

[Agency Name]

# INSURANCE DISASTER RESPONSE PLAN

[Date]

Exposure Draft

Exposure Draft

# INTRODUCTION

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In the event of a disaster requiring an extraordinary response, the [state insurance regulatory entity] has adopted the following disaster response plan.

## What this document provides

This document provides a template for a department of insurance to use when assisting consumers following a disaster. The document will also provide guidance to insurers and other licensees in advance of a disaster.

This document details how a department of insurance can work with other agencies to assist consumers, including:

- Federal agencies;
- State or local agencies;
- National Association of Insurance Commissioners (NAIC); and
- Other state Departments of Insurance (DOIs)

This document does not provide information regarding a Continuity of Operations Plan (COOP). Check to see if your department has a COOP that provides detailed information regarding how it is to be implemented.

## The purpose of the disaster response plan

The purpose of the disaster response plan is to:

- provide states with information regarding quick and effective responses to meet the insurance information needs of its citizens; and
- provide information regarding coordination of resources with other state agencies to mitigate the effects of a disaster.

***The disaster response plan will be activated by the Commissioner, Director, or Superintendent. It will be implemented by the disaster or incident management team.***

## Information the disaster response plan provides

This disaster response plan template provides information to assist state insurance departments in responding to disasters. This disaster response plan is scalable to respond to disasters impacting:

- limited areas within the state;
- several locations throughout the state; or
- impacting the entire state.

### **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 disaster where additional support is needed.

The NAIC can provide the following services following a disaster:

- Disaster Relief Call Center
- Disaster Recovery Center Insurance Regulator Staff
- Communications Services
- NAIC Coordinated Data Call

Services are provided once 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.

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## Ways a Jurisdiction to 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 jurisdictions 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?;
- 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; and
- Share jurisdiction-issued Bulletins and how we are to handle them.

## NAIC 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 contact;
- DRC volunteers may be available within 48-72 hours after contact;
- Communications services are available within 24-48 hours after contact and member approval of information; and
- 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 disaster.

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.

## 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; and
- 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](mailto: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

## **. 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; and
- 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 disasters. Data calls are typically conducted weekly immediately after a disaster and then biweekly or monthly as a higher percentage of claims close.

## **PREPARATION**

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### **The steps to preparation**

A DOI needs to promptly and efficiently respond to a disaster. To effectively respond to a disaster requires preparation and planning. This includes:

- Identifying appropriate staff to perform necessary activities;
- Training of appropriate staff;
- Identifying available resources; and
- Identify any resource shortfalls and how these might be addressed.

### **Important planning considerations**

Preparedness for disasters requires identifying resources and expertise in advance and planning how these can be used in a disaster. Planning considerations include:

- Putting procedures in place for internal tracking and reimbursement costs expended by the DOI in response to a disaster;
- Designating a team of individuals and assigning responsibilities to ensure everyone on the team understands their roles and responsibilities during a disaster situation; and
- Updating plans and procedures based upon the evaluation of the exercise's performance.

### **Available Training**

As a part of efforts to prepare for response to disasters, state departments of insurance and agencies participate with local jurisdictions and private entities in exercises and training.

Staff should be periodically trained on how to assist consumers during a disaster.

Training regarding information on FEMA assistance programs as well as the National Flood Insurance Program is recommended.

FEMA has free courses available to emergency management teams. These courses can be found by using the following link: <http://training.fema.gov/IS/crslst.aspx>.

The NFIP has developed a guide for state insurance regulators and other officials to refer to for flood related issues. This document can be found using the following link:

[https://www.fema.gov/media-library-data/1525272377818-3cb0cf795a73c135c8543d2459e12c80/NFIPDeskReferencev18\\_508\\_V4.1.pdf](https://www.fema.gov/media-library-data/1525272377818-3cb0cf795a73c135c8543d2459e12c80/NFIPDeskReferencev18_508_V4.1.pdf)

### **Insurance contact information that a DOI should collect on a regular basis**

It is important for a DOI to maintain current insurance company contacts for insurers licensed to do business in the state, including non-admitted surplus lines insurers. Some states may maintain contact information in SBS, another database, or through an outlook contact list obtained from a yearly request

Partnerships with private volunteer organizations can also be useful in coordinating response after a disaster. {State Ins Dept} should identify consumer or non-profit organizations that would be open to a partnership.

### **Insurance company contacts:**

Following a disaster, a DOI will likely need to contact insurers. The contact information should include:

- insurers doing business in a state
- a primary contact and a secondary contact (both would likely be a member of the insurer's disaster response team)
- high-level senior management to respond to questions or issues promptly
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### **Insurance company contact requirements:**

After a disaster, state insurance regulators will need to be able to contact insurers for information. Contacts should:

- be able to provide coverage data and loss statistics, by county or region, according to a standardized format developed by the DOI; and
- be knowledgeable regarding their internal information systems and sources and authorized to access such systems so applicable and timely information can be provided upon the request of the DOI.
- Be able to respond to requests for information from legislators, governor's office, SEMA official, or press inquiries.
- DOIs will need contacts for local, state, and federal officials (these should be maintained and updated)

***Contacts will report other disaster information to the department of insurance, including lists of company claim offices and phone numbers, adjuster information, and company toll-free numbers, etc.***

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## **Types of data a DOI should collect regarding disasters**

A DOI should define the appropriate area in their department responsible for creating and maintaining a database that holds coverage data and loss statistics collected from insurers. If a DOI does not have the resources to maintain a database, the NAIC can provide this service.

Information to be collected includes such items as:

- the number of claims reported;
- the number of claims closed with and without payment;
- paid losses; and
- incurred losses.

This data is generally collected by zip code.

## **Data collection tools the NAIC can provide**

The NAIC can provide the data template adopted by the NAIC Property and Casualty (C) Committee and Executive and Plenary if the department of insurance does not have its' own data call template. This template can be found on the Catastrophe Insurance (C) Working Group's webpage under the Related Documents tab. The link to the webpage is [https://www.naic.org/cmte\\_c\\_catastrophe.htm](https://www.naic.org/cmte_c_catastrophe.htm).

## **The NAIC Coordinated Data Call**

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

## **Types of information that should be ready for dissemination in the event of a disaster**

Following a disaster, a DOI will be responsible for helping consumers regarding claims. Some of the items a DOI will want to have on hand to provide to consumers include:

- Consumer brochures
- Consumer alerts
- Insurer Contacts for Consumers
- Other forms of information relating to preparation and response to all types of disasters (this information should be updated prior to a disaster)

The NAICs Transparency and Readability of Consumer Information (C) Working Group is currently working on a document to help guide consumers through a claim following a disaster. (will add link when available)

## Types of information a DOI should work with the Public Affairs section to make sure current information is placed on the state's website and distributed via social media

- [https://www.insureuonline.org/disaster\\_prep\\_flood.pdf](https://www.insureuonline.org/disaster_prep_flood.pdf)
- [https://www.insureuonline.org/disaster\\_prep\\_tornado.pdf](https://www.insureuonline.org/disaster_prep_tornado.pdf)
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- [https://www.naic.org/documents/consumer\\_alert\\_flood\\_insurance\\_understanding\\_risk.htm](https://www.naic.org/documents/consumer_alert_flood_insurance_understanding_risk.htm)

## Resources required for emergency response

The availability and capability of resources needs to be determined and include the following:

- People

***Periodically review resources dedicated to the Disaster Response Team to make certain there are enough cell phones, laptops, and other equipment and materials available for staff.***

***Disaster Recovery Team Personnel within the department of insurance should be identified to act as first responders if the department of insurance is required to respond to an emergency.***

- Facilities
- Materials and supplies
- Funding

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***DOI employees are divided into those who will work outside of the office and those who will work at the DOI in an onsite or offsite call center.***

***Contact information for members of the team should be maintained.***

***Employees should receive periodic training and updates on procedures for assisting consumers in the event of a disaster.***

***The department of insurance shall maintain Disaster Recovery supplies and information for use by the Team.***

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- Information regarding threats or hazard

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## Brief Description of the Major Incident Management Functions (See org chart template - Appendix 1)

### Command

- Sets the incident objectives, strategies, and priorities and has overall responsibility for the incident

### Operations

- Conducts operations to reach the incident objectives. Establishes tactics and directs all operational resources

### Planning

- Supports the incident action planning process by tracking resources, collecting/analyzing information, and maintaining documentation

### Logistics

- Arranges for resources and needed services to support achievement of the incident objectives

### Finance and Administration

- Monitors costs related to the incident. Provides accounting, procurement, time recording, and cost analyses

***Keep in mind, larger states may have more resources available than smaller states. See important note to DOIs.***

# Disaster Response/Incident Management Team

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*Response Leadership Team (Your State Emergency Management Agency would call this the Command Support Staff)*

## **Purpose**

The purpose of this team is to:

- provide direction before, during, and after a disaster;
- ensure periodic review and assessment of the State Disaster Response Plan and hold incident management team accountable for implementation;
- testing and updating the plan on a regular and consistent basis.

## **Location**

This team is located at the [Home office] unless an alternative location is needed.

## **Duties:**

Upon notification of a significant disaster, the Commissioner, Superintendent, or Director will notify this team to begin implementation of the Disaster Response Plan.

Identify which other disaster response units should be activated.

## **Members:**

The response leadership team should include the following::

- Incident Commander (commissioner, director, superintendent, chief deputy, or their designee);
- Public Information Officer (the person that handles media and communication requests);
- Safety Officer (this person is the HR chief manager);
- Finance /Administration Section Chief;
- Legal Counsel;
- EOC Liaison Officer (this could be your lead consumer affairs staff member); and
- Any other positions as required, who report directly to the Incident Commander (they may have an assistant or assistants as needed).

## **Incident Commander (IC) –(may be the Agency Head or their designee)**

The IC is responsible for all incident action plans and activities to sustain critical functions and services. These tasks include:

- developing strategies and tactics before the execution of action plans in the event of a disaster;
- the ordering and release of resources; and
- the overall authority and responsibility for conducting incident operations.

### **The IC is responsible for:**

- The management of all incident operations
- Ensuring overall incident safety
- Assessing the situation and notifying internal teams and departments
- Appointing others
- All ICS management functions until they delegate a function
- Providing information services to internal and external stakeholders
- The management of all operations at the disaster site.

***It is possible for the IC to accomplish all management functions during the aftermath of a small event.***

***The IC only creates the sections that are needed. If a section is not staffed, the IC will personally manage those functions.***

## **Public Information Officer (PIO)**

The Public Information Officer is responsible for interfacing with the public, industry and media and/or with other agencies with incident-related information requirements.

### **The PIO is responsible for:**

- Drafting and issuing all public announcements
- Making all press releases
- Giving all interviews with the communications media relative to the incident and the Agency's action plan to address the situation.

The PIO establishes communications with PIOs in other State Agencies and the Governor's Media Office to convey situation status, progress toward resolving the incident and any actions needed in support of or to address the situation.

***The PIO works directly with the Incident Commander (IC) and Agency Head on all sensitive communications and may seek advice and counsel from other members of the Command Support Staff on legal or personnel matters and from the Section Chiefs on background relating to the situation and the actions the Agency are taking.***

### **Safety Officer (SO)**

The Safety Officer monitors incident operations and advises the Incident Commander/Unified Command on all matters relating to operational safety, including the health and safety of agency personnel.

#### **The SO is responsible for:**

- Monitoring conditions and developing measures for assuring safety of personnel
- Advising the IC about incident safety issues
- Conducting risk analyses
- Implementing safety measures
- Monitoring building accessibility
- Communicating with IC and staff

### **Legal Counsel (LC)**

The member of the Incident Command Support Team who provides legal counsel to the Incident Commander.

Examples of support would include:

- Providing advice relative to Agency jurisdiction and contractual obligations; and
- Other tasks as assigned by the LC.

The LC may also be asked to:

- Review any public statements to be issued by the Public Information Officer (PIO);
- Provide opinion and guidance on employee relations-based issues; and
- Provide opinion and guidance on issues that relate to the Agency mission and the public.

### **EOC Liaison Officer (ELO)**

The Liaison Officer is the point of contact for representatives of other governmental agencies, nongovernmental organizations, and the private sector.

The ELO provides a liaison between the DOI and the State's Department of Emergency Management and Homeland Security (DEMHS) Department, especially when DEMHS has elected to activate its Emergency Operations Center (EOC).

A close working relationship between the Agency and the EOC is required for timely communication and action appropriate to directives received. The EOC Liaison Officer will represent the Agency at the EOC and establish ongoing communications and scheduled status reviews with the Agency Incident Command.

## **Roles and Responsibilities**

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### **Financial & Administration Section Chief**

The Financial and Administration Section Chief is a member of the Incident Command General Staff. This person is also the leader of the Administration Section. The Financial and Administration Chief. In the context of the Continuity of Operations program, the Financial and Administration Section Chief is responsible for the internal processes within the Agency, including financial and human resource functions, which are necessary to enable the critical functions being addressed by the Operations Section.

The Administration Section Chief sustains or recovers processes to maintain the fiscal integrity of the Agency and ensure that essential human resource processes are sustained. The Administration Section Chief works closely with the Operations and Logistics Sections to identify requirements and assess available options.

### **The Finance/Administration Section Chief is responsible for:**

- All financial, administrative, and cost analysis aspects of an incident;
- Maintains daily contact with agency administrative headquarters on finance and administration matters;
- Meets with assisting and cooperating agency representatives;
- Advises the IC on financial and administrative matters;
- Develops the operating plan for the Finance/Administrative Section;
- Coordinates finances at the local level;
- Establishes or transitions into an existing Finance/Administrative Section; and
- Supervises and configures section with units to support as necessary;
- Contract negotiation and monitoring;
- Timekeeping;
- Cost analysis;
- Compensation for injury or damage to property; and

- Documentation for reimbursement (e.g., under mutual aid agreements and assistance agreements).

***The Finance/Administration Section is set up for any incident that requires incident-specific financial management.***

***The Time, Compensation/Claims, Cost, and Procurement Units may be established within this Section.***

### **Finance & Administration Section Team Leads**

The Finance and Administration Section Team Leads should be a qualified member of the Incident Command General Staff. This person:

- reports to the Administration Section Chief
- is responsible for the coordination of the initial action plan execution and recovery efforts for one of the Administration Section Teams

Section Team Leaders are responsible for:

- Business continuity interruption preparedness;
- Response coordination; and
- Post-interruption corrective action based on lessons learned for the functions that are part of the normal operational responsibilities of the work group

***In NIMS these Team Leads often head Branches or Divisions.***

***Section Chiefs will determine the organization appropriate under respective Sections***

### **Logistics Section Chief**

This Logistics Section Chief is a member of the Incident Command General Staff and is the leader of the Logistics Section. The Logistics Section Chief is responsible for:

- the resources and processes needed to sustain or recreate the work environment for Operations and Administration Section functions (in the context of the Continuity of Operations Program), including facility, technology, equipment and supplies.
- Addressing plant, tool, technology and information security (including HIPAA) requirements for the Incident Command

- Working closely with the Operations and Administration Sections to identify requirements and assess available options

The Logistics Section is responsible for all services and support needs, including:

- Ordering, obtaining, maintaining, and accounting for essential personnel, equipment and supplies
- Providing communication planning and resources
- Setting up food services for responders
- Setting up and maintaining incident facilities
- Providing support transportation
- Providing medical services to incident personnel

### **Operations Section Chief**

Typically, the Operations Section Chief is the person with the greatest tactical expertise in dealing with the problem at hand. The Operations Section Chief is a member of the Incident Command General Staff and the leader of the Operations Section. This person is responsible for the sustenance or recovery of the functions within the agency that serve the citizens of the state. The Operations Section Chief may have one or more Deputies, who are qualified

The Operations Section Chief is responsible for:

- Directly managing all incident tactical activities;
- Implementing the Incident Action Plan (IAP);
- Developing and implementing strategy and tactics to carry out the incident objectives.
- Organizing, assigning, and supervising the tactical response resources; and
- May have one or more Deputies, who are qualified to assume these responsibilities. (This is recommended where multiple shifts are needed, as well as for succession planning)

### **Operation Section Team Leads**

An Operation Section Team Lead is a qualified member of the Incident Command General Staff and reports to the Operation Section Chief. This individual is responsible for the coordination of the initial action plan and recovery effort of the Operations Section Teams. Section Team Leads are responsible for:

- pre-incident preparedness
- incident action plan coordination; and
- post-incident corrective action based on lessons learned for the functions that are part of the normal operational responsibilities of the work group.

## **Planning Section Chief**

The Planning Section Chief is a member of the Incident Command General Staff and leader of the Planning Section. This individual is responsible for the development of the Business Continuity Plan and COOP document and works closely with the Incident Commander, General Staff (other Section Chiefs) and Command Support Staff to ensure critical functions and their resource requirements are identified, that preparatory actions are taken. The Planning Section Chief makes sure communications information needed to execute the COOP has been captured.

In the continuity plan action period, the Planning Section Chief is responsible for:

- serving as a coach to Incident Command
- ensuring that regular crisis action plan review sessions are held
- making sure outstanding issues are identified
- making sure appropriate alternatives are considered
- making sure action assignments are clearly distributed.

The Planning Section Chief may have one or more Deputies, who are qualified to assume these responsibilities. This is recommended where multiple shifts are needed, as well as for succession planning.

The major activities of the Planning Section may include:

- Collecting, evaluating, and displaying incident intelligence and information
- Preparing and documenting Incident Action Plans
- Tracking resources assigned to the incident
- Maintaining incident documentation
- Developing plans for demobilization

## **Deputy**

The Deputy is a fully qualified individual who, in the absence of a superior, can be delegated the authority to manage a functional operation or perform a specific task. In some cases, the Deputy acts as relief for a superior and, therefore, must be fully qualified in the position. Deputies can be assigned to the Incident Commander, Command Support Staff and the Section Chief positions.

## **Statistics Operational Network Task Group**

The purpose of this group is to facilitate an analysis of a catastrophe with insurance companies and the [agency name] whenever a catastrophic event occurs.

The Statistics Network Task Group will be located [insert location of home office or other designated location] unless otherwise chosen by the Disaster Executive Committee due to necessity.

The Statistics Network Task Group is charged with the responsibility of creating a “contact list” of insurance community liaisons. This contact list will allow for prompt contact of people within the insurance industry who should be able to provide coverage data and loss statistics, by county and region, according to any standardized format developed by [agency]

The Team Lead should be knowledgeable of company internal information systems and sources authorized to access such systems so that applicable and timely information can be provided to [agency] or emergency response agencies upon request.

Members of this Task Group should include divisions that perform data collection/analysis, market conduct, and financial regulation.

### **Consumer Operational Team Lead**

The Consumer Operational Team Lead works with the PIO to provide consumers with the information needed to contact their insurance companies and the fundamentals to file a claim and convey necessary information to the Emergency Response Team.

A Consumer Information Task Group will be located [insert location of home office or other designated location] unless otherwise selected by the Disaster Executive Committee due to necessity.

If a disaster is declared, a consumer hotline should be immediately activated but consideration may be needed to relocate it. The hotline:

- Should be able to ramp up to provide a 24-hour service
- Operates utilizing four six-hour shifts

***Branch offices might initially be made operational through the use of cell phones until other landlines are established***

Hotline staff should:

- have a list of 800 numbers of the major property/casualty insurers in the state;
- have the list of Emergency Response Task Group key personnel;
- have other emergency agency numbers to be used in the event of a disaster; and
- be provided with a communications kit, which will be used to tell consumers about claim procedures.

***A communication telephone tree should be established to notify hotline workers what shifts they will be staffing following the [agency] disaster declaration.***

Members should include:

- Consumer services unit senior management
- Internal resource senior management

### **Communications Operations Task Group**

The purpose of this group is to work with the PIO to create a central source for media information relevant to disaster insurance and the disaster plan response activities

This Group:

- prepares news releases about the steps to take before, during and after a disaster;
- produces brochures about preparedness
- dispatches speakers to various locations as needed; and
- maintains contact with all media.

The Communications Team will be [insert location of home office or other designated location] unless otherwise chosen by the Disaster Executive Committee due to necessity.

The Communications Operations Task Group is responsible for:

- developing a consistent message to be communicated to consumers; and
- distributing advisories and brochures to units of government throughout the state so that they may reproduce them for local residents. (The NAIC should be contacted for assistance in bulk reproduction.)

The Communications Task Group should:

- be in constant contact with the [State Emergency Management Agency's Communications Team] to coordinate media announcements;
- contact news organizations throughout the state with a Media Advisory;
- notify news agencies that [agency name] is the primary source for obtaining and forwarding information relative to insurance and a disaster
- be in constant touch with the Emergency Response Task Group and branch offices to coordinate the information flow

***Much of the information will be obtained from the designated liaison persons of the Emergency Response Task Group.***

***This system makes sure that information being supplied to the media is consistent, accurate, and up-to-the-minute.***

The Communications Task Group is:

- responsible for making sure messaging is consistent;
- responsible for developing an Outreach Team to operate quickly and efficiently in affected areas to answer questions in town meetings and other informational gatherings; and
- responsible for supplement information provided through the media and other sources about how to quickly and effectively prepare insurance claims information.

Members include:

- Senior media or communications staff;
- Legislative personnel; and
- Key agency staff with public speaking experience

### **Logistics Task Force**

The purpose of this Task Group is:

- to consult with other task groups regarding the department of insurance's logistical and technical capabilities, and requirements, to enable the efficient execution of the DOIs State Disaster Response Plan;
- coordinate with the Emergency Response Task Group regarding logistical and technical capabilities for Emergency Response Task Group and/or field or temporary offices; and coordinate with the Consumer Information Hotline Task Group regarding logistical and technical capabilities for hotline and other consumer communication needs.

The Logistics Task Group will be [insert location of home office or other designated location] unless otherwise chosen by the Disaster Executive Committee due to necessity.

The duties of the Logistics Task Group are:

- to identify resource needs of the other task groups regarding the DOIs logistical and technical capabilities and requirements to enable the insurance department to respond better and faster to disasters and include these in the implementation plan.
- to coordinate technical requirements for an alternate designated facility to ensure its immediate activation in case the DOIs home or central office is damaged/destroyed in a disaster and include these in the implementation plan.

Members include:

- Senior staff from internal resource or budget
- Senior staff from the IT unit
- Senior staff from any branch office locations

## Branch Office(s)

Branch offices will be responsible for addressing and solving problems where possible and overseeing operations in the geographic areas where the branch office is responsible

While the composition and the basic duties will be the same as those of the Emergency Response Task Group, the branch office(s) will deal with the local problems and handle them from a closer vantage point.

Branch offices will be established at the existing location of the branch offices, unless the Emergency Response Task Group indicates a more appropriate location.

The branch office will be responsible for:

- channeling information within the zone the branch office is responsible;
- forwarding request for speakers and press contacts to the Communications Task Group;
- obtaining general insurance information and all written material explaining how to prepare claims from the Consumer Services Task Group;
- routinely reporting to the Emergency Response Task Group about daily activities;
- sending all problems that cannot be worked out locally to the Emergency Response Task Group for review; and
- obtaining DOI brochures.

***Where serious disputes or problems arise, the branch office will forward these back to the Emergency Response Task Group; otherwise, the branch office will manage their own operation and report only.***

***It is imperative that senior staff remain at the Branch Office Operations center for command purposes.***

***These centers fall under the direction of the Emergency Response Task Group.***

Members include senior staff from branch office location(s).

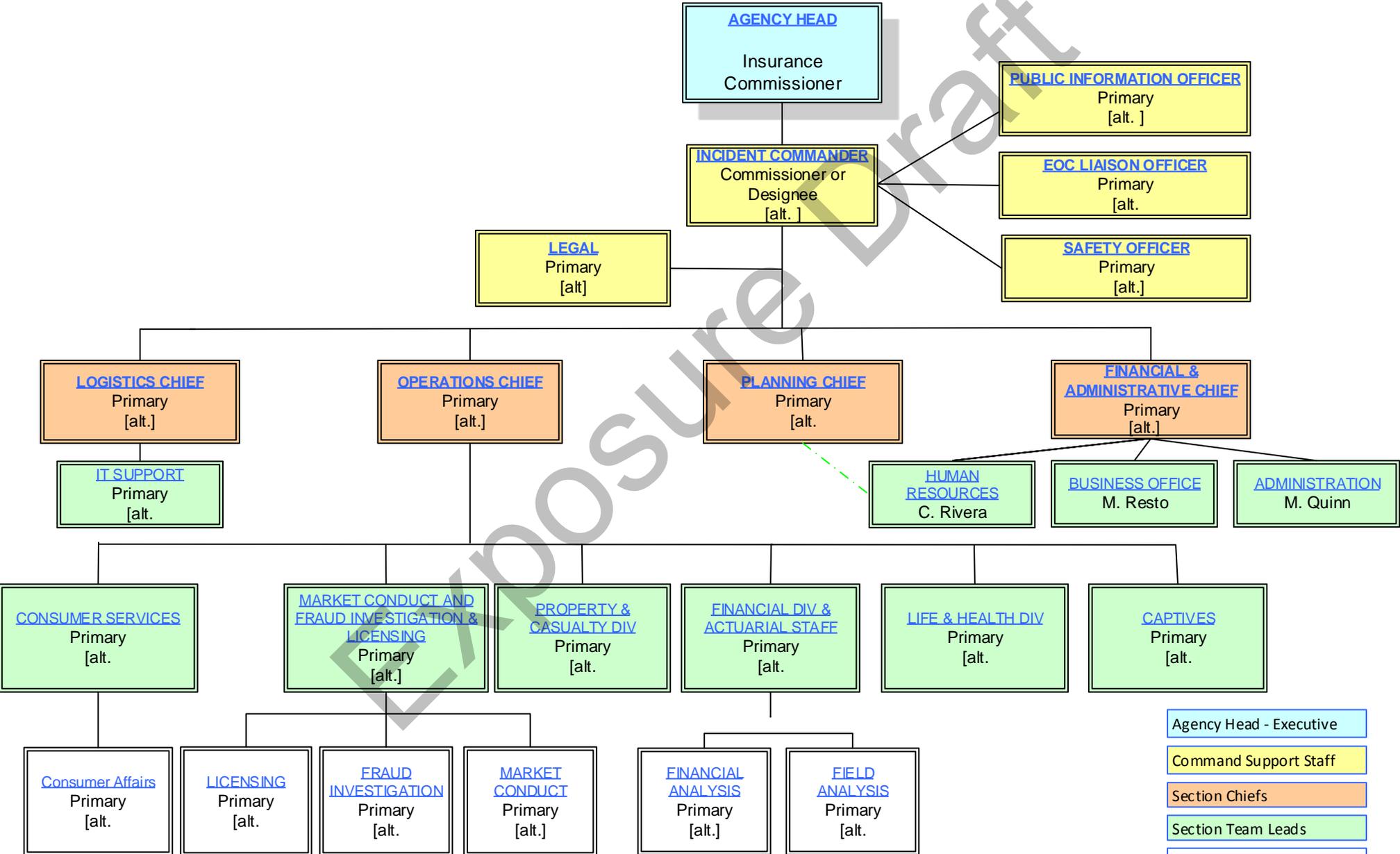
# Appendix 1

## Business Continuity Org Chart

EXPOSURE DRAFT

# [ STATE ] INSURANCE DEPARTMENT

## BUSINESS CONTINUITY PLAN - INCIDENT MANAGEMENT TEAM



Agency Head - Executive
Command Support Staff
Section Chiefs
Section Team Leads
Team Lead Support Staff

# Appendix 2

## Response Levels and Definitions

EXPOSURE DRAFT

**RESPONSE LEVELS AND DEFINITIONS**

	<b>Disaster Level 1</b>	<b>Disaster Level 2</b>	<b>Disaster Level 3</b>	<b>Disaster Level 4</b>
<b>Typical Damage</b>	Exterior Damage to Private Property	Exterior and Possibly Some Interior Damage and Possibly Some Structural Damage to Private and Commercial Property. Infrastructure Damage to Telephone and Power Lines.	Exterior, Interior Damage and Structural Damage to Private and Commercial Property. Infrastructure Damage to Telephone and Power Lines. Temporary Interruption of Normal Public Services.	Significant to Massive Exterior, Interior and Structural Damage to Private and Commercial Property. Infrastructure Damage to Phone. Power Lines and Possibly Cell Towers. Communications, Public Services Lost for Extended Time.
<b>Insured Losses</b>	Less than \$100 Million	Between \$100 Million and \$1 Billion	Between \$1 Billion and \$10 Billion	Greater than \$10 Billion
<b>Types of Events</b>	<b>Rural Tornadoes</b>  <b>Rural Hailstorms</b>  <b>Rural Windstorms</b>  <b>Local Flash Floods</b>	<b>Town-leveling tornadoes</b>  <b>Suburban Hail and/or wind storms</b>  <b>Area-wide ice storms</b>  <b>Area-wide flash floods</b>  <b>Rural &amp; Residential Forest/Wild Fires</b>	<b>Region-wide</b>  <b>Region-wide ice storms</b>  <b>Urban Tornadoes</b>  <b>Major outbreak multiple tornadoes</b>  <b>Urban Floods</b>  <b>Urban/Suburban Fires</b>  <b>Significant Blizzards</b>  <b>Moderate earthquakes</b>	<b>Significant Earthquakes</b>  <b>A major New Madrid EQ</b>  <b>Significant record breaking floods</b>  <b>Major influenza outbreak</b>
<b>Geographical Extent</b>	<b>Localized</b>	<b>Localized to disbursed</b>	<b>Localized to widespread</b>	<b>Disbursed to widespread</b>
<b>Affected Population</b>	Small	Small to Moderate	Small to Large	Moderate to Large
<b>Examples</b>	Hoisington Kansas F4 Tornado (April 21, 2001) \$43 Billion in Damages	La Plata Maryland F4 Tornado (April 28, 2002) \$100M in Damage	Nashville Flood (May 1, 2010) \$1.5 Billion in Damages	Great Flood of 1993 (Missouri & Mississippi Rivers) \$15 - \$20 Billion in Damages
		Haysville/Wichita Kansas F4 Tornado (May 3, 1999) \$150 Million in Damage	Oakland/Berkeley Firestorm (October 19, 1991) \$1.54 Billion in Damages	Northridge Earthquake (January 17, 1994) (Mag. 6.7 Mom. Mag.) \$15 Billion in Damages
		Greensburg Kansas EF5 Tornado (May 4, 2007) \$153 million in Damage (Approx. 2000 claims)	Tornado Outbreak in KC, Okla. City (May, 2005) F3s & F4s \$3.2 Billion	FEMA Estimate for a Mag. 7.7 Earthquake on Missouri: \$30+ Billion in Damages

EXPOSURE DRAFT

**DIRECTOR'S CONTACTS**  
**TOP 20 P&C INDUSTRY CONTACT LIST**

Carrier Name	Director's Contact Name	Director's Contact Title	Director's Contact Address	Director's Contact E-mail	Director's Contact Cell Phone #	Director's Contact Fax #

**DIRECTOR'S CONTACTS**  
**TOP 20 COMMERCIAL/ALLIED LINES CONTACT LIST**

Carrier Name	Director's Contact Name	Director's Contact Title	Director's Contact Address	Director's Contact E-mail	Director's Contact Cell Phone #	Director's Contact Fax #

**SEE DISASTER PLAN INDUSTRY CONTACTS ATTACHMENT**  
**FOR COMPREHENSIVE CONTACT INFORMATION**

Exposure Sure Draft

# Appendix 3

## Sample Contact Lists

EXPOSURE DRAFT

# INSURANCE TRADE ASSOCIATION and KEY INDUSTRY GROUPS CONTACT LIST

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## STATE INSURANCE TRADE ASSOCIATION

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Address 1

Address 2

*Executive Director:*

Phone:

Fax:

E-mail Address:

Internet Address:

## STATE INSURANCE AGENT ASSOCIATION

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Address 1

Address 2

Executive Director:

Phone:

Fax:

E-mail Address:

Internet Address: \_

## NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

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3601 Vincennes Rd

Indianapolis, IN 46268

Key Executive: Charles Chamness, CFO

Phone: 317-875-5250

Fax: 317-879-8408

E-mail Address: [lforrester@namic.org](mailto:lforrester@namic.org) or [cchamness@namic.org](mailto:cchamness@namic.org)

Internet Address: [www.namic.org](http://www.namic.org)

INSURANCE SERVICES OFFICE

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2828 E. Trinity Mills Road, Suite 315

Carrollton, TX 75006

Assistant Regional Manager:

Phone

Fax:

E-mail Address:

Internet Address: [www.iso.com](http://www.iso.com)

PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA

---

2600 River Road

Des Plaines, IL 60018

Contact:

Phone:

Fax:

E-mail Address:

Internet Address: [www.pciaa.net](http://www.pciaa.net)

AMERICAN INSURANCE ASSOCIATION

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150 North Wacker Drive

Suite 2525

Chicago, IL 60606

Contact:

Phone:

Fax:

E-mail address:

Internet address: [www.aiadc.org](http://www.aiadc.org)

**INSURANCE INFORMATION INSTITUTE**

110 William Street

New York, NY 10038

Key Executive:

Phone:

Fax:

E-mail Address

Internet Address: [www.iii.org](http://www.iii.org)

**STATE INSURANCE GUARANTY ASSOCIATIONS**

---

Address1

Address 2

Contact:

Phone:

Fax:

E-mail Address:

Internet Address:

**NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS**

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Address 1

Address 2

Contact:

Phone:

Fax:

E-mail Address:

Internet Address:

NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)

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Address 1

Address 2

Contact:

Phone:

Mobile:

Fax:

E-mail Address:

Internet Address: \_

STATE PROPERTY RESIDUAL MARKET OR FAIR PLAN

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Address 1

Address 2

Manager:

Phone:

Fax:

E-mail Address:

Internet Address:

EXPOSURE DRAFT

**MEDIA CONTACTS**  
**(EXAMPLE FROM MISSOURI DIFP)**

<b>Newspapers</b>		
<b>Blue Springs Examiner</b>	dbrendel @examiner.net	(816) 229-9161
<b>Boonville Daily News, The</b>	news@boonvillenews.com	(660) 882-5335
<b>Branson Daily News, The</b>	bdn@tri-lakes.ent	(417) 334-3161
<b>Carthage Press, The</b>	carpress@ipa.net	(417) 358-2191
<b>Broadcast</b>		
<b>Associated Press</b>	pstevens@ap.org	
<b>Television Stations</b>		
<b>KCTV</b>	kctv@kctv.com	913-677-5555
<b>KETC</b>	letters@ketc.pbs.org	800-729-9966
<b>Radio Stations</b>		
<b>KAAN</b>	rodneyh@netins.net	660-425-7575
<b>KAHR</b>	kool967@semo.net	866-917-9797
<b>KALM -</b>	mail@kkountry.com	417-264-7211
<b>KAOL</b>	KMZU@carolnet.com	660-542-0404
<b>KBDZ</b>	news@suntimesnews.com	573-547-2980

EXPOSURE DRAFT