

# 2018 hurricane season could be most active in 70 years

The Bahamas Insurance Brokers Association (BIBA) is a non-profit organization that advocates for insurance brokers who put their customers' interest first. BIBA believes that personal responsibility is an essential attribute that everyone must embrace in times of disasters, especially during hurricane season.

This year, more than ever before, BIBA encourages property owners to take personal responsibility for the protection of their assets and, by extension, themselves and their loved ones as we move into the most active season in 70 years.

Taking personal responsibility for your property makes a significant difference during recovery and your ability to restore your circumstances in life. Statistics have shown more property owners are foregoing insuring their homes since the implementation of value-added tax, especially homes that are no longer mortgaged. This is very concerning, because home owners who can generally afford to purchase home insurance, do not do so from a preconceived notion that the government will assist with repairing or rebuilding their homes in times of perilous events. Throughout the years, politics has been a great contributor to this kind of mentality for a great portion of our people to believe and expect that they can neglect their personal responsibilities and rely on government to intervene and "fix" their situation.

In the event of a natural disaster the government's main responsibility is the restoration of public infrastructure, such as power and water utilities, roads, docks, bridges, schools and other government buildings. This is the reason we pay taxes. Government is not mandated to use taxpayers' money

## Bahamas Insurance Brokers Association

to repair or rebuild the personal property of private citizens. We understand that there are rare occasions when there may be persons in communities who, for whatever reason, may have no support system, financial or social, but this would certainly be the exception and not the rule.

Predictions from hurricane experts suggest that this year's Atlantic hurricane season will be the busiest and perhaps most deadly in 70 years. The 2017 season was the costliest and most destructive hurricane season on record and 2018 will be somewhat of a repeat and possibly a record breaker. Hurricane analysts say that the atmospheric conditions that produced extremely active and dangerous hurricane conditions back in the 1930s and 1940s are now repeating, with an expected 16 named storms, eight hurricanes and four major hurricanes.

Bahamians should not forget the devastation wrought by hurricanes of the last three years.

Hurricane Joaquin in 2015 was a Category 4 storm with peak sustained winds of 135 miles per hour that hammered Crooked Island, Long Cay, Acklins Island, Long Island, Rum Cay, San Salvador, Mayaguana and Exuma, causing some \$60 million in damage and claimed 34 deaths.

Hurricane Matthew in 2016 lasted some 11 days from late in September into early October as it reached Category 5 status and became the deadliest storm in 10 years. Matthew was responsible for 585 total



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deaths, 546 of which were in Haiti. Matthew inflicted severe damage to our two most populated islands, New Providence and Grand Bahama, leaving some \$450 million in damage.

In 2017, Hurricane Irma, another Category 5 storm, lasted for three consecutive days in the Atlantic and held peak winds - 185 mph - for 37 hours, which set a record. Hurricanes of this intensity often undergo fluctuations in intensity, but Irma did not. Irma's peak intensity, based on wind speed, was the second highest in Atlantic basin history. Irma struck the island of Barbuda in the eastern Caribbean and resulted in total devastation of that Caribbean island. Irma struck The Bahamas and left Ragged Island, in a state of devastation. Thankfully no lives were lost and no serious injury was sustained.

Hurricanes are a fact of life in The Bahamas, and there is no escaping this as we are in the Caribbean hurricane belt. Bahamians need to understand the consequences of the changing weather patterns that spawn these devastating hurricanes. As a nation we need to prepare for the unexpected. According to the director of the National Emergency Management Agency (NEMA), there are hundreds of homes throughout The Bahamas that are still in a state of disrepair from Hurricanes Joaquin, Matthew and Irma. This is most disturbing, as we are about to embark upon another hurricane sea-

son in less than 30 days. It is possible these homeowners did not have hurricane insurance or adequate coverage if they did. If they had purchased hurricane insurance their homes could have now been fully restored. Funding the restoration is the responsibility of the insurance companies; that is the promise they make to their policyholders, once the insured satisfies the applicable deductible and the sum insured is adequate. Therein lies one of the greatest shortcomings - under-insurance, which arises as homeowners fail to keep their sums insured in pace with inflation. Value-added tax has been a no-

table contributor to under-insurance since its implementation in 2015, as few policyholders have revised their sums insured to allow for this extra cost.

BIBA encourages property owners to take personal responsibility and purchase adequate home insurance protection as soon as possible.

Please visit [bibabahamas.com](http://bibabahamas.com) for a list of basic hurricane preparedness steps that you can take to keep you, your loved ones and your property safe.



### EMPLOYMENT OPPORTUNITY

Zamar Group Companies, Ltd. is a full service audiovisual and event production company, providing sound lighting & video solutions for clients of all sizes, both locally and internationally. We are currently seeking to identify suitable candidates for the position of:

#### AUDIOVISUAL & PRODUCTION TECHNICIAN

**Core Responsibilities:** The Audiovisual & Production Technician will be responsible for assisting with the daily operations of the Zamar Group of Companies Limited Audiovisual & Production Department activities, services and functions. Responsibilities will include (*but are not limited to*):

- Prepare and coordinate equipment for delivery, set up and operation on work sites
- Maintain equipment and ensure that faults or damages are logged and repaired
- Properly and safely load and transport AV & Production equipment to and from worksites
- Ensure equipment is tested, checked and meets the specifications requested.

#### QUALIFICATIONS:

- Demonstrated ability to maintain high levels of productivity
- A team player with the ability to deliver excellent customer service
- Proficient verbal and written communication skills
- Ability to work evenings, weekends and holidays
- Ability to lift and move heavy equipment
- Ability to multitask and learn quickly

#### REQUIREMENTS:

- High School Graduate
- Minimum 1-2 years experience preferred, but not necessary.
- Must possess a valid Bahamian driver's license.

Resumes should be forwarded to [humanresources@zamargroup.com](mailto:humanresources@zamargroup.com) for immediate review and consideration by **Friday, May 11th 2018**. Absolutely **No Telephone Inquiries**.

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