



National News

New Orleans-based GEB Insurance Weathered Katrina; Taking Claims in a Mobile Emergency Unit in Baton Rouge

By Dave Kaiser
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Before Hurricane Katrina, Gillis, Ellis and Baker Insurance, a leading New Orleans writer of casualty, liability benefits, health, employment, risk management and seismic vessel coverage had offices across the street from the Superdome; today half of GEB's employees are scattered between Texas, Georgia and points-in-between, while the other half are busy taking claims in a 24-foot by 60-foot single-wide emergency recovery mobile unit parked in Baton Rouge, La.

Anderson Baker, president, told *Insurance Journal* GEB began taking claims by turning data over to an outside entity while Agility Recovery Solutions of Charlotte, N.C. set up his operations the mobile unit in Baton Rouge.

Baker said that after all the 2004 hurricanes, GEB officers rethought their disaster recovery plan and chose Agility Solutions to get them back in business.

Baker concerned about other agents

"A few of my very good peers at other agencies did the same thing," Baker explained. He said a vast, huge, overwhelming majority of agents affected by Hurricane Katrina did not subscribe to Agility, or as far as he knew, any other service.

"Because I know them well and they are good, professional associates of mine, I hope they made other arrangements - but I am fearful that is not the case," Baker said.

"During the interim we had a service take our claims and forward them to our carriers," Doug Mills, GEB chief operating officer explained. "We were happy to come to this trailer this morning and find a note attached saying, 'We are glad you are here, it gives us hope.'"

In 2004, GEB Insurance wrote \$45 million in premiums at its downtown New Orleans office. Eighty five percent of its business is commercial and 15 percent personal. Baker said about 85 percent of his business involves commercial employee health plans.

Business lifelines, provided by Agility Recovery Solutions through all types of disruptions, enabled GEB to access equipment and share its critical disaster experience. Agility maintains distribution centers with more than \$35 million in computer equipment in stock and maintains access to more than 100,000 constantly available mobile units.

Agility works with its members to tailor their disaster recovery plans individually through a consultative

approach and client preparedness plan. GEB signed up for its services in advance and therefore Agility was ready and able to respond on an instant's notice.

Back in business in Baton Rouge

GEB began taking claims from its 4,000 customers Sun. Sept. 4, with from a dozen to 18 employees manning the banks of phones in the air-conditioned mobile recovery unit. Baker said GEB will take claims and forward them to carriers seven-days-a-week, at least 15-hours-each-day.

GEB has been in business since 1933, and has developed a close relationship with his clients for more than 25 years.

"Without Agility I would be sitting around staring at television all day, knowing that there is nothing I could do," Baker said. "Being set up in an emergency trailer gives me a purpose in what I am doing right now and what I am doing with my life by being able to do what I promised my customers I would do.

"This is the only time we have to deliver our product," Baker explained. "Of course we can issue Certificates of Insurance all day long, and our customers often think that is good service, but that's not service compared to what we are encountering now?and without Agility I would be unable to fulfill that promise, we would be absolutely dead and our clients would suffer."

70 percent without recovery plan

Bob Boyd, president and CEO of Agility, estimates that almost 70 percent of the businesses in the U.S. do not have a backup recovery plan.

"In the wake of a disaster like Hurricane Katrina, statistics indicate that about 68 percent of the businesses affected will not survive because they do not have a backup recovery plan in place," Boyd explained. "If an insurance company does not have a way to recover their business, if they do not have their data backed up, if they do not have a place to go, or a place for phones to ring and can not respond to claims?they are going to lose those customers.

"Hurricane Katrina had a monumental impact on the region. Right now we are recovering 10 companies on the Gulf Coast, insurance companies, construction companies and associations," Boyd said. "We have had representatives in the affected area since Sept. 1 when we started receiving calls for help and have been recovering people since then."

Agility has been assembling its single-wide 24-foot x 60-foot, and double-wide, 48-foot x 60 foot, mobile units with generators, air-conditioning, high-tech equipment, satellite systems and teams to assist the large number of people displaced in Louisiana, Mississippi and other Gulf Coast states.

Agility's first goal was to establish campuses to house its clients in Baton Rouge, Mobile and other parts of Louisiana. Boyd said some clients have moved to secondary sites they had set up in other areas, such as Chicago. Next week he expects to deploy three more mobile units.

To put the magnitude of the disaster caused by Katrina into perspective, Boyd said that when 9/11 occurred, Agility had a total of 17 declarations, all of which only involved shipping equipment to clients that were able to recover at their own facilities.

"With Hurricane Katrina, there isn't any infrastructure, we are going to end up deploying 10, 15, 20 or more mobile units," Boyd estimated. "When it is all over we will probably end up recovering 30 companies. It will dwarf any recovery effort that has ever happened to the industry, and on a completely different scale."

As an agent, and if I can round up my employees, I am confident we will get through this, survive this and deliver what we promised to our clients," Baker said. "I hope I have a city to insure a year from now and there are lots of people like me who are going to get back and make it happen.

A number of requests have come in asking for contact information, it is: Mall at Cortana, US 61 Airline Highway and Florida Blvd., Baton Rouge, LA 70815, (631) 457-8120 or (631) 457-8143.

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