

# Strength Before, During and After the Storms

Tower Hill Insurance Group has increased its presence and protection of Florida properties after each major storm since 1992.



The Tower Hill team stands prepared for whatever the 2011 hurricane season may bring.

Aaron Bailey

As Floridians brace for the 2011 hurricane season, Gainesville-based Tower Hill Insurance Group stands prepared to respond to their policyholders' claims, just as they have been doing since 1972. Owner Bill Shively has nurtured Tower Hill's growth from a small, independent insurance agency with just two employees to a full-service insurance company with \$124 million in surplus and more than 420 employees. Tower Hill's financial stability, experience and dedication to Florida helps their customers rest a little easier when the winds begin to blow.

"We can't prevent the storms from coming," says Shively. "As a matter of fact, we're probably due for a tough season. What we can do is ensure that we are fully prepared to handle thousands of claims from a technological, personnel and financial standpoint so that we are ready

to serve our customers no matter what happens."

Tower Hill utilizes its state-of-the-art proprietary insurance policy and claims processing software system and is not reliant upon outside vendors. The software system operates on a leading edge server and network platform that is fully redundant and contains automatic fail-over capabilities to its satellite office/hot site located in Lexington, Ky. The Lexington office is fully staffed with 40-plus employees and serves as a back-up call center and claims unit in the event the Gainesville headquarters is knocked off-line due to a hurricane or other disaster. These same redundancy features are also built into Tower Hill's phone switch, ensuring customers will always be able to reach a Tower Hill representative.

Of its 420 employees, more than 100 are employed in Tower Hill's Claims Department. This staffing level enables

Tower Hill to provide fast, fair and friendly service to its policyholders when they need it most. Furthermore, in the event of a large catastrophe such as a hurricane, Tower Hill has a dedicated force of 600 independent claims adjusters that it can deploy within 24 hours. These independent adjusters are fully trained on Tower Hill's claims processing system and must be re-certified annually in order to remain a part of Tower Hill's catastrophe response team. Additionally, every May, Tower Hill conducts refresher training for all its employees so that all 420 are capable of taking claims calls simultaneously. Mock disaster scenarios are also practiced several times per year to provide additional training to Tower Hill employees on proper response procedures and to stress the systems capabilities and redundancy features mentioned above.

Shively further explains that Tower Hill

**Jacksonville residents  
Craig and Dede Walker are  
glad their agent told them  
to look to Tower Hill to  
protect their castle.**

has been a long-term buyer of reinsurance, the back-up insurance that provides Tower Hill with the necessary funds to pay policyholder claims in the event of a large hurricane or multiple hurricanes during the same season. Tower Hill's purchase of \$1.5 billion of reinsurance protection for the 2011 hurricane season is a testament to its 38-year track record and the belief in Tower Hill's capabilities within the international reinsurance market. That belief was confirmed by Tower Hill's ability to efficiently and effectively handle more than 150,000 claims and \$2.1 billion in policyholder claim payments that emanated from the eight hurricanes that struck Florida in the 2004 and 2005 hurricane seasons.

Tower Hill's performance during the 2004 and 2005 hurricane seasons was not unique. In fact, a similar performance in 1992 after Hurricane Andrew devastated South Florida was instrumental in Tower Hill solidifying its status as a stable and long-term presence in the Florida residential property marketplace. Today, Floridians have a choice as to where they place their homeowners insurance; however, very few of Tower Hill's competitors can claim they were here for their customers for the devastating hurricanes of 1992, 2004, 2005 and all of the smaller storms in between. Tower Hill's commitment to Florida's property owners has been unwavering throughout its 38-year

history and continues through today.

Tower Hill's commitment to great customer service is felt by customers even when the attention is not focused on a catastrophic event. Jacksonville residents Craig and Dede Walker experienced Tower Hill's service firsthand when they came home to a flooded house. The couple expressed their appreciation to their independent agent: "For 25 years, we have basically 'price shopped' for our homeowners insurance. We have never had to count on it in the case of a catastrophe as we have had recently. From the moment we called Tower Hill's '1-800 number' at 10:30 at night when we came home to a flood, the customer service has been exceptional. Thank you for recommending Tower Hill. Please let them know how much we appreciated

their service and how we have recommended their company to so many of our neighbors. Tell them to keep up the good work!"

*To be sure you are ready for the unexpected, contact your independent insurance agent and ask for Tower Hill. To find an agent near you, visit [www.THIG.com](http://www.THIG.com) or scan the QR code below.*



**Tower Hill<sup>®</sup>**  
Insurance

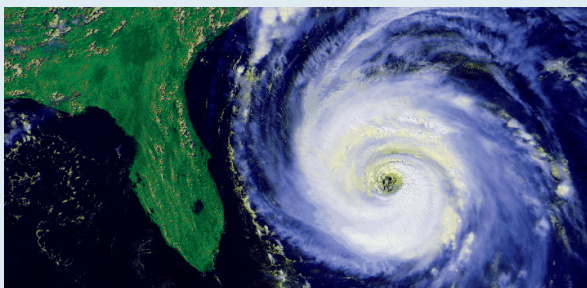


Trish Lobb Photography



## Tower Hill Tips for Hurricane Season

- Conduct a current home inventory. Utilize a free online service like [www.knowyourstuff.org](http://www.knowyourstuff.org) to make it easy and to ensure safe storage of the data.
- Make a checklist of items that need to be brought in or tied down prior to high winds.



- Develop and practice a family disaster/evacuation plan. Know the safest areas of your home and the disaster routes to follow.
- Prepare ahead for water and power outages.

### If You Suffer Storm Damage

- Make only temporary repairs to protect from further damage until your claim is settled.
- Keep receipts.
- Use only licensed contractors.
- Report theft or burglary to the police.
- Water leaks — Contact a plumber to determine the source of the water leak. Your insurance agent or claims representative can recommend a water extraction company to assist with clean-up and help prevent further damage.