

NAIC DISASTER ASSISTANCE PROGRAM

Resources you need, when you need them.

What is the NAIC Disaster Assistance Program?

The NAIC Disaster Assistance Program is a series of services provided by the NAIC to any member jurisdiction experiencing the aftermath of a catastrophic event where additional support is needed.

What services comprise the Disaster Assistance Program?

Recognizing every event is different, and its impact on a jurisdiction will vary, the NAIC's Disaster Assistance Program is customized to the specific needs of each jurisdiction. A description of services outlined below may be found on pages 3 and 4 of this document.

- Disaster Relief Call Center
- Disaster Recovery Center (DRC) Insurance Regulator Staff
- Communications Services: NAIC-hosted website, social media communications, inter-state/inter-agency communications
- NAIC Coordinated Data Call

How are services accessed or requested by a jurisdiction after an event?

Services are provided after a formal request is made by a NAIC member (a jurisdiction's appointed/elected Insurance Commissioner) to the NAIC Officers, asking them to direct NAIC senior management to allocate budgeted funds and resources toward their need for disaster relief assistance.

The day-to-day project is then overseen by the NAIC Director of Member Services who coordinates a variety of NAIC department staff overseeing operations and volunteers throughout the length of services needed.

How can a jurisdiction prepare to receive NAIC assistance?

Jurisdictions can prepare information which will better facilitate NAIC assistance after a catastrophic event. These items may be incorporated as part of your jurisdiction's Business Continuation Plan.

The following are some high-level action items to do prior to contacting the NAIC:

- Identify your critical staff and who will be coordinating with the NAIC.
- Assess level of impact to your staff. This may determine the support you may need from the NAIC.
- Assess the functionality of your systems and facilities (i.e. phone, internet, other communications, and office) after the event.
- Assess access to power and your critical infrastructure.
- Assess business impact analysis – what is the minimum you need to function?

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The following are some high-level actions items to do prior to contacting the NAIC (continued):

- If possible, consider the type of assistance you may need: call center overflow, onsite regulatory staff support, website, or remote office. However the NAIC is also prepared to consider new services to meet your unique needs.
- Document how a trusted third party may access your communications systems: phone and internet.
- Prepare and provide talking points for the NAIC, FAQs, jurisdiction guidelines (i.e. emergency adjuster licensing rules) which can be shared with call center staff and onsite DRC volunteers.
- Share jurisdiction-issued Bulletins and how we are to handle them.

What is the services set-up time after approval of assistance?

The NAIC is ready to help at any time after a member has requested assistance.

- Call center: within 24-48 hours after contact¹
- DRC volunteers may be available within 48-72 hours after contact.²
- Communications services are available within 24-48 hours after contact and member approval of information.³
- NAIC Coordinated Data Call within 24-48 hours after contact

Additional Information

Where possible, the NAIC may reach out to a member jurisdiction prior to an imminent disaster to offer information about our program or answer any questions they may have about systems which may be affected in the event of a catastrophe.

NAIC Research and Government Relations departments are able to participate in briefings with FBIIC, FEMA and Homeland Security to share information from, and to, NAIC jurisdictions.

NIPR and/or IIPRC are able to assist affected jurisdictions who may need emergency adjuster licenses, and/or help processing product filings.

¹ Depending on jurisdiction phone capabilities. Please note Call Center hours will be staffed according to your needs.

² This is based on our ability to acquire volunteer regulators from unaffected jurisdictions willing to assist.

³ Any communication on behalf of a jurisdiction would need member approval before NAIC posts it.

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Disaster Relief Call Center

NAIC works with your department's technical team to connect a 1-800 NAIC telephone line and/or computer system (SBS) with your jurisdiction's consumer phone line and/or complaint tracking system.

- Call center is staffed with experienced insurance department regulator volunteers capable of answering consumer concerns.
- Flexible enough to handle your entire call volume, allowing your staff to assist people in the field.
- Call center may also be set to roll-over to regulator volunteers whenever you experience call overflow.

Cost:

- There is no cost to your jurisdiction for this service.
- NAIC covers the cost for the 1-800 phone line; call center equipment, facilities and coordination; and the travel/lodging reservations and expense for regulator volunteers.
- Your fellow Members/Commissioners provide their state regulator staff as volunteers.

Disaster Recovery Center (DRC) Insurance Regulator Staff

NAIC facilitates and coordinates insurance department regulator volunteers to staff your designated DRC location(s).

- Volunteers cover 1-2 week shift rotations to man the daily operation of the DRC.
- NAIC will arrange travel and lodging for the assigned regulator volunteers.
- If needed, NAIC can help provide loaner laptops or cell phones for regulator volunteer use at a DRC location.

Cost:

- There is no cost to your jurisdiction for this service.
- NAIC covers the cost of the loaner equipment and travel/lodging expenses for the regulator volunteers.
- Your fellow Members/Commissioners proffer their state regulator staff as volunteers.

To deploy this service, an insurance department staff/disaster coordinator contacts Trish Schoettger, NAIC Director Member Services tschoettger@naic.org or call 816.783.8506. She will coordinate a call with the Member/Commissioner, NAIC President and NAIC CEO or COO the Commissioner to make a request to utilize these services.

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NAIC-Hosted Insurance Department Website

In the case where the affected jurisdiction has lost use of its facility or their website becomes inoperable, the NAIC can act as interim host for the jurisdiction's insurance department website. If needed, the NAIC can also serve as a resource to communicate your updated status or change information to other jurisdictions and/or agencies.

Cost:

- There is no cost to your jurisdiction for this service.
- NAIC covers the cost of hosting the site.

NAIC-Coordinated Data Call

The NAIC assists states with data calls related to the collection of claims data following catastrophes. Data calls are typically conducted weekly immediately after a disaster and then biweekly or monthly as a higher percentage of claims close.

NAIC can assist states with:

- Creating the data templates for their own needs,
- Identifying companies from whom to request data,
- Conducting quality assurance on data received, and
- Aggregating the data and creating custom reports for regulator use.

This data provides:

- ZIP code-level loss data so they can determine where losses have occurred,
- Overview of how quickly claims are being closed,
- Information on the total extent of losses.

Cost

- There is no cost to your jurisdiction for this service.