective and efficient loss management driven by lessons learned from prior events drive continuous improvement of our service.

We appreciate your support and will continue to work tirelessly to provide the best possible service to you and your policyholders.

Without McLarens' professional counsel we would have never achieved the level of claims settlement and claims satisfaction. Settling claims in the aftermath of a natural disaster is challenging enough; doing so in a small close-knit island community requires a level of sensitivity and good sense which was well evidenced by McLarens.

– Freisenbruch-Meyer Insurance Services Limited, 2019

Our Service

In the event of a major catastrophic event, McLarens can deploy local, regional and international CAT response teams with the experience and expertise required to respond to a variety of property claims.



We have designed and implemented a comprehensive CAT protocol to support clients for all catastrophe exposures whenever and wherever such services are required.

The status of your claims is constantly monitored in terms of workloads and staff capacity. Through our access to weather tracking tools, we proactively examine weather data relating to hurricane and cyclone events and switch to a state of alert as the situation develops.

Dedicated CAT Coordinators are responsible for implementing rapid response teams to enable immediate travel to affected areas. CAT Coordinators will monitor workloads, identify the requirement for international assistance, review all necessary logistics (travel / accommodation) and identify any IT requirements to support our adjusters.

Summary

- Local knowledge supported by global reach
- Extensive CAT experience
- Designated national and international discipline-based CAT teams
- Focused CAT Coordinator charged with mobilizing rapid response teams
- Annual CAT modeling reviews
- Documented CAT protocols
- Tried and tested licensing procedures
- Compliance with local and regional regulations
- Mobile technology and resources to provide necessary infrastructure



COVID-19

It is likely that the restrictions imposed to combat the COVID-19 pandemic will have some effect on any CAT response this season and we have adapted our planning to reflect this.

In the event that travel to a designated location is not permitted, or is in some way restricted, we would utilize our remote video and media capture solution which is fully integrated with our global claims management system. This solution delivers live video chat, facilitating remote meetings and virtual site inspections, all of which are recorded, time/date/geo stamped and capable of being shared with you.

In the event of local cellular issues preventing live video, normal cell phone video can be taken and then uploaded, once connectivity is restored, over a WIFI network. Where visits are possible, our CAT teams will be equipped with appropriate PPE and will conduct risk assessments before any visit and will, of course, adhere to any local requirements relating to social distancing.

Whilst the pandemic will present an additional set of challenges to any incident, we remain absolutely committed to supporting you and your clients.

Our CAT teams get results

150

designated CAT
response adjusters

8,000+

losses handled
per hurricane season

\$1.6 bn+

of indemnity spend managed
per hurricane season

Caribbean Response

McLarens has offices in Jamaica, Puerto Rico and Trinidad and Tobago. During the 2017 hurricane season these offices, supported by the wider McLarens business, handled in excess of 8,000 losses.

Global Resources

McLarens' global footprint enables us to provide streamlined consistent service to global customers, while at the same time delivering local expertise and responsive service.

Before every CAT season, we have a team of adjusters and support staff resourced from our global offices and put on standby, ready for deployment.

In defining a team to respond to an event we will consider local language, cultural and jurisdictional requirements, balanced alongside experience and ensuring we maintain capacity at our local offices.

Previous catastrophe events have utilized resources from operations in Latin America, Europe, Australia, Middle and Far East.



To report a claim
assignment:

✉ catclaims@mlarens.com

“ A natural disaster of challenging proportions brought McLarens to The Bahamas for the first time, which heralded a relationship of satisfaction and trust which continues; the most recent event being Hurricane Dorian 2019. Without the professional services rendered by McLarens, we could not have achieved the level of claims service, customer satisfaction, and resultant upturn in post claims opportunities. In the future if we are unfortunate enough to be faced with another disaster, the McLarens team will certainly be called upon. With their level work ethics, global recognition and reputation, we know that only best outcomes can result.

– Insurance Management Bahamas,
2019



Experience and Expertise

McLarens has considerable CAT experience and each year, respond to numerous, varied major natural and non-natural events including:

- Cyclones
- Earthquakes
- Explosions
- Floods
- Hurricanes
- Riots / Political violence
- Terrorism
- Typhoons
- Wildfires
- Windstorms

Our international CAT teams are carefully selected based on their experience managing claims in specific jurisdictions and will consist of seasoned specialist property and business interruption adjusters, engineers, surveyors, accountants and support staff.

Our expert adjusters have an average of over 20 years' claims experience, operating across a range of industry sectors and specialties, including:

- Agriculture
- Aviation
- Banking and Finance
- Construction & Engineering
- Education
- Environmental
- FAJ & Specie
- Healthcare
- Hospitality
- Political Risks
- Public Sector
- Manufacturing
- Marine & Transportation
- Mining
- Power & Energy
- Real Estate
- Retail
- Telecommunications

Case Study



Hurricanes that batter and bruise



Situation: In 2017, multiple strong hurricanes hit islands in the Caribbean causing extensive damage, an overwhelming death toll, and billions of dollars of recovery aid efforts.



Scenario: Brutal hurricanes caused widespread power loss resulting in difficult or non-existent communication and damages that left accommodations in rough conditions for locals and first



responders. Transportation to/from islands was stalled or completely canceled.

Outcome: Since McLarens team members arrived prior to hurricane landfall, disaster planning efforts such as photographing properties and holding meetings to outline protection plans and materials needed were completed with clients. Structures were prepared as much as possible for the impending

wind gusts, storm surges, and flash flooding. After the storms passed, McLarens team members were able to quickly mobilize for investigations and already had processes established to manage challenges such as transportation, communications, and response. **Service to customers was so well-received, that McLarens officially opened a new office in Puerto Rico in early 2018.**

Advanced Technology

Our adjusters make use of our proprietary Claims Management System for the accurate capture and reporting of claims data. Management Information reports can be designed and automated for delivery at a frequency agreed with our clients.

McLarens recognizes that advancements in technology are transforming the way in which we, as an industry, respond to manage catastrophic events.

Our adjusters are supported by tools such as:

- Drone technology
- Satellite imagery
- On-site technology – video capture and streaming
- Exposure mapping through geo-coding
- Digital dictation and remote image upload software



“ We rely heavily on McLarens for their loss adjusting services in the islands in which we operate, but especially in the aftermath of Hurricane Irma in Turks & Caicos and St. Maarten. Given the magnitude of the event and high volume of claims, their adjusters delivered to the best of their capabilities.

– *The Insurance Company of The West Indies Limited, 2019*

Local Knowledge

Our regional office locations include:

Jamaica

Puerto Rico

Trinidad & Tobago

Catastrophe Team Key Personnel

To discuss your individual needs in preparedness for this hurricane season please contact anyone of our Catastrophe Team Key Personnel



Kieran Gallagher ACII FCILA
UK - EXECUTIVE DIRECTOR
+44(0) 7894 751 867 | Mobile
kieran.gallagher@mclarens.com



Gavin Jackson
UK - LONDON LIAISON
+44 (0)7884750327 | Mobile
gavin.jackson@mclarens.com



Howard Grant CIP
JAMAICA - BRANCH MANAGER
+876 563 7529 | Mobile/WhatsApp
howard.grant@mclarens.com



Jorge Andres Diaz
REGIONAL DIRECTOR -
CARIBBEAN
+1 787 328 8890 | Mobile
jorge.diaz@mclarens.com



David Hobson
TRINIDAD AND TOBAGO -
MANAGING DIRECTOR
+1 868 788 7223 | Mobile
david.hobson@mclarens.com



Nydia Diaz
BUSINESS DEVELOPMENT
EXECUTIVE - LATIN AMERICA
+1 786 218 9927 | Mobile
nydia.diaz@mclarens.com



Contact

✉ catclaims@mclarens.com

🌐 www.mclarens.com

Connect

in McLarens
McLarens Aviation

🐦 @McLarensGlobal
@MCLAviation

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