

DCC DOLLARS & SENSE

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6 Million Without Power—\$10 Billion in Damages

According to early estimates from risk assessment firms Hurricane Wilma may have caused up to \$10 billion in insured losses as it cut across South Florida.

Special points of interest:

- Effects of Hurricane Wilma
- The response of Delray Credit Counseling
- Consumer's Response

Risk Management Solutions Inc. estimated that insurance companies in Florida would have to pay claims in the range of \$6 billion to \$10 billion for damage caused by Hurricane Wilma.

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Florida Power and Light says it could be a month before service is completely restored. The power outages have left millions of Florida residents lacking other basic necessities, such as; food, hot water and fuel.

How did Delray Credit Counseling fair?

DCC offices lost power and phones, and significant damage was done to the Bank United Building

where the DCC office is located. The entire entrance was blown out and the northwest 1st floor corner offices in our building were destroyed. DCC fortunately did not receive any damage to our office, on the seventh floor of the building.

How did DCC respond?

We went back to work! Within 48 hours a plan was in place to move a core team of DCC employees to Melbourne Florida, about a 3 hour drive north of Delray Beach. We located an executive office space with high-speed Internet service, and leased the space.

The temporary move from Delray Beach was not without some risk, employees carried computers, printers and other office supplies down seven flights of stairs in the dark! Our tech department had our network up and running at remote locations within six hours of leaving Delray Beach. No small feat considering the moving of

Hurricane Wilma Cont.

primary computers, servers, and relocating routing so consumers could access the website and reroute all IP addresses.

Delray Credit Counseling was processing payments to creditors and providing online customer service within 72 hours of a storm that decimated Delray Beach and the entire South Florida area.

Communicating with our Client Base

DCC contracted a company in Atlanta GA to send a voice message and email to all clients informing them how to access their account information and online customer service. Our small customer service staff was able to service over 450 consumers throughout the week.

Response From our Client Base

This is just one example of the response DCC received from a client:

“My mind was totally put at ease when I received your automated call regarding your circumstances in Florida after hurricane Wilma came through. Delray has totally done everything they possibly could to let their

customers know they were still there, available online, and still doing all they could to keep up and running. It means a lot to me as a single parent, to know that I have chosen the right company to do business with. Thank you so much for all of your help”

Where are we now?

The main office is back up and running with power and phone service after being down for nearly two weeks. All systems have been restored, and our staff is back in place.

The Future

Delray Credit Counseling's tech department is investigating various wireless and satellite technologies that can be run on generators in the event of long term power loss in the future. In any event we, as always, will do everything possible to ensure our client base is properly serviced.

DCC thanks everyone who has extended understanding, assistance, and encouragement during this difficult time