THE WETTEST ATLANTIC HURRICANE EVER

Hurricane Harvey was the first major (Category 3 plus) hurricane to make landfall in the United States since 2005. Dumping a years' worth of rain in a week, flooding was the major cause of loss with reports suggesting that sodden drywall, flooring, furniture and other damaged clothing and goods added up to an estimated 8 million cubic yards of rubbish in Houston alone, enough to fill up the NRG Stadium two times over.

Hurricane Harvey first hit near Rockport, Texas on 25th August 2017 as a Category 4 hurricane, with wind speeds of around 130 miles per hour. Whilst it rapidly reduced in strength to a tropical storm, it made landfall on three different occasions as it loitered around Texas for more than a week, affecting a vast area.

What set this hurricane apart from others was the huge amount of rain that fell. More than 130 centimetres on some parts of Houston breaching two flood control reservoirs, as 27 trillion gallons of rain fell on Texas making it the wettest Atlantic Hurricane in history. It even led to the National Weather Service having to update the colours they use on weather charts. Chris Milliner, a geologist and postdoctoral fellow at NASA's Jet Propulsion Laboratory suggested that the weight of the water temporarily sank the city by two centimetres.

Houston was well prepared for the hurricane, with Energy, Construction, Manufacturing and other firms taking appropriate action to protect their property from wind damage, but there was little they could do to prevent damage from such catastrophic flooding. The economic cost has been estimated at around US$200 billion, with damage to more than 135,000 homes and a million vehicles.

Similar to the Mexican earthquakes (pages 6 and 7), one of the personal tragedies to emerge has been the lack of insurance. More than 70% of homeowners were not insured and have had to rely on FEMA Disaster Recovery Assistance. Many will have lost everything and it would seem that the poorest have been most affected, living in the areas more susceptible to flood.

The main challenge for insurance professionals and Loss Adjusters has been getting to the damaged property to assess the damage and help the Insureds recover. With more than one third of Houston under water, travel was difficult in the early weeks and many people were unable to leave their homes for days.

Aaron Prefontaine, Executive Adjuster at Integra Technical Services explains "many people could not get far from their home area. I was lucky as my home was not flooded, but we were still marooned for days. Even once I could travel to the damaged sites, for a number of locations it was a few weeks before the flooding had totally receded, and we could visibly see and assess the damage."

One of the more newsworthy stories led to many calling for chemical risk management to be reviewed. A chemical plant in Houston suffered explosions and fire damage after power supplies needed to refrigerate volatile peroxides were knocked out.

Aaron confirmed that Integra Technical Services were "playing their role in helping businesses recover, working on a number of losses mainly affecting energy related construction projects. In some instances the construction projects themselves did not appear to have sustained significant damage; however, support facilities such as control rooms, fabrication facilities and pipelines were affected which could still lead to delay in start-up claims."