Charles Taylor ADJUSTING

Providing Adjusting & Surveying Expertise since 1884

Harvey, Irma, Maria

A Surveyor's Perspective

June 2018

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Charles Taylor Group (CT)

The leading specialist provider of professional services to clients throughout the global insurance market

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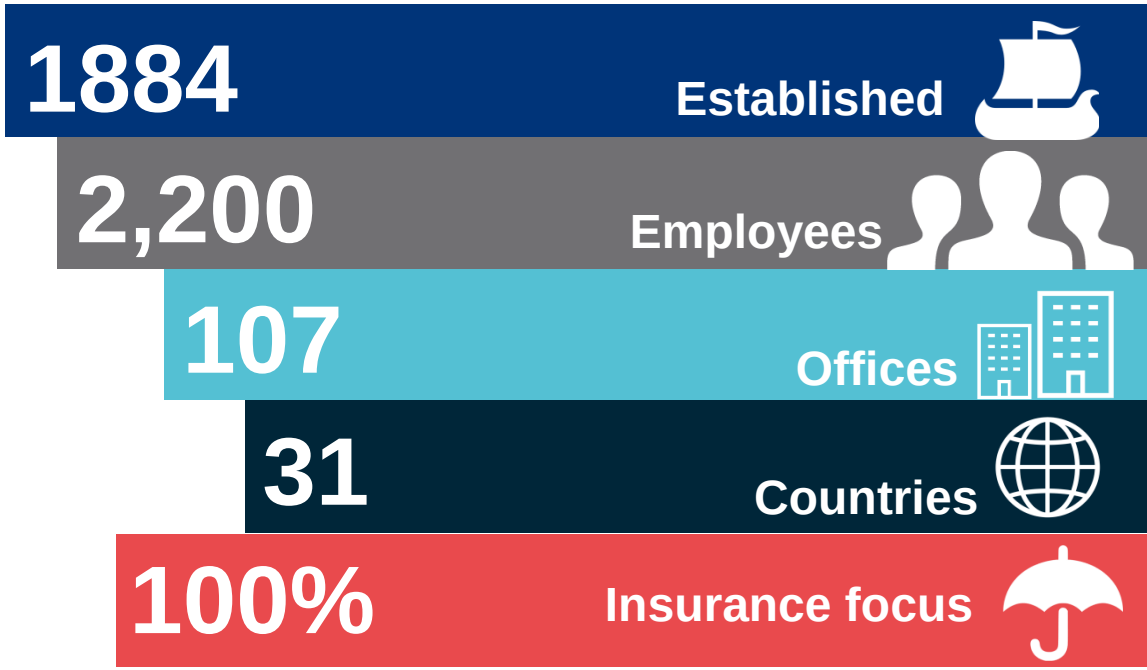

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Located in 107 offices spread across 31 countries

We bring deep product expertise across all lines of business

Property & Casualty

Energy

Marine

Aviation

Harvey, Irma, Maria: Post-CAT Issues Within Impacted Areas

- Communications
- Transportation
- Accommodations
- Local Conditions

No two CAT's are the same…

…but Maria presented unique challenges

Communications

- Underwriters & Adjusters
- Owners/Assured
- Repair & Salvage Providers
- Home Office

- No e-mail or internet.
- SAT phones have limited capability.
- Vessel Owner/Assured is having the same problems.
- Need a single, reliable point of contact for all involved.

Transportation

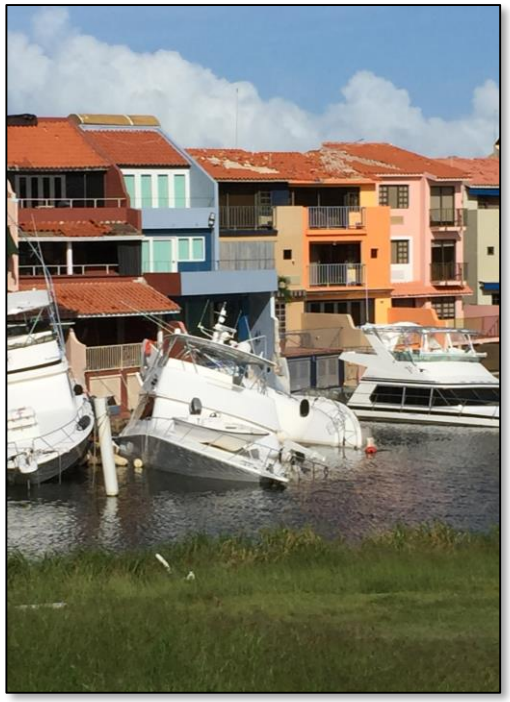
- Lack of vehicles
- Lack of fuel
- No GPS maps
- No paper maps
- No roads
- 1 Hr = 4 Hrs

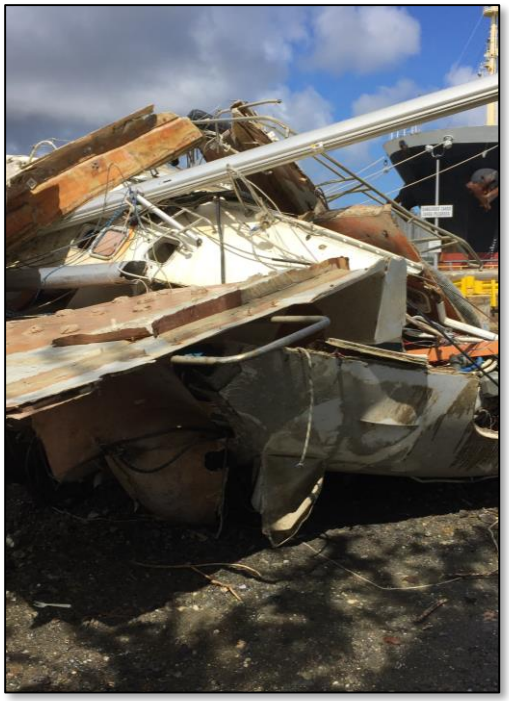
Accommodations & Food

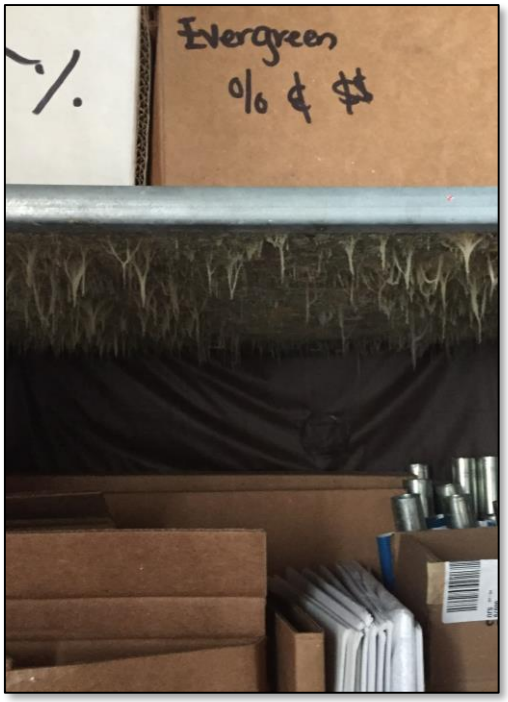
- First responders will occupy all local hotels
- Restaurants & food sources will be severely depleted
- No electricity unless provided by a generator
- If no electricity, no running water or power for devices

Local Conditions

- Government & local curfews
- Security access to vessels
- Cash only – no credit cards
- Language & communications with owners
- Which government authority is in charge?
- Personal safety concerns
- Situational awareness regarding what & where you are working







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