



Implementation Case Study

Navigating Natural Disaster Disruption in the Hospitality Sector: Insights from the September 8, 2023 Earthquake in Morocco

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Abstract

Purpose: This case study delves into the specific hurdles encountered by hotel managers in Marrakech during and after the September 8, 2023 earthquake, alongside the strategies deployed to tackle these challenges. Moreover, it aims to unravel the intricacies faced by risk claims professionals in processing claims and evaluating risks post-earthquake, aiming to formulate suggestions for enhancing disaster risk management within the hospitality domain.

Design/Methodology/Approach: Semi-structured interviews were conducted with 27 hotel managers and five insurance professionals in Morocco, all intimately engaged in handling or alleviating the impacts of the earthquake on the hospitality sector. Thematic analysis was utilized to pinpoint key challenges, responses initiated by hotel managers, and insights provided by risk claims professionals.

Findings: The study underscores that the earthquake caused significant operational disruptions and financial strains on hotels, resulting in cancellations, revenue loss, and infrastructure damage. Hotel managers responded with prompt evacuation, safety protocols, damage assessment, and customer communication strategies. Risk claims professionals underscored the significance of comprehensive insurance coverage, streamlined claims processes, and advanced risk modeling techniques to mitigate financial risks and bolster disaster resilience within the hospitality sector.

Originality/Value: This study furnishes original insights into the challenges faced by hotel managers and risk claims professionals post-seismic event, illuminating the complexities of disaster risk management within the hospitality industry. The recommendations proposed contribute to the formulation of effective strategies and protocols for navigating similar unforeseen events in the future.

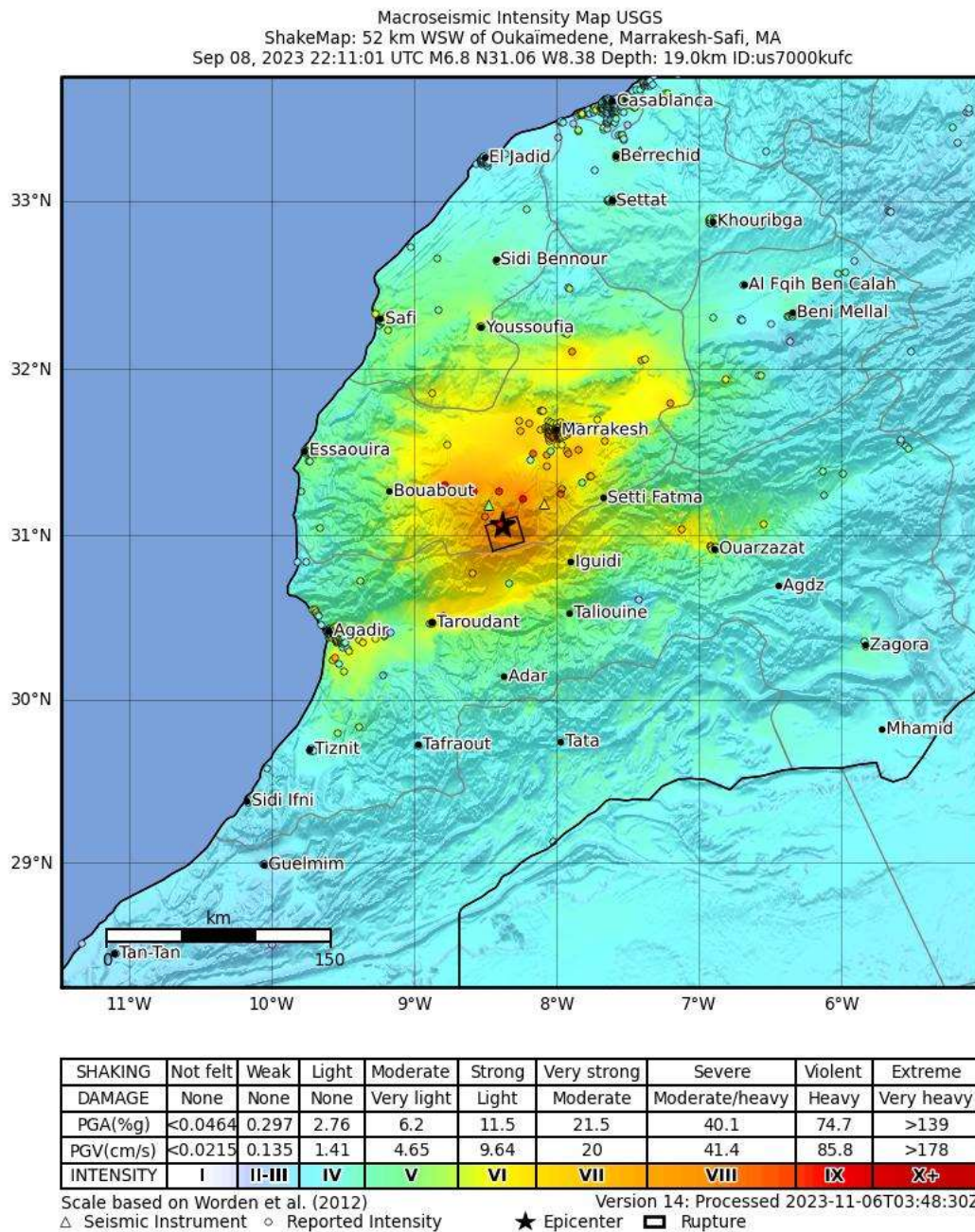
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1. INTRODUCTION

On September 8, 2023, Morocco was confronted with a seismic event that sent shockwaves through its very core. A staggering 6.8 magnitude earthquake, with its epicenter located approximately 70 km southwest of Marrakech, unleashed widespread devastation, claiming numerous lives and leaving thousands injured. Marrakech, celebrated for its international allure, found itself grappling not only with the immediate aftermath but also with persistent aftershocks that reverberated through the landscape in the days that followed.



Source: "ShakeMap for the Al Haouz Earthquake," retrieved from USGS Earthquake Event Page.

Figure 1. Macroseismic Intensity Map of the Al Haouz Earthquake, September 8, 2023

The repercussions of this earthquake extended beyond the physical damage to buildings and structures, reaching into the operational fabric of various sectors, with the hospitality industry notably affected. In the aftermath, hotels faced a barrage of challenges, from canceled bookings spanning months to financial strains resulting from uncertainties surrounding future reservations. The aftermath also took a toll on the well-being of hotel employees, some coping with the loss of homes or beloved ones, while others grappled with the psychological shock of the seismic event.

As these hotels sought support from their insurance companies, a complex scenario unfolded for insurers. Returning to a deluge of claims from hotels citing substantial operating losses, often in the millions of dirham, insurers found themselves entangled in the intricate web of challenges faced by the hospitality sector.

In light of these challenges, a significant gap is revealed in literature and existing studies which tend to focus on significant frequency seismic event countries such as China, the United States, and Turkey (Ismail et al., 2024) and to underrepresent the infrequent seismic event countries such as Morocco. Historically, Morocco has not been considered a high-risk area for natural disasters, with notable exceptions like the 1960 Agadir earthquake, and the 2004 Al Hoceima earthquake. The infrequency of seismic events can lead to a lower prioritization of such measures, resulting in potential vulnerabilities that are not addressed or discussed in existing literature. The top 10 countries with productive publications in this field, presented in the work by Ismail et al. (2024, p.8), clearly illustrates this gap. Morocco is underrepresented in the literature, highlighting the need for future research to enhance disaster preparedness and management suited to Morocco's specific seismic profile.

The primary objective of this study is to identify the specific challenges that hotel managers confronted both during and following the earthquake and to elucidate the strategies they employed to overcome these challenges. Additionally, this research seeks to unravel the complexities that risk claims professionals grapple with in processing claims and assessing risks post-earthquake. By tapping into their experiences, this study aims to generate recommendations aimed at improving disaster risk management within the hospitality sector.

The central questions guiding this research are twofold: (1) What were the specific challenges encountered by hotel managers during and after the earthquake, and how did they strategize to address these challenges? (2) What complexities do risk claims professionals face in the aftermath of seismic events, and how can their insights inform recommendations for enhancing disaster risk management within the hospitality sector?

Through an in-depth exploration of these questions, this study endeavors to offer valuable insights to stakeholders grappling with the aftermath of natural disasters in the hospitality sector. By synthesizing the experiences and perspectives of key industry players, this research aims to contribute to the development of effective strategies and recommended practices for navigating the challenges posed by such unforeseen events.

2. LITERATURE

The seismic event that struck Morocco on September 8, 2023, had profound implications for the hospitality sector, necessitating a thorough exploration of existing literature to comprehend and address the unique challenges faced by hotels in the aftermath of natural disasters.

2.1 Natural Disasters

Catastrophic events known as natural disasters stem from uncontrollable environmental factors (Lamanna et al., 2012). This aligns with Mileti's perspective, describing disasters as natural phenomena wherein environmental elements interact with natural hazards, leading to societal upheaval (Mileti, 1999). These events often strike unexpectedly, providing little time for preparation or warning.

Diverse forms of calamities, such as earthquakes, tsunamis, volcano eruptions, hurricanes, typhoons, floods, wildfires, and more, manifest the complex nature of natural disasters. In contrast to the prevailing belief in their unpredictability, Mileti (1999) proposes that specific disasters possess an element of foreseeability and preventability. Other researchers (Brown et al., 2017) take a perspective wherein disasters are sudden occurrences triggered externally, exerting an immediate impact on society, thereby necessitating a coordinated response and recovery effort.

Perry and Quarantelli (2004) contribute to the discourse by defining disasters as extreme events rooted in natural, technological, and social causes, resulting in widespread consequences, notably disruption. It is noteworthy that these events unfold annually across the globe, affecting various regions consistently and leaving an indelible impact on the hotel and tourism industry. Faulkner (2001) underscores the vulnerability of tourism destinations worldwide to disasters, highlighting the pervasive and omnipresent nature of this threat.

The World Health Organization (WHO) defined a natural disaster as a profound occurrence of nature that results in a catastrophic situation, causing a sudden disruption to daily life and leaving individuals in a state of vulnerability and distress. This gives rise to an urgent demand for vital essentials, encompassing necessities such as food, clothing, medical and nursing care. Additionally, there is a pressing need for safeguards against unfavorable environmental factors and conditions.

In the harrowing tale of 2023, the world grappled with nature's fury. A seismic tempest shattered the tranquility of Turkey and Syria, a typhoon unleashed havoc across the Philippines and China, and a relentless hurricane battered Mexico's coast. Amidst this chaotic symphony, Morocco felt the tremors of an earthquake, adding to the year's unfolding drama.

These events served as stark reminders of our vulnerability, urging humanity to confront the raw power of nature with resilience and unity.

2.2 Consequences of Disasters in the Hospitality Sector

The intricate interplay between disasters, tourism behavior, and hospitality management stands as a cornerstone in contemporary management research. Gunn's seminal work (1988) underscores the pivotal role of attractions in tourism, with a recognition of various factors influencing traveler decisions, including security amidst escalating uncertainties such as terrorism and disasters. While security remains a significant consideration, other elements such as accessibility, cultural appeal, and environmental sustainability also shape tourist preferences.

Disasters, with their potential for destruction and tragedy, exert profound impacts on tourist demand, extending beyond immediate economic losses. The increasing frequency and severity of such events challenge not only physical safety but also psychological well-being, disrupting the tranquility and peace that tourists seek. Poku et al.'s research (2019) highlights tourists' generalized fear of unpredictable disasters, amplifying the ripple effects on leisure travel choices.

Moreover, the hospitality sector emerges as a critical player in mitigating the repercussions of disasters. Rigorous studies (Becken & Hughey, 2013; Kim et al., 2023; Enz, 2009; Kaushal & Srivastava, 2021; Liu, 2023; Pizam et al., 1997; Rittichainuwat, 2005) delve into the multifaceted consequences, beyond economic ramifications, on consumer confidence, travel patterns, and destination image. Disasters prompt cancellations, alter travel plans, and shift destination preferences, driven by evolving risk perceptions (Rahman et al., 2021). Hospitality businesses must adapt swiftly to these changing dynamics, ensuring resilience and responsiveness to evolving market demands.

Furthermore, disasters pose a significant challenge to the image and competitiveness of destinations. Negative perceptions linger long after the event, requiring strategic efforts to reconstruct a positive image for effective post-disaster recovery. Research underscores the importance of destination management strategies that prioritize sustainability, community resilience, and effective communication in rebuilding trust and attractiveness.

2.3 Complex Interplay in Post-Disaster Recovery

In the aftermath of natural disasters, the rehabilitation and recovery of the hospitality sector's infrastructure are crucial focal points for practical application and academic inquiry (Adams et al., 2021; Azhari et al., 2021; Brown et al., 2017; Calgaro et al., 2014; Carty, 2021; Fenitra et al., 2022; Ghimire, 2016; Kausar et al., 2018; Sigala, 2020; Sydnor et al.,

2011; Varghese & Chennattuserry, 2022; Yang et al., 2021). The restoration of physical assets post-disaster plays a pivotal role in determining the sector's ability to resume operations and highlights its resilience. As the scientific discourse unfolds, it delves into multifaceted aspects such as infrastructure rehabilitation, community resilience, trust restoration, reshaping tourism landscapes, market dynamics, and sustainable disaster management.

Rehabilitation strategies are designed to achieve rapid and resilient reconstruction, thereby minimizing economic repercussions and facilitating a prompt return to normalcy. Scholars further dissect factors contributing to community resilience and its profound impact on recovery, emphasizing community support networks and social cohesion.

Moreover, restoring trust emerges as a paramount objective, necessitating transparent communication, effective crisis management, and stringent safety measures. Natural disasters invariably catalyze transformations in the tourism sector, exerting influence on market dynamics and consumer behavior. Sustainable disaster management principles are integral to recovery efforts, aiming to foster long-term resilience.

The integration of Business Continuity Plans (BCPs) into disaster response frameworks outlines protocols essential for ensuring operational continuity during and after a natural disaster. These plans encompass strategies for safeguarding personnel, securing assets, maintaining communication channels, and preserving critical business functions. Incorporating BCPs into disaster response plans strengthens organizations' ability to withstand and recover from disruptions, ultimately contributing to the overall resilience of the hospitality sector.

In summary, these efforts underscore the imperative for proactive measures in the hospitality sector to mitigate the impacts of natural disasters, fostering resilience and continuity in the face of adversity.

2.4 Disaster Preparedness in the Hospitality Sector

Recognizing the widespread impact of earthquakes on society, active involvement in disaster risk management becomes crucial (Rimal et al., 2023). This acknowledgment highlights the need for proactive measures to mitigate risks associated with earthquakes and other disasters.

Within this context, the adoption of advanced risk assessment models such as predictive analytics and scenario-based planning emerges as a cornerstone strategy. Predictive analytics (Anubala, 2023; Bisoi et al., 2020; Schoemaker, 1995; Seyitoğlu & Costa, 2022; Varum et al., 2011), drawing from historical data and technological advancements, aids in forecasting potential impacts on business operations and community resilience. This proactive approach

facilitates efficient resource allocation and ensures the well-being of guests, staff, and surrounding communities.

Similarly, scenario-based planning offers a dynamic methodology by simulating various disaster scenarios, allowing for the thorough testing and refinement of emergency response protocols. Through strategic integration, these advanced methodologies enhance adaptability to unforeseen challenges and foster organizational resilience.

Nevertheless, it's paramount to acknowledge that effective disaster preparedness transcends the mere application of advanced models. Cultivating a robust risk culture and maintaining awareness about risk management practices are equally vital components. By instilling a culture of risk awareness, hospitality establishments ensure that all stakeholders remain vigilant and proactive in identifying and mitigating potential risks. This proactive stance encourages continuous improvement and innovation in disaster preparedness strategies, reinforcing resilience.

When coupled with advanced risk assessment models, this holistic approach enables hospitality organizations to effectively navigate uncertainties and protect their operations and communities. Therefore, the synergistic integration of advanced risk assessment models and a robust risk culture is indispensable in fortifying disaster preparedness within the hospitality sector, ultimately enhancing resilience and safeguarding the interests of all involved parties.

2.5 Role of Insurance and Financial Mechanisms

In the complex ecosystem of disaster management within the hospitality industry, the pivotal roles of insurance and financial mechanisms stand as focal points of scholarly inquiry and strategic application. These mechanisms serve as fundamental pillars in not only mitigating financial risks but also in orchestrating efficient recovery processes, thereby fostering resilience and contributing to long-term economic stability.

- **Facilitating Expedited Recovery:**

Within the discourse of disaster recovery, insurance and financial mechanisms emerge as linchpins of resilience, crucial for expediting the restoration of operations in the aftermath of calamities (Brown et al., 2017; Kaushalya et al., 2014; Kousky, 2019). Robust insurance coverage serves as a primary buffer against the financial shockwaves resulting from disasters, offering protection against property damage, revenue loss, and ancillary expenses incurred during the rehabilitation phase. Furthermore, the provision of financial instruments such as contingency funds and flexible lines of credit offers businesses the liquidity and maneuverability necessary to navigate the complexities of recovery swiftly and effectively.

- **Catalyzing Post-Disaster Economic Rehabilitation:**

The influence of insurance and financial mechanisms transcends the immediate realm of recovery, permeating into the broader context of post-disaster economic stabilization (Brody et al., 2022; de Vet et al., 2020; Kalfin et al., 2022). Through judicious financial planning and proactive risk mitigation strategies, the hospitality sector not only rebounds from adversity but also assumes a central role in stimulating broader economic resurgence. By swiftly resuming operations and injecting vitality into local economies, hospitality businesses serve as key drivers of recovery, thereby contributing significantly to the overall socioeconomic rehabilitation of disaster-affected regions.

3. METHODOLOGY

This study employed semi-structured interviews with twenty-seven hotel managers in Marrakech and five claims risk managers in the insurance sector. These interviews were dispersed across various dates from October to December 2023 to investigate the aftermath of the September 8, 2023 earthquake in Morocco. Semi-structured interviews were chosen for their adaptable nature in exploring participants' experiences and perspectives. The interview protocols (Table 1) were developed based on the research questions and included questions aimed at eliciting detailed insights into the challenges encountered and approaches utilized by hotel managers and insurance professionals in response to the earthquake. Interviews were conducted either in-person or virtually, depending on participants' preferences and availability.

Interview Transcripts were analyzed using a rigorous thematic analysis. The “thematic analysis” of the semi-structured interviews unveiled distinct hurdles faced by hotel managers during and post the September 8, 2023 earthquake in Morocco, alongside the responses they initiated to tackle these obstacles. Furthermore, it delved into the intricacies encountered by risk claims professionals in the aftermath of seismic events and how their perspectives can guide suggestions for bolstering disaster risk management within the hospitality sector.

4. KEY FINDINGS AND DISCUSSION

In the aftermath of natural disasters, the hospitality sector faces unique challenges in ensuring operational continuity and guest safety. Following the September 8, 2023 earthquake in Morocco, this section presents key findings and insights gleaned from semi-structured interviews with hotel managers and insurance professionals, which were conducted based on the interview protocols (Table 1).

4.1 Overview of Participants

Hotel Managers: A total of 27 hotel managers (Table 2) participated in the study, representing a diverse range of establishments in Marrakech, Morocco. The hotel managers had extensive experience in the hospitality industry, ranging from 5 to 20 years. Their roles within the hotels varied, with some serving as general managers, others as department heads, and a few as independent owners.

Table 1. The interview protocols

The interview protocol – Hotel Managers
<ul style="list-style-type: none"> • Could you please provide a brief overview of your professional background and your role within the hotel? • Can you describe the immediate impacts of the earthquake on your hotel’s operations? • How did the earthquake affect guest reservations and cancellations? • What were the primary operational challenges you faced in the aftermath of the earthquake? • How did you respond to challenges and manage financial constraints and logistical hurdles during this period? • What immediate safety measures and evacuation protocols did you implement following the earthquake? • Based on your experience, what are some key lessons learned from managing the aftermath of the earthquake? • What recommendations would you make for improving disaster preparedness and response strategies in the hospitality sector? • How can hotels better equip themselves to handle future seismic events? • Is there anything else you would like to share about your experience or insights related to managing the impact of the earthquake on your hotel?
The interview protocol – insurance professionals
<ul style="list-style-type: none"> • Could you please provide a brief overview of your professional background and your role within the insurance organization? • Can you describe the immediate challenges you faced in assessing claims after the earthquake? • How did the earthquake impact your workload and the claims process? • Can you describe any obstacles or difficulties you encountered in quantifying the lost gross margin for hotels with business interruption insurance? • What methods or technologies did you use to assess the extent of damages caused by the earthquake? • How did you ensure the accuracy and thoroughness of the damage assessments? • What recommendations would you make for improving the claims process in future natural disaster scenarios? • How can insurance companies better support the hospitality sector in mitigating financial risks associated with natural disasters? • Is there anything else you would like to share about your experience or insights related to managing claims after the earthquake?

Table 2. Presentation of respondents and their hotels affected by the earthquake

Hotel	Number of Accommodations	Number of Guests	Year of Construction	Experience of Interviewees (Years)	Interviewee Position	Previous Disaster Experience	BCP
A	209	180	1923	15	General Manager	Yes	No
				6	Operations Manager		
				8	Director of Sales		
B	53	45	2010	5	Assistant Manager	No	No
				7	General Manager		
				20	Director of Finance		
C	141	120	2011	10	Cost Manager	Yes	No
				6	Assistant Manager		
				6	General Manager		
D	63	21	2002	17	Independent owner	No	No
E	108	95	2000	9	General Manager	Yes	No
				12	Operations Manager		
				6	Director of Sales		
F	92	85	1952	14	General Manager	Yes	No
				8	Operations Manager		
				5	Director of Finance		
G	84	70	2019	17	General Manager	Yes	No
				8	Assistant Manager		
				8	Director of Marketing		
H	277	250	1981	10	General Manager	No	No
				12	Operations Manager		
				5	Director of Sales		
I	100	86	2015	10	Independent owner	No	No
				5	Director of Marketing		
J	503	480	1989	7	Risk Manager	Yes	Yes
				9	General Manager		
				20	Director of Finance		

Insurance Professionals: Five insurance professionals (Table 3) were interviewed for the study, all of whom held positions as claims risk managers within insurance organizations operating in Morocco. These professionals have specialized expertise in handling claims related to natural disasters, including earthquakes, and were familiar with the specific challenges faced by the hospitality sector in the aftermath of such events.

Table 3. Presentation of the insurance professionals

Insurance Professional	Position	Experience (Years)
Professional 1	Claims Handler in an Insurance Brokerage	9
Professional 2	Claims Manager in an International Insurance Company	5
Professional 3	Senior Claims Adjuster in a local Insurance company	10
Professional 4	Risk Analyst in a Local Insurance Company	7
Professional 5	Claims manager in a Insurance Brokerage	3

Participants were selected based on their direct involvement and experience in managing or mitigating the impacts of the September 8, 2023 earthquake on the hospitality sector in Morocco. Criteria for selection included a minimum of 3 years of managerial experience for hotel managers and demonstrated expertise in risk assessment and claims management for insurance professionals.

Each participant was assigned a unique pseudonym corresponding to their role, such as H01-H27 for hotel managers and RC01-RC05 for risk claim managers, ensuring their anonymity and privacy.

4.2 The Role of the Insurance in the Hospitality Sector in Morocco

The Moroccan insurance ecosystem is characterized by a diverse range of local and international insurers who provide a wide array of products and services tailored to different sectors, including hospitality. The sector is regulated by ACAPS (Autorité de Contrôle des Assurances et de la Prévoyance Sociale), ensuring adherence to international standards and fostering a stable insurance market. The sector's growth is also driven by initiatives aimed at increasing insurance penetration and awareness among businesses and individuals.

Significant investments in tourism infrastructure and the expansion of accommodation capacities have been instrumental in supporting the growth of Morocco's hospitality market, highlighting the necessity for robust insurance coverage to manage associated risks effectively. Insurance companies in Morocco are committed to promoting rigorous risk management practices and increasing awareness among hospitality sector stakeholders about the importance of insurance for sustainable and secure operations.

In the wake of the devastating earthquake on September 8, 2023, the Moroccan government implemented several measures to support the affected regions, including those with significant hospitality operations. For the hospitality sector specifically, the government

introduced special insurance schemes. This initiative was crucial in mitigating the economic impact on the hospitality industry and ensuring the continuity of services.

4.3 Repercussions of the Earthquake on the Hospitality Landscape

Operational disruptions permeated the sector, with hotel managers highlighting significant infrastructure damage and the suspension of critical services. *"The earthquake inflicted substantial harm on our property, impeding our operational efficiency"*, affirmed H13. Guest reservations suffered a severe blow, with cancellations soaring due to safety concerns. *"Numerous guests indefinitely canceled their bookings, citing apprehension over future seismic activity"*, observed all 27 hotel managers unanimously.

- Immediate Impacts:

In the immediate aftermath of the earthquake, hotel managers grappled with financial constraints and logistical hurdles. Insurance experts underscored the importance of promptly assessing damages and expediting claim processing to provide financial relief to affected establishments. *"Our foremost priority was expediting the assessment and processing of claims to alleviate financial strain on impacted hoteliers"*, emphasized RC03. Echoing these sentiments, hotel managers highlighted the abrupt revenue loss and burgeoning repair expenditures. *"The earthquake depleted our budget forecast, leaving us in a challenging financial situation"*, lamented H08, H13, H17, and H26. Moreover, the earthquake's impact extended beyond economic concerns, as some hotel employees experienced profound personal losses. Instances were reported where employees lost relatives, homes, and faced psychological distress, compounding the already challenging situation for both staff and management alike.

- Long-Term Ramifications:

Looking ahead, the earthquake's repercussions were cast uncertainty over the next quarter for the hospitality sector. Hotel managers voiced concerns regarding operational viability in the face of persistent post-seismic risks. *"The earthquake has prompted profound introspection regarding activity in the coming months"*, reflected H01. Moreover, claims adjudicators encountered challenges in delineating equitable and logical assessments of the gross margin lost in the days following the earthquake for all affected hotels with business interruption insurance. *"Quantifying the lost gross margin amidst the chaos following the earthquake proved to be a challenging endeavors"*, as aptly noted by RC01, RC02, RC04 and RC05. While justifying cancellations or refunding reservations was feasible, quantifying the lost gross margin proved intricate, necessitating meticulous consideration of factors such as occupancy rates, average daily rates, and operational overheads.

4.4 Responses Initiated by Hotel Managers

In the aftermath of the September 8, 2023 earthquake in Morocco, hotel managers in Marrakech faced a multitude of challenges, necessitating swift and strategic responses to mitigate damage and resume operations.

- Immediate Evacuation and Safety Measures:

Many hotel managers prioritized the safety of guests and staff, swiftly evacuating premises and implementing safety protocols to minimize casualties. As H22 noted, *"Our first priority was ensuring everyone's safety. We evacuated guests promptly and conducted safety checks to assess structural integrity."*

- Emergency Response Coordination:

Collaborative efforts were observed among hotel managers, local authorities, and emergency response teams. Joint initiatives facilitated resource mobilization and streamlined efforts to provide aid and support to affected areas.

- Damage Assessment and Recovery Planning:

Hotel managers undertook thorough assessments of property damage, laying the groundwork for comprehensive recovery plans. *"We assessed structural damage and initiated discussions with contractors to expedite repairs"*, remarked H09.

- Customer Communication and Service Continuity:

Proactive communication with guests played a pivotal role in maintaining customer satisfaction and loyalty. Hotels utilized various channels to update guests on safety measures, alternate accommodations, and service resumption timelines.

While these responses demonstrated commendable initiative, several limitations were apparent, underscoring the need for more robust disaster preparedness strategies:

- Lack of Preemptive Preparedness:

Many hotels were ill-equipped to handle the sudden onset of a seismic event, highlighting a broader lack of preemptive disaster preparedness. The failure to learn from the challenges of the COVID-19 pandemic reflects a systemic oversight in risk management practices.

- Overreliance on Financial Support:

While financial support from insurance claims is indispensable, it alone cannot address the multifaceted challenges of post-disaster recovery. The arduous task of rebuilding business infrastructure, attracting customers, and restoring confidence demands a more nuanced approach.

- Inadequate Long-Term Resilience Planning:

Responses tended to focus on immediate crisis management, overlooking the imperative of long-term resilience planning. Sustainable strategies for mitigating future risks and enhancing disaster resilience require concerted efforts beyond immediate recovery measures.

While hotel managers in Marrakech exhibited commendable resilience in the face of the earthquake, there remains significant room for improvement in disaster preparedness and response strategies. Addressing the inherent limitations through proactive planning, collaborative partnerships, and holistic risk management approaches is imperative for bolstering the hospitality sector's resilience to seismic events and other unforeseen crises.

Furthermore, it's crucial to note the overall low maturity level of risk management observed within the hospitality sector. This indicates a fundamental gap in proactive risk mitigation practices. The reactive responses and lack of preemptive measures reveal vulnerabilities that could have been addressed with more advanced risk management strategies. Elevating the sector's risk management maturity through proactive measures and investment in capacity-building initiatives is essential for better resilience against future seismic events and other crises.

4.5 Insights and Perspectives of Risk Claims Professionals

In the aftermath of the seismic upheaval of the September 8, 2023 earthquake in Morocco, the perspectives shared by seasoned risk claims professionals in the insurance sector illuminate the complexities of disaster risk management within the hospitality industry. Through qualitative analysis of their expertise, key themes emerge, shedding light on crucial aspects such as insurance coverage, claims processes, assessment of damages, and strategic risk mitigation measures tailored to the technical challenges posed by this specific seismic event.

- Observations Regarding Insurance Coverage and Claims Process:

Risk claims professionals underscore the necessity of insurance policies crafted with precision to address the technical intricacies brought forth by seismic events. Notably, RC01 emphasized, *"The September 8 earthquake highlighted the critical need for insurance policies that comprehensively cover seismic risks, including considerations for business interruption. Hotels faced substantial financial losses due to both direct damages and operational disruptions."*

Furthermore, discussions revealed the importance of streamlining claims processes while upholding technical accuracy. *"The post-earthquake claims process required a delicate balance between speed and thoroughness,"* remarked RC03. *"Implementing efficient claims*

handling protocols, supported by advanced technology for damage assessment, is essential to ensure timely resolution without compromising accuracy."

- Assessment of Damages and Role of Insurance in Mitigating Financial Risks:

Insights shared by risk claims professionals shed light on the technical challenges inherent in assessing damages following seismic events. Drawing upon their expertise, these professionals emphasized the interdisciplinary nature of damage assessment, incorporating advanced engineering analysis, financial modeling, and risk quantification methodologies. *"The September 8 earthquake underscored the importance of employing cutting-edge technologies, such as remote sensing and artificial intelligence, to facilitate rapid and accurate damage assessment"*, noted RC05.

Moreover, discussions highlighted the indispensable role of insurance in mitigating financial risks for hoteliers amidst the technical complexities of seismic events. *"Insurance serves as a critical financial buffer, providing much-needed liquidity for hotels to expedite recovery efforts and restore operations,"* stated RC01. *"Furthermore, robust insurance coverage incentivizes proactive risk mitigation measures, fostering resilience against future seismic events."*

- Recommendations and Best Practices for Disaster Risk Management:

Building upon technical insights and industry expertise, risk claims professionals advocate for the development of advanced management practices tailored to the technical challenges posed by seismic events:

Advanced Risk Modeling: Integration of sophisticated risk modeling techniques, including probabilistic seismic hazard analysis and loss estimation methodologies, informs insurance underwriting and risk management strategies.

Technology-Enabled Claims Handling: Leveraging advanced technologies, such as drones, satellite imagery, and machine learning algorithms, to streamline damage assessment processes and expedite claims resolution while maintaining technical accuracy.

Resilience-Centered Design: Promoting resilience-centered design principles in hotel construction and retrofitting projects, incorporating seismic-resistant building materials, structural reinforcements, and redundant systems to minimize vulnerabilities to seismic hazards.

Collaborative Risk Mitigation: Fostering collaboration between insurers, hoteliers, and regulatory authorities to develop holistic risk mitigation strategies, including public-private partnerships for financing resilience-enhancing initiatives and sharing best practices.

In conclusion, the insights and perspectives offered by risk claims professionals provide a roadmap for advancing disaster risk management within the hospitality sector amidst the

technical complexities of seismic events. By embracing advanced management practices and leveraging technological innovations, stakeholders can enhance resilience, safeguarding the sustainability and viability of hotel operations in seismic-prone regions.

5. CONCLUSION

In conclusion, the collaborative efforts between the hospitality industry and the insurance sector have provided valuable insights for improving disaster resilience within the hospitality sector. Through qualitative analysis, key themes have emerged, underlining the significance of tailored insurance solutions, streamlined claims processes, proactive risk mitigation measures, as well as highlighting the challenges posed by lack of preemptive preparedness, overreliance on financial support, and inadequate long-term resilience planning.

Collaborative strategies between stakeholders have the potential to significantly mitigate the impacts of natural disasters on hoteliers, safeguarding livelihoods and promoting sustainable growth. By leveraging their respective expertise, the hospitality industry and the insurance sector can develop comprehensive risk management solutions that address the technical intricacies posed by seismic events and other natural hazards.

Moving forward, continued research and evaluation are critical to refining and improving collaborative strategies for disaster resilience. Future studies should focus on assessing the effectiveness of collaborative initiatives, exploring the socio-economic impacts of natural disasters on the hospitality sector, and identifying opportunities for innovation and improvement.

Moreover, efforts to develop standardized metrics and indicators for assessing resilience can enhance our ability to monitor progress and identify areas for intervention. By embracing collaborative approaches and fostering a culture of resilience, stakeholders can strengthen disaster preparedness, response, and recovery efforts, ultimately building a more resilient future for hoteliers and the communities they serve.

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