Subject: [Spam:****** SpamScore] Hurricane Season is Over
Officially, the Caribbean and United States hurricane season has ended. However, from an international perspective, the hurricane season really never ends. Some countries may call these storms “hurricanes,” while others may call them “typhoons” but the destruction they cause is much the same. Recently, Typhoon Bopha devastated a part of the Philippines. Hundreds of fisherman have been declared missing. The headquarters of the Southern-Asia Pacific Division is located 42 kilometers south of Manila, Philippines. Elder Alberto Gulfan, president of the Southern Asia-Pacific Division reports devastation for many church members who have lost homes. Adventist churches in the region have also lost many buildings in the affected areas. The greatest significance is the loss of life that has taken place.

In North America, the 2012 hurricane season included 19 named storms and was considered by meteorologists to be an above-average year. In fact, 2012 is actually tied for the third most active hurricane season since 1851. A typical year has 12 named storms with 6 becoming hurricanes and three developing into major storms (Category 3 hurricane or higher). During 2012, ten storms became hurricanes with only one developing into a major storm, but that one stayed out in the Atlantic Ocean. In spite of this, the U.S. did not have any major hurricane make landfall. This means that seven years have gone by without a major hurricane hitting U.S. land, making it the longest stretch on record.

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Hurricane Season Comes To a Noisy End

Carina Franca posted on January 10, 2013 00:00

Officially, the Caribbean and United States hurricane season has ended. However, from an international perspective, the hurricane season really never ends. Some countries may call these storms “hurricanes,” while others may call them “typhoons” but the destruction they cause is much the same. Recently, Typhoon Bopha devastated a part of the Philippines. Hundreds of fisherman have been declared missing. The headquarters of the Southern-Asia Pacific Division is located 42 kilometers south of Manila, Philippines. Elder Alberto Gulfan, president of the Southern Asia-Pacific Division reports devastation for many church members who have lost homes. Adventist churches in the region have also lost many buildings in the affected areas. The greatest significance is the loss of life that has taken place.

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Hurricanes Sandy and Isaac ensured that the 2012 hurricane season would be on the record books. As they circulated through the Caribbean and eventually up the Eastern seaboard, they caused loss of property and life. The northeastern United States is still coping with the devastation caused by Hurricane Sandy in densely populated zones, including New York and New Jersey. The storm left millions without power and killed at least 125 people in the U.S. and 71 in the Caribbean.

While Hurricane Isaac did not bring with it the damage of Katrina in 2005, the Gulf Coast received a power hit from this storm. Louisiana faced the brunt of Isaac after the storm-path took it through Haiti and other Caribbean locations.

With Hurricane Sandy, and to some extent with Isaac, the Seventh-day Adventist Church faced losses in a significant way. Many members faced the devastation of their homes and property. Dozens of Seventh-day Adventist churches were damaged. These claims range from small losses caused by winds to catastrophic levels of flooding that created havoc for structures, HVAC systems, and the problems that water leaves in its wake, such as mold and excessive mud and debris that is difficult and costly to remove.

Three factors of risk management must be taken into consideration in these types of events—prevention, loss control, and loss financing. Prevention of hurricanes and typhoons is not reality. However, the way in which you prepare for these storms is very doable.

First, preventive maintenance is very helpful. If you know your church has loose roof shingles or weak points, fixing these problems may reduce the overall damage sustained. Keeping a building in good repair, rather than allowing it to fall into disrepair, bodes much better for structural survival during a bad storm.

If a storm damages your church or school, take immediate steps to mitigate the loss. If you have a hole in your roof or missing shingles, have a tarp ready to go and divert any water from the damage as fast as possible.

Second, your insurer will be willing to cover reasonable mitigation costs, if the damage exceeds your deductible. Don’t wait until the storm passes to buy mitigation equipment, such as tarps. Every home and every church building in the path of a hurricane should have the necessary materials on hand for storm mitigation.

Third, be sure you have invested in appropriate insurance coverage for such a storm. It may not be possible to buy flood insurance in some locations, except through government programs. Most insurers cover wind and related storm damage. Be sure your values for coverage are up-to-date and reflect the real value of the property.

Hurricane seasons and investing have something in common. Investment companies advise past performance is not necessarily indicative of future results. Similarly, past hurricane seasons are
not necessarily helpful to know what will be coming in the future. Be prepared and stay safe!

For more information see Preliminary Report for 2012 Hurricane Season

By Bob Kyte,
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