

[Insurers ache for qualified inspectors after US hurricanes](#)

Reuters

Insurers are scrambling to find inspectors in Texas and Florida after fierce hurricanes battered the states one after the other, causing tens of billions of dollars' worth of property damage in less than two weeks. Although insurers maintain some number of inspectors, known as claims adjusters, across the U.S. year-round, they must redeploy staff from other areas or hire contract workers to fill gaps when catastrophes like Hurricanes Harvey and Irma strike. The speed with which they can do so is critical to residents and business owners awaiting insurance payments.

"The one-two punch of Harvey and Irma is no question challenging to the industry," said Kenneth Tolson, who heads the U.S. property and casualty division of Crawford & Co, which provides claims adjusters and staff after disasters.

Adjusters investigate claims on behalf of property insurers like Travelers Cos Inc, Hartford Financial Services Group Inc, Allstate Corp, State Farm and Farmers Insurance. Many other policies are backed by federal or state flood insurance programs.

Texas and Florida together have more than 340,000 licensed adjusters, according to state agencies, but it was unclear precisely how many were on the ground. Insurers and industry groups said thousands were headed to affected areas from other parts of the United States.

On Sunday afternoon, Hartford was prepared to send adjusters into Irma-battered areas "as authorities allow access," spokeswoman Kelly Carter said. Hartford inspectors from Georgia, South Carolina, Alabama, Tennessee and Kentucky were poised to assist, she said.

Zurich Insurance Group AG had Florida-based claims adjusters riding out the storm locally on Sunday, with plans to begin visiting commercial properties as soon as possible, spokesman David Hilgen said. Once Irma passes, a group of risk engineers at Zurich's Tampa hub plan to fan out across South Florida to assess damage alongside forensic accountants, building consultants and mitigation contractors, he said. Some are using drones to help.

Brent Hazen, a Farmers adjuster and drone pilot, spoke to Reuters while inspecting a roof in Missouri

City, Texas. The drone buzzed above the house for 11 minutes, a process that would have taken an hour otherwise, Hazen said.

“It is ... safer because it means I don’t have to get up on the roof,” he said.

Fact of life

Insurers have been put to the test before. After Hurricanes Katrina and Sandy in 2005 and 2012, it took months for many property owners to receive payouts, partly because there were too few adjusters with the needed expertise.

Novice errors like not pulling off drywall to inspect for hidden damage, or not being familiar with software used for loss estimates, can reduce or delay insurance payments, adding to hardships residents are already facing.

“It’s a fact of life after every disaster that there’s a shortage of experienced adjusters,” said Amy Bach, executive director of United Policyholders, a consumer advocacy group.

The inspector shortage may be worse this time because insurers have not faced hurricanes of this magnitude – certainly not two in a row – in half a century, industry experts said.

Catastrophe modeling firm AIR Worldwide expects \$10 billion in insured losses related to Harvey, and perhaps another \$50 billion for Irma. Early estimates are likely to change, and do not include claims covered by the government.

Many large insurers use their own adjusters, while smaller and midsize rivals are more likely to hire outside help. For-hire inspectors can charge \$1,000-\$2,000 per claim in the aftermath of major disasters, industry sources said.

Work on the ground can be punishing.

After Hurricane Harvey, Steve Sherin, executive general adjuster for Zurich’s North American unit, spent five days in Houston. He left his hotel at 4:30 a.m. each day to begin long days surveying damage at commercial properties.

Last Thursday, he spent six hours walking through ankle-deep water and mud in one building, surrounded by the stench of dead fish decomposing on a parking garage floor and the loud noise of cleaning equipment. His workday lasted about 17 hours.

“It’s tiring beyond belief,” Sherin said, “but there’s a lot of purpose in what we do.”

Long process

For property owners, an inspection is often the first step in a longer, paperwork-heavy process.

Few adjusters can immediately authorize payments, especially if policyholders are insured through state

agencies or the National Flood Insurance Program.

Richard Campell, whose Houston home was flooded, said his inspector was armed with an iPad and estimating software. The adjuster measured rooms, asked about water levels and photographed mounds of ruined belongings in the yard, he said.

Campell, 67, must now submit an inventory with price replacement costs, including details like his refrigerator's model and serial number. Still, he is grateful that the inspector reached his home in only five days.

"It was the luck of the draw," he said.

Sean Maxwell, 27, also of Houston, had to leave her mother's flooded home in a boat. An adjuster visited last week, and the family is now waiting for documents explaining the payout.

"The funny thing is, when it comes in the mail, I don't know how we're going to get it because we don't live there," Maxwell said.