

## A Personal View

Within hours of the first news reports of the Indian Ocean tsunami, I received telephone requests to assist insurers in Sri Lanka and The Maldives. On arrival two days afterwards in Colombo, Sri Lanka, there was an air of sadness and disbelief that such a massive sea disturbance could have, silently and without any warning, attacked the people and their property along almost the entire coastline.

Many years of attending the scenes of catastrophes and terrorist incidents had prepared me for the need to balance concern and respect for the dead and injured with the important role of helping the economic recovery through early visits to damaged locations. Many roads were, however, impassable and detours and boat journeys were necessary to gain access to hotels, resorts and other premises that had been damaged. All available air transport was fully occupied with rescue efforts.

Ordinarily, before a natural disaster such as a hurricane or typhoon, the population have advanced warnings. They have, therefore, managed to organise to be somewhere safe and to prepare against property damage by taking extra protective steps.

Adjusters are trained to recreate the pre-loss scene and can therefore look beyond the apparent chaos and reconstruct a record of the location before the event occurred. However, the sight of the post-loss chaos was shocking. Despite this, everyone knew that the recovery process had to start for the benefit of the businesses, their staff and suppliers, and for their future. The level of resilience and determination in the face of such tragedy was humbling.

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