



# PERSPECTIVES

---

## **CAT Season: Hazards, Resources, and How to Prepare**

Our perspectives feature the viewpoints of our subject matter experts on current topics and emerging trends.

## INTRODUCTION

Catastrophic events (CAT) include hurricanes, floods, landslides, tsunamis, volcanic eruptions, earthquakes, tornados, and wildfires (See Figures 1-4 below). “CAT season” is the phrase experts commonly use to describe the time of year when most natural disasters or catastrophic events occur. Primetime for CAT season, which, in the insurance world, means “busy season,” is the period spanning June through September of each year. The environmental conditions during these months include the warmest ocean waters, the most rainfall in a calendar year, and the hottest days—a recipe for most of the naturally occurring catastrophic events that can keep the insurance industry busy year-round.

This article discusses what to expect from a typical CAT season, how to prepare and overcome challenges (limited resources, increased workflow, etc.), and the restoration of homes, cities, and the lives of people impacted. The following information may be of particular interest to insurance adjusters, litigation lawyers, and contractors. Some questions and topics addressed include:

- Preparing for and staying safe during CAT season.
- Key equipment to keep and packing for travel during CAT season.
- Inspection hazards to be aware of during CAT season.
- Types of vendors who can assist during CAT season.
- Third party resources during CAT season and/or natural disasters.
- Researching weather patterns for natural disasters.



**Figure 1** - Houston, Texas; Hurricane Harvey flooding in 2017 (Source: <https://www.lsu.edu/mediacenter/news/2022/08/climate-change-harvey.php>).



**Figure 2** - Marshall fire, Boulder, Colorado, 2021.



**Figure 3** - Houston, Texas flooding in 2019 following Tropical Storm Imelda.



**Figure 4** - Oklahoma tornados in 2024 (Source: <https://www.washingtonpost.com/weather/2024/04/28/oklahoma-tornado-outbreak-sulphur-destruction/>).



# WHAT TO EXPECT DURING CAT SEASON

How can we expect the unexpected? While it may not be possible to predict if a tornado will hit Kansas, for instance, it is possible to know whether a storm is coming and whether it is expected to bring heavy rains, high winds, and all the ingredients needed to produce severe weather. By monitoring weather conditions closely, experts can often predict when and where natural disasters are likely to occur.

Services provided by the National Oceanic and Atmospheric Administration (NOAA), Hailtrace, and local weather channels are great resources for actionable data on weather patterns, yearly expectations for weather conditions, and information regarding how to monitor those conditions to be better prepared for disasters. Experienced professional meteorologists

are also available to help analyze these reports more accurately or to assist in monitoring incoming events.

So, what can be expected when a natural disaster does occur? Natural disasters can cause widespread flooding and significant damage to property and infrastructure. Inspection activities in impacted areas present multiple hazards that can cause serious injuries or death if they are not recognized, evaluated, and controlled. Often, when dealing with catastrophic events, the most common obstacles faced include loss of power, inability to locally mobilize, lack of resources due to high demand, destruction to local resources, hazardous debris/safety concerns, and obstructed or limited access to the impacted zones. Below is an example of weather prediction data from NOAA which helps forecast expected weather behavior, resulting damage, and so on.

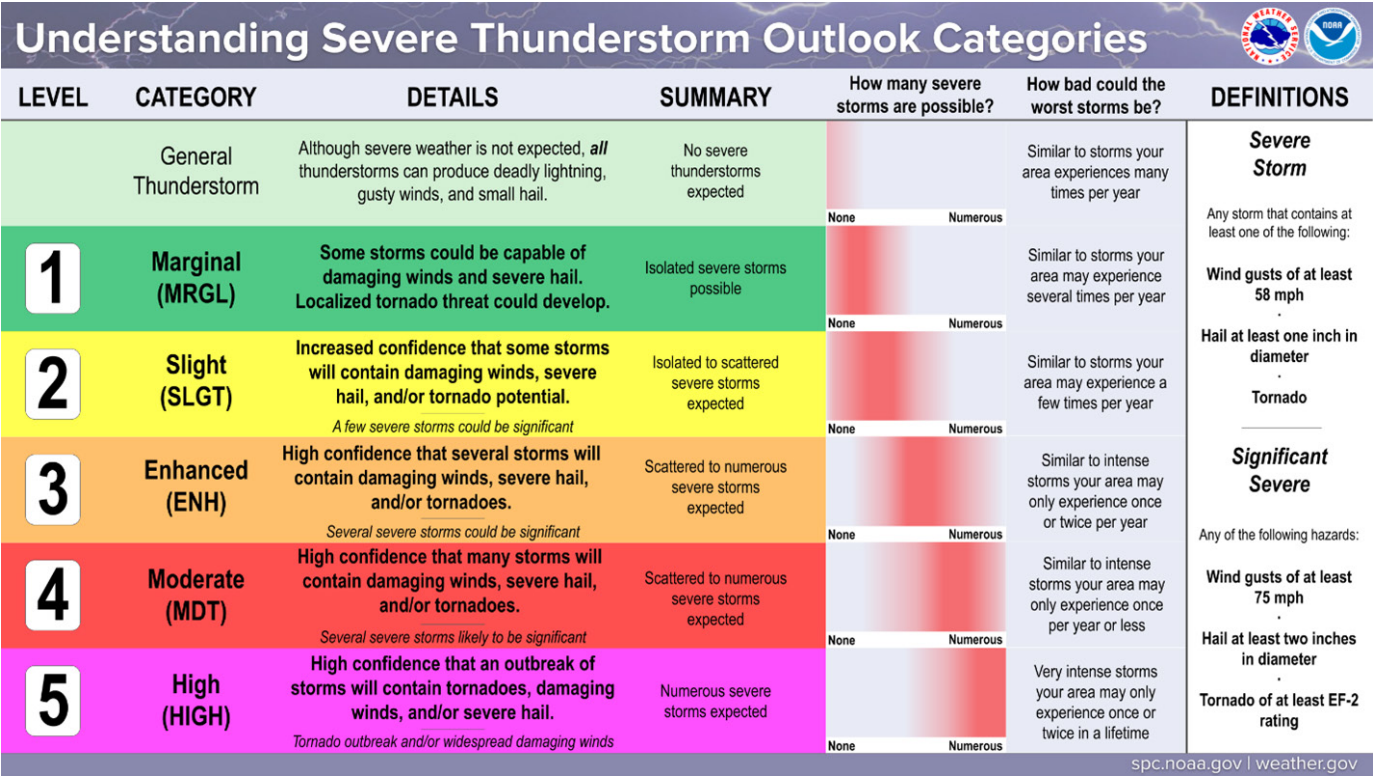


Figure 5 - Overview of severe thunderstorm outlook categories with details.

## HOW TO PREPARE FOR AND OVERCOME CAT SEASON CHALLENGES

Natural disasters typically occur over a wider area than average storms/winds resulting in claims. A larger area means more people affected and a greater influx of claims. Therefore, it is not wise to wait until a storm arrives to start preparing.

Listed below are several actions that can be taken to prepare for CAT season's many challenges:

- **Maintaining licenses/certifications** - Often, when new claims come through, professionals will be asked what license/certification they hold for a specific loss (i.e., IICRC certification, meteorological, engineering, state adjuster license, etc.). Make sure your credentials are up to date in your home state and the surrounding states where you expect to be receiving your claims. You can also apply for an emergency adjuster's license if needed.
- **Know your resources** – CAT season can be a stressful time, and sometimes the work can be overwhelming. Expert consultant teams can be a great resource for delegating workload and providing expertise in complex situations. They can assist with inspections, write damage estimates, help with moisture mapping and environmental health and safety protocols, work with contractors on path forward activities, and perform mitigation invoice reviews.
- **Have the right equipment** – Equip yourself with the essential tools needed while working in CAT conditions. Some of the equipment and tools to keep on hand include moisture meters, laser measuring tape, digital cameras, shingle gauges, pitch gauges and chalk, and most importantly, personal protective equipment (PPE). You will also want to make sure to pack some essential travel items. Be sure not to forget the following:
  - o Coolers, ice, and non-perishable food items.
  - o Flashlights.
  - o Batteries.
  - o Insect repellent.
  - o Warm clothes (i.e., raincoats and boots).
  - o Extra shoes (i.e., steel toe shoes/boots).
  - o A first aid kit.
  - o Personal hygiene items.
  - o Travel office supplies.
- **Localize/Mobilize** – When a storm hits it will not be long before hotels, rental properties, and rental cars are booked, and resources are slim. If you know a storm is coming, such as a hurricane, be sure to mobilize before the storm (within safe proximity) and reach out to local contractors and trusted consultants so you are ready when the storm hits.
- **Stay safe** – Storms usually herald an array of dangerous conditions that you should always be on the lookout for when on CAT duty. Some examples of dangerous conditions are listed below:
  - o Fallen powerlines.
  - o Flooded roads and bridges.
  - o Loss of power, water, etc.
  - o Limited access to essential resources (i.e., gas/diesel, food and groceries).
  - o Hazardous materials such as asbestos, lead, and mold.
  - o Unstable structures.

## CONCLUSION

Now that we have discussed what CAT season is, what to expect, how to overcome common industry challenges, and how to be prepared, you can be more prepared for any upcoming CAT season. Remember that the effects of these storms can last months and even years, so stay connected to your support systems: third party consultants, engineers, contractors and even other adjusters. Keep your licenses current, prepare your CAT kit, mobilize, and have equipment ready before the storm hits. Keep track of weather conditions so you know what to expect, and, most importantly, stay safe.

## ACKNOWLEDGMENTS

**Jamie Laurienti** is a Senior Consultant in J.S. Held's Building Consulting Practice. She has over 10 years of experience in commercial and residential property damage restoration. Experienced in both restoration management and water mitigation, Jamie also served as a lead marketing director overseeing key targets for new clientele and establishing market visibility for a new start-up restoration company. Jamie is an experienced marketing leader who headed the sales for multi-million-dollar restoration projects. Jamie's background includes property loss construction estimating, project coordination, project management, employee training and development, marketing development and business relations, sales leadership, and cost analysis management. Her experience led the way to becoming a technical mitigation analyst within the building consulting organization at J.S. Held.

Jamie can be reached at [jamie.laurienti@jsheld.com](mailto:jamie.laurienti@jsheld.com) or +1 281 884 3075.

This publication is for educational and general information purposes only. It may contain errors and is provided as is. It is not intended as specific advice, legal or otherwise. Opinions and views are not necessarily those of J.S. Held or its affiliates and it should not be presumed that J.S. Held subscribes to any particular method, interpretation or analysis merely because it appears in this publication. We disclaim any representation and/or warranty regarding the accuracy, timeliness, quality, or applicability of any of the contents. You should not act, or fail to act, in reliance on this publication and we disclaim all liability in respect to such actions or failure to act. We assume no responsibility for information contained in this publication and disclaim all liability and damages in respect to such information. This publication is not a substitute for competent legal advice. The content herein may be updated or otherwise modified without notice.