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## Claims Pros' Own Survival Skills Tested While Aiding Oklahoma Tornado Victims

By M. Scott Carter | June 13, 2013

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Michael Pelonero came to Moore to help victims of the May 20<sup>th</sup> tornado. But he hadn't planned on trying to outrun one.

When a [massive EF-5 twister cut a swath through the central Oklahoma suburb of Moore](#), it left 24 people dead, thousands of homes and businesses destroyed and almost two billion dollars worth of property damaged.

The recovery started almost immediately.

Within days, insurance industry professionals – representing companies from across the country – set up claims offices in the parking lot of the First Baptist Church just off Interstate 35 in Moore.

Pelonero, the director of SOS Contents for Enservio, was one of the dozens who came to help. His eight-man team was charged with helping the victims of the storm as they cataloged the contents of their home or business for claim processing.

A survivor of Hurricane Ike, Pelonero was no stranger to a natural disaster. He'd lost his own home in 2008 and, since then, he'd trekked across the country dealing with the aftermath of natural disasters and helping families account for their losses.



Oklahoma tornado devastation. Photo: Enservio

He was used to walking through rubble. He often spent most days talking to survivors. He understood natural disasters.

But Michael Pelonero never experienced a tornado up close and personal.

At least not until May 31.

### **Caught in Path**

Just 11 days after Moore was hammered by an EF-5 twister, Pelonero found himself in in the small town of Newalla, in southern Oklahoma County – directly in the path of [another massive tornado](#).

Pelonero and his team were trying to assist a rural homeowner, when just after 5:30 p.m. the homeowner pointed to the sky and told him a storm was headed their way.

“Right after we got there, the homeowner said the weather was getting bad,” he said. “We decided to continue our work but to keep a watch on the weather.”

The group divided tasks and began – then the Oklahoma sky turned dark and ugly.

“The next thing we know, the homeowner is coming out, saying, ‘hey guys the weather is getting really bad. About how far are you from where you’re staying?’” he said.

The trio had rooms in an Oklahoma City hotel near the airport – directly in the path of the storm.

Going back wasn’t an option.

Unable to return to Oklahoma City and facing a huge twister headed their way, Pelonero and his team were running out of time.

And though the homeowner offered to let the men stay in his shelter, that shelter was already filled with the homeowner, his wife, daughter, two dogs and the homeowner’s great grandmother.

“We go into the storm shelter and see there’s not room for us, plus all his family,” Pelonero said. “That’s not fair to them to do that. That’s not his responsibility.”

### **Outrunning the Storm**

Enter Plan B.

Pelonero and his team checked online maps and weather information then decided their best course of action was trying to outrun the twister.

“We decided to try and go east toward Shawnee,” he said. In Shawnee, they thought, they would be out of the storm’s path.

They didn’t make it.

“We got to Interstate 40, about three or four miles from Shawnee. There were sheets of rain and the car started sliding in both directions. That’s when we realized it was a crosswind and we were probably not safe.”

About three miles north of Shawnee, Michael Pelonero and team were forced off the road. With the storm bearing down on them, the three men sought shelter at a small gas station.

“We hunkered down,” he said, “inside the gas station.”

### **Hotel Basement**

Back in Oklahoma City, [Ashley Sims](#) had completed her day. Sims, a catastrophe adjuster for Allstate, had also come to Oklahoma City to assist policyholders with their insurance claims.

Like Pelonero, she’d experienced the aftermath of a natural disaster, having been part of the teams that worked Hurricanes Sandy and Irene.

But for Sims, the experience in Oklahoma City was a first.



Tornado devastation in Oklahoma. Photo:  
Enservio

Earlier that day, Sims had been at the Plaza Towers Elementary School, the site where seven elementary students died. Seeing the school, she said, was surreal.

“To see the destruction the tornado caused – it was shocking to see the after-effects of it. So to then go from that to be hiding in a closet from a tornado put a whole new perspective on it. It was just terrifying.”

But by six that evening, Sims found herself in the basement of her hotel trying to keep a group of children calm while, outside, the storm raged.

“It was definitely an experience to go from being out in the field and seeing the results of the last tornado which had just struck here and then actually being told to leave your hotel room and experience a similar storm firsthand,” she said.

### **Reason to Fear**

Both Pelonero and Sims had reason to be frightened.

According to the University of Oklahoma’s National Severe Storms Laboratory, Oklahoma saw two EF-5 rated storms in less than two weeks. Both the May 20 twister and its sister, the storm of May 31, were classified as EF-5, with wind speeds well over the 200 mile-per-hour mark.

In addition, the May 31 storm had a base of 2.6 miles wide, making it the largest tornado ever recorded. That storm, data shows, travelled nearly 17 miles.

Both storms caused horrific damage.

Oklahoma Insurance Commissioner John Doak’s office said [tornado-related insurance claims](#) from the storms on May 19 and 20 had already totaled more than \$250 million. And, as of June 5, more than 32,000 claims had been filed, including 14,000 homeowner claims, 724 claims for commercial property and about 17,000 auto claims.

Some industry experts expect the damage to top \$2 billion.

A decade earlier, in May 1999, and again in 2003, twisters ravaged the Moore area. The May 3, 1999 storm tore through Bridge Creek, south of Oklahoma City, Moore, Del City, Tinker Air Force Base and Midwest City. The storm killed a dozen people, destroyed more than 1,700 homes, damaged another 6,500 and left more than a \$1 billion in damages in its wake.

In a strange twist of fate, the storms from May 20 and May 31 followed a similar path through the southern part of Oklahoma County as the storms from a decade before.

### **Fitting a Pattern**

Ashley Sims and Michael Pelonero had seen destruction before. But the destruction, caused by hurricanes, seemed to fit a pattern. Often in hurricanes, there’s an impact area that is heavily damaged, then further from the storm the damage lessens.

Tornadoes don’t operate the same way.

“With tornadoes it’s just so random how it will take one house and then the neighbor next to it will just have a few shingles or be perfectly fine,” Sims said. “That’s what I think is so scary about it, that uncertainty of not knowing which house is going to be okay and which one is just going to be completely demolished.”

And for Sims, Friday evening, May 31, was a new lesson in terrifying. After sirens sounded, administrators at Sims’ hotel evacuated the building’s top floors and moved everyone to the lower level.

“We had to take shelter in the lobby,” she said. “I was in a food storage cupboard in the kitchen. We were in there with a bunch of kids and trying to comfort them and make them sing songs so they won’t hear anything.”

Even with her training, that experience, she said, gave her a new perspective.

“When you can’t hear anything and the lights go out and its something you’ve never been through before, it’s just complete panic and chaos and terrifying.”

### **Talking Down**

Sheltered in the small Sinclair gas station about three miles from Shawnee, Pelonero had only one thing on his mind – his girlfriend, Leslie. A native Oklahoman, Leslie understood tornadoes and how they behaved.

“She talked me down from the edge,” Pelonero said. “If it wasn’t for that conversation, I would have probably had a mental breakdown.”

During that conversation, Leslie told him what signs to watch for and where, exactly, to go if the storm approached.

“She said if a real tornado came my way to get below ground,” he said. “She said if there was no other place, go to a ditch and lie down.”

Pelonero took her advice. He fought rain and wind to locate a ditch in case the storm hit.

Then he waited.

“I’ve gone through hurricanes, I’m no amateur when it comes to bad weather,” he said. “But tornadoes are very unpredictable.”

Following a break in the rain, Pelonero and his team headed north on I-9 to Route 66 and then north.

“We took a big gamble by doing that, but we did it and we got home safely,” he said. “Once we got back, we headed to Meridian (the location of their hotel) and everything was trashed. Meridian was a mess. Our hotel didn’t have power but it wasn’t as bad as it was for others.”

### **Deeper Understanding**

A typical family will have hundreds of household items. Collected over the course of their lives, a family’s possessions often act as benchmarks on a calendar – marking special dates, anniversaries and memories.

Tornadoes change that in seconds.

Scattering debris for miles – often hundreds of miles – it’s not easy to detail a collection or an insurance claim. Couple the loss with the trauma of living through a tornado and the task is even more difficult.

After they survived their own brush with an Oklahoma twister, Sims and Pelonero say they have a new, deeper knowledge of what the victim of a devastating storm goes through.

And for both, it’s made them uniquely qualified for their jobs.

“It gives you a perspective; when the lights go out and the storm is hitting and you can hear all that noise,” Sims said. “I’ve never been through a tornado before. It certainly puts it into perspective. Having been out in the field and seen the damages to people’s homes, I kind of now get a sense of almost what they went through – obviously not on their scale – but experiencing that terror and confusion and not knowing if the building is going to collapse and if you’re going to be okay.”

Pelonero agreed. After living through the terror of his trip down I-40, Pelonero said he has a better

understanding of the emotions felt by storm victims.

“I’ve worked in catastrophes before,” he said. “I am very aware how a catastrophe can alter someone’s life. That night made me realize how unpredictable a tornado can be.”

When people come out of their storm shelter following a tornado, he said, they have no idea what they are going to see.

“A hurricane doesn’t do that. An earthquake really doesn’t do that,” he said. “But a tornado is probably the most spontaneous, unpredictable natural disaster that we deal with. You think about that when these people are emotional and venerable.”

His experience, he said, has allowed him to better speak the language of a storm victim.

“One of my co-workers told me until that night he had never feared for his life,” he said. “And he feared for his life while we were driving. That really put it into perspective for me.”

For Sims, riding out a tornado that hit near her hotel has given her a deeper sense of compassion for those who have lost their homes or businesses and a deeper understanding of the fear that people face.

“At one point, one of the moms came back after the storm and looked at me,” Sims said. “She must have seen my face and she said, ‘okay kids now we have to seem to calm down the Allstate lady.’”

And though Sims acknowledges that many in her profession may have not experienced an actual twister, her experience in Oklahoma has changed the way she approaches her job.

“It was one of the most horrible sounds I’ve ever heard in my life,” she said. “But I have a new understanding of what happens. And I have more compassion for those who have been through the experience.”

*Listen to the interview with [Michael Pelonero](#)*

*Listen to the interview with [Ashley Sims](#)*

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