A Closer Look into How Our Organizations Operate Before, During and After Disaster Response

Includes NAIC Organization and Disaster Assistance Capabilities Presentation
FEMA Region VIII, IX, & X-STATE DOI Disaster Resilience Roundtable

February 10 & 11, 2021 – Virtual meeting
Climate & Natural Catastrophe Risk and Resilience

Key Initiative of Individual State DOIs and the NAIC

FEMA Strategic Goal 1: Build a Culture of Preparedness
MEMORANDUM OF AGREEMENT
BETWEEN
THE U.S. DEPARTMENT OF HOMELAND SECURITY/
FEDERAL EMERGENCY MANAGEMENT AGENCY (DHS/FEMA)
AND
THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC)

I. PARTIES

The parties to this Memorandum of Agreement (MOA, or agreement) are the Federal Emergency Management Agency within the U.S. Department of Homeland Security (DHS/FEMA, or the Agency), and the National Association of Insurance Commissioners (NAIC). Both parties are responsible for the goals and activities contained in this agreement and shall contribute to its success.
FEMA R8, R9, R10 Disaster Risk - % by Event Type

Total Number of Events 2010 – 2020

Fire, Severe Storm(s), Flood, Earthquake:
- Region 8 - 149
- Region 9 - 205
- Region 10 – 167

Total Events – All Three Regions – 521

Source: https://www.fema.gov/api/open/v1/FemaWebDisasterDeclarations
2010 - 2020

Total Number of Fire, Severe Storm(s), Flood, Earthquake
Includes Disaster Declaration, Emergency, Fire Management

Source: https://www.fema.gov/api/open/v1/FemaWebDisasterDeclarations
DOI Survey Information (12 states responded)

**When your state experiences an emergency such as a natural disaster, or in the event you have a question, do you know who to contact in your FEMA region?**

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you aware that FEMA has an insurance specialist?</td>
<td>64%</td>
</tr>
<tr>
<td>Do you know who the FEMA insurance specialist is in your region?</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Satisfaction with FEMA region during the most recent disaster**

Survey Results
Average - 63.73%

- More interaction throughout year from FEMA
- More focus on perils that occur in the state during FEMA workshops

**Satisfaction with FEMA region during "blue skies"**

Survey Results
Average – 68.11%

- More frequent conversations
- More conversation around grant opportunities for mitigation & resiliency
<table>
<thead>
<tr>
<th>Time (Eastern)</th>
<th>Topic</th>
<th>Moderator/Presenter</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:00pm – 1:10pm</td>
<td>Welcome and Agenda Overview</td>
<td>Jeff Czajkowski</td>
</tr>
<tr>
<td>1:10pm – 1:30pm</td>
<td><strong>Leadership Remarks</strong>&lt;br&gt;Commissioner Lara (CA)&lt;br&gt;Region 8 Leadership: Nancy Dragani (Acting RA)&lt;br&gt;Region 9 Leadership: Tammy Littrell (Acting RA)&lt;br&gt;Region 10 Leadership: Vince Mayovich (Acting RA)</td>
<td>Jeff Czajkowski</td>
</tr>
</tbody>
</table>
| 1:30pm – 3:35pm   | A Closer Look into How Our Organizations Operate Before, During and After Disaster Response<br>Each group will have the opportunity to discuss how they are structured, who is responsible for various aspects of disaster management, and what disaster response looks like for each entity.  
NAIC/State DOI Presentations:<br>• NAIC Organization and Disaster Assistance Capabilities – Aaron Brandenburg & Sara Robben<br>• CA Dept. of Ins. – Tony Cigarrale<br>• OR Dept. of Ins. – Andrew Stolfi, TK Keen<br>• UT Dept. of Ins. – Kyle Becker  
FEMA Presentations:<br>• FID Flood Response Playbook – Heather Figore<br>• Claims/Remote Adjusting – Donald Waters<br>• 2021 Marketing & Outreach Strategy – Butch Kinney<br>• Individual Assistance (IA) Overview – Cindy Poe  
FEMA Regional Presentation<br>• Send participants to breakout rooms before Break. | Jeff Czajkowski     |
| 3:35pm – 3:45pm   | Break (address technical difficulties if needed)                                                 |                     |
| 3:45pm – 4:0pm    | Breakout Groups<br>Split into 3 breakout to have Regionally based conversations:<br>• R8-Diana Herrera & Jeff Herd (FEMA), Sara Robben (NAIC)<br>• R9-Edie Lohmann & Gregor Blackburn (FEMA), Jennifer Gardner (NAIC)<br>• R10-Scott Van Hoff & John Graves (FEMA), Aaron Brandenburg (NAIC) | Each Region will facilitate a Breakout Group |
| 4:00pm – 4:55pm   | Breakout Discussion<br>What did you learn? What are your next steps?                            | Regions 8-10         |
| 4:55pm – 5:00pm   | Closing Remarks – Preview of Day 2                                                              | Jeff Czajkowski     |
Leadership remarks

1:10pm – 1:30pm

- Commissioner Lara (CA)
- Region 8 Leadership: Nancy Dragani (Acting RA)
- Region 9 Leadership: Tammy Littrell (Acting RA)
- Region 10 Leadership: Vince Maykovich (Acting RA)
A Closer Look into How Our Organizations Operate Before, During and After Disaster Response

1:30pm – 3:35pm
NAIC Disaster Services

Aaron Brandenburg & Sara Robben, NAIC
NAIC Resources

NAIC Resources on Resiliency, Disaster Preparedness, and Response

- Private Flood Insurance Resources
- Consumer Educational Pieces
- Disaster Response Documents
NAIC Communications Resources

Consumer Aids
- Flood Insurance Basics
- What the Flood
- Go-Bag Interactive
- Home Inventory App
- FEMA Flood Map

Flood Insurance Educational Page
- Flood Insurance Overview
- Myths vs. Realities
- FAQ & Questions
- Tips & Tools

Disaster Prep Guides
- Floods
- Tomatoes
- Hurricanes
- Wildfires
- Earthquakes

Consumer Alerts
- Understanding Flood Insurance Risks
- Navigating the Claims Process
- Disaster Prep
- Disaster Preparedness

What the Flood Example
State Disaster Response Plan

- Provide quick and effective responses to meet the insurance information needs of consumers
- Provide information regarding the coordination of resources with other state agencies to mitigate the effects of a disaster
- Provide coordination of resources
- Includes detailed information on the NAIC Disaster Assistance Program
- Scalable
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**Preparation**

The steps to preparation:

1. **A DOI needs to promptly and efficiently respond to a disaster.** Effective response to a disaster requires preparation and planning, including:
   - Identifying appropriate staff to perform necessary activities.
   - Training appropriate staff.
   - Developing and maintaining plans.
   - Identifying and purchasing supplies and how these might be utilized.

**Important planning considerations**:

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

- **Planning procedures** to place for related training and reimbursement costs incurred by the DOI in response to a disaster.
- **Designing teams of individuals and assigning responsibilities to ensure that everyone on the team understands their roles and responsibilities during a crisis.**
- **Updating plans and procedures based on post-epidemic evaluation of the DOI’s performance in prior disaster response efforts.**

**Available training**:

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

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

Training regarding information on FEMA assistance programs and the National Flood Insurance Program (NFIP) is recommended.
Resources - Currently

CIPR STATE RESILIENCY MAP

For more information, please visit our NAIC and Federal Resources on Resiliency, Disaster Preparedness, and Response. Click on a state or territory below to learn what disaster resilience information is available on their insurance department website.
NAIC Resources - Future Plan

Bulletins

- ALE Extension
- Expedited Claims Handling
- Billing Grace Periods
- Moratorium on Non-Renewal
NAIC Resources

Disaster Response

- NAIC Disaster Response Plan
- NAIC Disaster Assistance Program
- NAIC Data Call Template
NAIC Resources

Federal Resources

FEMA
- COVID-19 Pandemic Operation Guidance for 2020 Hurricane Season
- Other FEMA Resources

NFIP
- NFIP Desk Reference Guide
- Other NFIP Resources
NAIC Resources

Information Regarding Specific Perils

- Earthquake
- Flood
- Considerations for State Insurance Regulators in the Private Flood Insurance Market
- Hail
- Hurricane
- Wildfire
- Wind
State Survey Information

- 17% of the states responding to survey stated they were unaware of the NAIC Disaster Assistance Program
- 36% of the states responding to the survey stated they were unaware of the services the NAIC offered as part of the disaster assistance program
  - We will discuss the available services during this presentation

<table>
<thead>
<tr>
<th>Peril</th>
<th>#1 Priority</th>
<th>#2 Priority</th>
<th>#3 Priority</th>
<th>#4 Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wildfire</td>
<td>2</td>
<td>6</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Flood</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Wind/Hurricane/Tornado</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Earthquake</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>8</td>
</tr>
</tbody>
</table>
## NAIC Disaster Assistance Support
### 2005 - 2020

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Storm Response</th>
<th>Jurisdiction(s) Supported</th>
<th>Support Type</th>
<th>Duration</th>
<th># Volunteers or Call Volume or # Support Days at DRC</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 2005</td>
<td>Hurricane Katrina</td>
<td>Mississippi</td>
<td>• State Volunteer Call Center – NAIC KC location</td>
<td>5 months</td>
<td>2,027 consumer calls</td>
</tr>
<tr>
<td>April 2011</td>
<td>Alabama Tornadoes (19 Counties)</td>
<td>Alabama</td>
<td>• State Volunteers at Storm Site DRC's</td>
<td>12 weeks</td>
<td>14 regulators from five states for two-week deployments per regulator for 12 weeks</td>
</tr>
<tr>
<td>November 2012</td>
<td>Superstorm Sandy</td>
<td>New Jersey</td>
<td>• State Volunteer Call Center – NAIC KC location</td>
<td>4 months</td>
<td>Handled 1,727 consumer calls</td>
</tr>
<tr>
<td>May 2013</td>
<td>Moore OK Tornadoes</td>
<td>Oklahoma</td>
<td>• State Volunteer Call Center – NAIC KC location, NAIC SBS Complaints database, Coordinated Data Calls</td>
<td>4 weeks</td>
<td>Handled 928 consumer calls</td>
</tr>
<tr>
<td>August 2017</td>
<td>Hurricane Harvey</td>
<td>Texas – Houston and Beaumont</td>
<td>• State Volunteers at Storm Site DRC's</td>
<td>4 weeks</td>
<td>24 regulators from eight states for one-week deployments per regulator for 4 weeks</td>
</tr>
<tr>
<td>Sept 2017 – March 2018</td>
<td>Hurricane Irma &amp; Maria</td>
<td>Puerto Rico &amp; USVI</td>
<td>• State Volunteer Bilingual Call Center – NAIC KC location, State Volunteers at DOI Offices, Coordinated Data Calls, NAIC SBS Complaints database &amp; NIPR's Public Adjuster Licensing App, Temporary DOI Website / Toll-free Phone</td>
<td>1 year</td>
<td>Sep – Mar: 22 regulator volunteers from 13 states assisted PR with 9,138 cases. NAIC handled 918 consumer calls Apr – Oct: handled 822 consumer calls.</td>
</tr>
</tbody>
</table>
Disaster Reporting - Data Calls

History of Disaster Data Calls Conducted by NAIC
2012-2020

Type of Disaster
- Flood
- Hurricane
- Severe Weather
- Superstorm Sandy
- Tornado
- Wildfire

Disaster
- Flood
- Hurricane
- Severe Weather
- Superstorm Sandy
- Tornado
- Wildfire

© 2021 Mapbox © OpenStreetMap
Disaster Data Call Process

- Sign MOU
- Define Elements and Filing Process
- Technical System Setup and Testing
- Collect and Aggregate Data
- Deliver Reports/Analysis to State
# Disaster Data Call Static Reporting

## Summary Totals by Line

<table>
<thead>
<tr>
<th>Report Line</th>
<th>Claims Reported</th>
<th>Claims Closed With Payment</th>
<th>Claims Closed Without Payment</th>
<th>Paid Loss</th>
<th>Case Incurred Loss</th>
<th>Percent Closed</th>
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<tbody>
<tr>
<td>Residential Property</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Commercial Property</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Personal Auto</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Commercial Auto</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Business Interruption</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Flood</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>All Other Lines</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Totals</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
</tbody>
</table>
Disaster Data Call Enhancements
Any Questions?

Sara Robben – srobben@naic.org
Aaron Brandenburg – abrandenburg@naic.org
FEMA Organizational Chart
FIMA Organizational Chart
Federal Insurance Organizational Chart
Federal Insurance Directorate

• Key Players
  • Paul Huang – Assistant Administrator
  • Jeff Jackson – Deputy Assistant Administrator
  • Matt Behnke – Partnerships and Moonshots
  • Donald Waters – Claims
  • Tony Hake – NFIP Transformation (Risk Rating 2.0)
  • Butch Kinerney – Marketing and Outreach
  • Candita Sabavala – Regional Engagement/Disaster Management
Region IV

Regional Administrator

Deputy Regional Administrator

FCO/ORD Cadre

External Affairs Director
Chief of Staff
Regional Counsel
Emergency Analyst

National Preparedness Division
Division Director

Preparedness Branch
Regional Integration Branch
Technological Hazards Branch

Individual Assistance Branch
Public Assistance Branch
Appeals Section
Ops Coordination & Planning
Recovery Action Office

Recovery Division
Division Director
Deputy Director

Response Division
Division Director
Deputy Director

Response Division
Division Director
Deputy Director

Mitigation Division
Division Director
Deputy Division Director

Floodplain Management and Insurance Branch
Hazard Mitigation Assistance Branch
Risk Analysis Branch
Environmental Planning & Historic Preservation

Response Division
Division Director
Deputy Director

Logistics Management Branch
Operations Integration Branch
Operational Planning Branch
Regional Response Coordination Center Branch

Regional Response Coordination Center

Grants Management Division
Division Director
Deputy Division Director

Grants Business Branch
Grants Program Branch

Mission Support Division
Division Director
Associate Deputy Director 1
Associate Deputy Director 2

Administrative Services Branch
Information Technology Branch
Support Services Section
Facilities Section
Contracting Section

External Affairs Director
Chief of Staff
Regional Counsel
Emergency Analyst

Grants Business Branch
Grants Program Branch

Administrative Services Branch
Information Technology Branch
Support Services Section
Facilities Section
Contracting Section
Closing Remarks

- For tomorrow Please think about:
  - Something important you learned
  - Something you would consider doing differently
  - Something else you want to know more about
California Department of Insurance

• California Wildfire Response
CALIFORNIA WILDFIRE RESPONSE

February 10, 2021

FEMA Regions 8-10 and State DOI Roundtable
Disaster Management

• Monitor Current Events Continuously
• Work Closely with CalOES to Prepare for Deployment and Coordinate with Enforcement Branch
• Staff Local Assistance Centers (LACs) or Disaster Response Centers (DRCs) – In CA, LACs are established in coordination between the counties and CalOES.
• Identify List of Possibly Affected Insurers & Work Closely with Licensee CAT Teams
• Provide Assistance Via Consumer Hotline/Chat
• Keep CDI [Wildfire Resources] Page Current (Includes Tips, Notices, Locations of LACs, etc.)
• Locate Residential Policies as Needed via CDI’s [Residential Policy Locator Tool] (codified in statute in recent years)
Local Outreach Through Wildfire Strike Team

- Establish communications with American Red Cross, local City, County, Assembly, Senate and Congressional Offices
- Provide online consumer assistance and information that can be shared immediately
- Deliver informational brochures to local offices and Red Cross Evacuation Centers
- Host Virtual Town Hall with the Commissioner and other stakeholders on wildfire assistance and resources

February 10, 2021
LACs & DRCs vs. Workshops

- At the LACs & DRCs, the focus is on expediting recovery for consumers (ALE, contents, etc.)
- Connect insureds with insurance companies on-site (or CAT team members)
- At the CDI workshops, one-on-one focus on consumer-specific complaint issues (Appointments and Walk-Ins)
LAC/DRC/Workshop Deployment Preparation

• Boxes of relevant publications are prepared in advance
• Pre-deployment briefings are conducted to go over logistics, equipment need, and technical review of pertinent laws and regulations
• Daily reports are reviewed
• Staff debriefing conducted upon return to the office
Inquiries & Complaints

• Consumer Hotline – Intake and Respond to General Inquiries During & Following Disasters

• Written Case Units – CAT Team Activated to Review & Investigate Complaints

• Administer the Formal Mediation Program, as Needed (Triggered by Declared Disaster)
Notices/Bulletins

• Assess the need to issue Notices to expedite claim handling as unique situations arise in different regions
  – Archived Notices (Pre-2020)

• Issue Bulletins as required or needed (i.e. Moratorium on Zip codes)

• Discuss need for Legislative Proposals
Past Issues

• Debris Removal/Right-of-Entry
• Personal Property Inventory
• Efficient Proximate Cause
• ALE Extensions due to inability to rebuild (addressed through statute)
Interactions with FEMA

- Continue to deploy CDI staff to DRCs
- Invited the Region IX Insurance Specialist to attend CDI led workshops
- Used the “blue skies” period and invited the FEMA Insurance Specialist to provide training to CDI staff on the latest changes in the NFIP
Opportunities

• Have a better understanding of FEMA’s Individual Assistance Program.

• Explore the options of implementing a true remote DRC to reach a wider audience.
  ➢ Consumers scattered miles away/cumbersome to travel
  ➢ COVID issues/Consumers were hesitant to attend in person

• Mitigation of Future Disasters

February 10, 2021
# CDI Contacts

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Email</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tony Cignarale</td>
<td>Deputy Commissioner, Consumer Services &amp; Market Conduct Branch</td>
<td><a href="mailto:Tony.Cignarale@insurance.ca.gov">Tony.Cignarale@insurance.ca.gov</a></td>
<td>213-346-6360</td>
</tr>
<tr>
<td>Lucy Jabourian</td>
<td>Chief, Consumer Services Division</td>
<td><a href="mailto:Lucy.Jabourian@insurance.ca.gov">Lucy.Jabourian@insurance.ca.gov</a></td>
<td>213-346-6899</td>
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<tr>
<td>CDI Website</td>
<td></td>
<td><a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a></td>
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<tr>
<td></td>
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<td>Wildfire Resources</td>
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<td>Earthquakes</td>
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<tr>
<td></td>
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<td>Floods</td>
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END OF PRESENTATION
Labor Day wildfire disaster response and lessons learned
Department response:

- Policy review and approval
- Licensing
- Consumer protection
- Coordination with partners
- Future actions
Consumer protection – Orders and agreements

• Wildfire emergency order
  – Extended deadlines to report claims
  – Provided grace period to pay premiums
  – Suspend cancellations and nonrenewals

• 2 year rebuild agreement
  – Provides at least 2 years from date of loss to rebuild home
  – Provides ability to rebuild at a different location
Consumer protection – Communication and outreach

• In-person outreach at all evacuation centers

• 2 statewide virtual townhalls
  – Captioned in English and Spanish

• Wildfire insurance webpages in English and Spanish

• 6 news releases related to wildfire recovery
  – 70+ media stories about wildfire insurance tips

• Multiple virtual events with partner organizations
Consumer protection – Advocacy

- 293 phone inquiries
- 41 email inquiries
- 74 complaints filed
- Complaints may increase as construction begins in Spring
Coordination with county, state, and federal partners

- 2 DCBS staff at OEM
- Serving on Debris Task Force, Governor Disaster Cabinet and Wildfire Economic Advisory Council
- Supporting affected building departments and agencies
- Assisting FEMA with insurance response and recovery
Planning and coordination lesson learned

• DFR, OEM, FEMA establish regular planning and improve collaboration
• Identify and use best practices from each region that are not bound by state law
• Work together to develop best practices for city, county, and tribal municipalities based on Oregon law
Future actions

• Data collection
• Lessons from actions taken by other states
• State FAIR Plan
• Continued engagement with affected communities and agencies
• Governor’s Wildfire Council
Utah Department of Insurance

Earthquake Exposure
Utah Disaster Response

Earthquake response and recovery
Utah’s Earthquake Exposure
Reasons for concern

• Wasatch Faultline
  • The fault roughly corresponds with the I-15 corridor, from Nephi, UT to Logan, Ut.
  • 80% of Utah’s total population lives along the Wasatch Fault area.
  • 75% of all of Utah’s economic activity is along this corridor.
  • There is a 50% chance of a 6.0 magnitude earthquake within the next 50 years.
  • Projections in the event of a 7.0 magnitude quake are for 10,000 fatalities and $33,000,000,000 in total economic damage.
    • 75% to 95% of casualties result from collapsing URM's.

• URM:
  • Unreinforced Masonry Buildings: Prevalent throughout Utah, and are concentrated in the Salt Lake Valley.
Earthquake preparedness

• Combination of Government and Civic organizations
  • Utah Seismic Safety Commission
    • Formed in 1994 as an advisory committee designed to enhance awareness of Earthquake risks and coordinate efforts to mitigate damage
    • 15 member committee with each member from different organizations, including a member representing the Utah Insurance Commissioner.
  • Great Utah Shakeout
    • Annual simulation used to practice “drop, cover, and hold on” and post earthquake reporting procedures
    • Fix the Bricks Program by Salt Lake City Emergency Management supported by a federal pre-disaster mitigation grant
  • Utah Department of Risk Management
    • The costs associated with earthquake damage to State owned properties are addressed with a combination of self-insurance and reinsurance policies
  • Additional private sector and civic organizations: Envision Utah, Structural Engineers Association of Utah, Utah Citizens for Seismic Safety
Earthquake epicenter located near Magna, UT. West of Salt Lake City

- 5.7 magnitude mainshock
- Over 4,000 aftershocks recorded by May 7, 2020
- Several aftershocks greater than a 4 magnitude
- Largest quake observed with modern detection equipment
- The Magna quake was not associated with the main Wasatch Faultline
- Salt Lake County sustained $48.5 million in property damage
Damage photographs
Post earthquake response

- Division of Emergency Management
  - Already in an “operational status” due to Covid-19.
  - Shelter opened that was eventually used to house 23 people.
  - Division Chief was available with local news organizations the morning of the quake to discuss damage and address rumors.
    - Rumors were spreading about broken gas lines and damage at an oil refinery north of Salt Lake. Lines forming at gas stations as people rushed to top off vehicles.

- UDOT
  - Bridge management engineers organized inspection crews within hours of the quake.
  - Bridges are tagged and labeled on a 1-4 level scale from a critical closure, open only to emergency vehicles, non-structural damage not requiring closure, and not damaged.
    - Frequent re-inspection necessitated by continuous aftershocks.

- Salt Lake Public Works
  - Evacuation of Magna discussed but ruled out.
  - Physical inspections performed of gas lines to rooftop HVAC systems, with problems found at the Magna public library and the prison.

- Structural Engineers Association of Utah
  - Determined Unreinforced Masonry buildings and mobile homes were the most susceptible to damage.
  - Association representatives would eventually describe this as a “designer quake.”

- University of Utah Seismograph program gathered data from seismographs and distributed the data to other organizations such as the Utah Geological Survey.
Post earthquake response

• Department of Risk Management
  • $525 million earth quake coverage limit with a $1 million dollar deductible.
  • Damage to State owned properties estimated between $25 and $40 million including 27 schools in and around Magna.

• Utah Insurance Department
  • The Department COOP, (Continuity of Operations Plan) contains guidance for quickly completing a post disaster head count and then relocating as necessary to maintain organizational functionality.
    • Due to Covid-19 the COOP plan was already partially activated.
  • The Department served as a front line contact to address consumer inquiries about earthquake insurance policies
    • Consumer complaints regarding sizeable out of pocket costs not covered by the earthquake insurance
    • “Earthquake” keyword in Sircon monitored for trends in consumer complaints
    • Questions about the difference between earthquake insurance from admitted markets versus surplus lines.
      • A total of $49,607,439 in earthquake premium written out of 130 insurers with the top 20 insurers writing $40,607,439.
      • $11,910,699.53 in total surplus lines premium for earthquake coverage in 2020
Next steps

• FEMA grant money is being distributed via the Department of Emergency Management
  • Funds are focused on a mobile home park in Magna that sustained significant damage with a very limited percentage of homeowners covered by private insurance.

• Civic and governmental organizations designed to raise awareness for earthquake risk in Utah are increasingly working together to increase the consistency of messaging in order improve market penetration.
Collaboration with the USSC and Utah Citizens for Seismic Safety a direct result of the Magna quake

• Four Things you Need to Know about the Earthquake Problem in the Wasatch Front
  1. The threat is REAL.
  2. The impact will be BIG.
  3. We have a URM PROBLEM
  4. Your ACTION is needed!
• The end.
FEMA Presentations

• FID Flood Response Playbook
• 2021 Marketing & Outreach Strategy
Federal Insurance Flood Response

February 10, 2021
# FID Flood Response Playbook

## Flood Response Timeline

<table>
<thead>
<tr>
<th>Phase I</th>
<th>Phase II</th>
<th>Phase III</th>
<th>Phase IV</th>
<th>Steady State</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coordination &amp; Assessment</strong></td>
<td><strong>Implementation</strong></td>
<td><strong>Field Coordination &amp; Engagement</strong></td>
<td><strong>Demobilization</strong></td>
<td><strong>Are We Prepared?</strong></td>
</tr>
<tr>
<td>Internal Coordination</td>
<td>Staging Resources</td>
<td>Resource Deployments</td>
<td>Normalizing operations</td>
<td>FID Flood Response Playbook updates</td>
</tr>
<tr>
<td>Stakeholder &amp; Partner Coordination</td>
<td>Outreach &amp; Messaging</td>
<td>Congressional &amp; Media engagements</td>
<td>Rotations &amp; Redeployment</td>
<td>FID Disaster Readiness Site</td>
</tr>
<tr>
<td>Resource Availability</td>
<td>Tailored Response</td>
<td>Leadership Engagement</td>
<td>After Action evaluation</td>
<td>Roster updates</td>
</tr>
<tr>
<td>Data Analysis</td>
<td>FIRRS Reporting</td>
<td>Continued reporting &amp; analysis</td>
<td></td>
<td>Continuous Improvement efforts</td>
</tr>
<tr>
<td>Financial Assessment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FIRM Reporting</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(FFIRA Incident Response & Recovery System)
Flood Response Playbook: Phase I

- Phase I is Coordination and Assessment

- Internal coordination:
  - FID Disaster Status Meeting - comprised of FID Leadership and the Region(s)
  - Initial Stakeholder Outreach
  - FIRRS Coordination
Flood Response Playbook: Phase I Continued

- Situational Assessment
  - Data Analysis of Policies

- Resource Assessment
  - Determine the availability of various resources
    - Insurance IM COREs
    - FID FTEs
    - NFIP General Adjusters

- Financial Assessment
  - Claims projection analysis
  - Fund Management Directorate
Flood Response Playbook: Phase II

- Phase II revolves around implementation:
  - Staging
    - Claims
  - Outreach
    - Marketing and Outreach
    - Industry Management
  - Tailored Response
    - Bulletins
Flood Response Playbook: Phase III

- Phase III is all about Field Coordination and Engagement
  - Congressional and Media Requests
  - Leadership Engagement
  - Resource Deployment (IM COREs and FTEs)
Flood Response Playbook: Phase IV

- Phase IV outlines how we demobilize, stand down the playbook and capture lessons learned
  - Exit Strategy
  - After Action Evaluations
Flood Response Playbook: Steady State

- After the playbook is stood down, and we have gone through the four phases of activation, we want to make sure we use steady state time to concentrate on the following:
  - Playbook Updates
  - Readiness Exercises
Federal Insurance Directorate (FID) Claims Branch

National and State Insurance Commissioners Roundtable
Regions 8, 9, and 10
Feb 10-11, 2021
## Region VIII Data

<table>
<thead>
<tr>
<th>States/Territories</th>
<th>Policy Count</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLORADO</td>
<td>19,267</td>
<td>$5.29B</td>
</tr>
<tr>
<td>MONTANA</td>
<td>4,292</td>
<td>$957.7M</td>
</tr>
<tr>
<td>NORTH DAKOTA</td>
<td>13,012</td>
<td>$3.76B</td>
</tr>
<tr>
<td>SOUTH DAKOTA</td>
<td>3,579</td>
<td>$835.8M</td>
</tr>
<tr>
<td>UTAH</td>
<td>3,808</td>
<td>$1.04B</td>
</tr>
<tr>
<td>WYOMING</td>
<td>1,681</td>
<td>$454.5M</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>45,639</strong></td>
<td><strong>$12.34B</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>States/Territories</th>
<th>Number of Losses</th>
<th>Total Net Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLORADO</td>
<td>17</td>
<td>$162,970</td>
</tr>
<tr>
<td>MONTANA</td>
<td>5</td>
<td>$48,464</td>
</tr>
<tr>
<td>NORTH DAKOTA</td>
<td>32</td>
<td>$241,577</td>
</tr>
<tr>
<td>SOUTH DAKOTA</td>
<td>24</td>
<td>$208,384</td>
</tr>
<tr>
<td>UTAH</td>
<td>6</td>
<td>$15,101</td>
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<tr>
<td>WYOMING</td>
<td>0</td>
<td>-</td>
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<tr>
<td><strong>Grand Total</strong></td>
<td><strong>84</strong></td>
<td><strong>$676,496.00</strong></td>
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</table>
# Region IX Data

<table>
<thead>
<tr>
<th>States/Territories</th>
<th>Policy Count</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMERICAN SAMOA</td>
<td>40</td>
<td>$1.73M</td>
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<tr>
<td>ARIZONA</td>
<td>27,956</td>
<td>$7.404B</td>
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<tr>
<td>CALIFORNIA</td>
<td>208,737</td>
<td>$61.98B</td>
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<tr>
<td>GUAM</td>
<td>161</td>
<td>$32.9M</td>
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<tr>
<td>HAWAII</td>
<td>60,948</td>
<td>$14.5B</td>
</tr>
<tr>
<td>N. MARIANA ISLAND</td>
<td>8</td>
<td>$451,900</td>
</tr>
<tr>
<td>NEVADA</td>
<td>10,405</td>
<td>$2.77B</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>308,255</strong></td>
<td><strong>$86.7B</strong></td>
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</table>

<table>
<thead>
<tr>
<th>States/Territories</th>
<th>Number of Losses</th>
<th>Total Net Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMERICAN SAMOA</td>
<td>1</td>
<td>$</td>
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<tr>
<td>ARIZONA</td>
<td>19</td>
<td>$119,010</td>
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<td>CALIFORNIA</td>
<td>136</td>
<td>$1,340,598</td>
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<tr>
<td>GUAM</td>
<td>0</td>
<td>$</td>
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<tr>
<td>HAWAII</td>
<td>58</td>
<td>$1,060,864</td>
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<tr>
<td>N. MARIANA ISLAND</td>
<td>0</td>
<td>$</td>
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<tr>
<td>NEVADA</td>
<td>1</td>
<td>$</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>215</strong></td>
<td><strong>$2,520,472</strong></td>
</tr>
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</table>
# Region X Data

<table>
<thead>
<tr>
<th>States</th>
<th>Policy Count</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALASKA</td>
<td>2,253</td>
<td>$ 633.4M</td>
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<tr>
<td>IDAHO</td>
<td>5,905</td>
<td>$ 1.592B</td>
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<tr>
<td>OREGON</td>
<td>24,849</td>
<td>$ 6.62B</td>
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<tr>
<td>WASHINGTON</td>
<td>32,751</td>
<td>$ 8.94B</td>
</tr>
<tr>
<td>Grand Total</td>
<td>65,758</td>
<td>$ 17.78B</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>States</th>
<th>Number of Losses</th>
<th>Total Net Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALASKA</td>
<td>19</td>
<td>$ 324,153</td>
</tr>
<tr>
<td>IDAHO</td>
<td>4</td>
<td>$ 5,152</td>
</tr>
<tr>
<td>OREGON</td>
<td>54</td>
<td>$ 1,487,303</td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>250</td>
<td>$ 5,594,179</td>
</tr>
<tr>
<td>Grand Total</td>
<td>327</td>
<td>$ 7,410,787.00</td>
</tr>
</tbody>
</table>
Transforming the NFIP

- Remote Adjusting (W-20004)
  - Policyholder and Adjuster Safety
    - Favorable response
    - Policyholder decides
  - No changes to standards
- Virtual NFIP Presentation
- Virtual Independence Adjuster (IA) and WYO Engagements
- Virtual Flood Response Office
  - Virtual Flood Survey
  - Website Access for Event Information
2021 Marketing & Outreach Strategy

FEMA Regions 8, 9 & 10 – State DOI Virtual Roundtable
Feb 10, 2021
Our Strategic Foundation Will Remain Constant In 2021…

Vision, Mission, Aspiration

VISION
A prepared and resilient nation

MISSION
Reduce disaster suffering

ASPIRATION
Build a world class organization by focusing on customer satisfaction and empowering people to drive action together

The 4 P’s

Core Values

Positivity
Collaboration
Intellectual Curiosity
…But This Will Be A Year Of Substantial Transformation

New Administration

New Post-Pandemic World

New Maps & Pricing

New Weather Patterns
And A Year Of Ambitious Goals For NFIP

Marketing & Outreach

Opening the door by:

Informing on flood risk

Empowering people to take well-informed actions

Sales & Acquisition

Deliver 80k new policies in force (2% growth)

Impact

Close the insurance gap.

Create more resilient communities for all of us.
Our Strategic Pathway To Success – 4 Guiding Principles

In order to deliver a holistic, audience-based approach to our integrated marketing strategy, we must:

- Think & do things differently
- Longer-term learnings, short-term goals
- Collaborate seamlessly
- Measure success, optimize accordingly
A Strategic Approach To Deliver On Our Goals

We will deliver:

| 1. | External trend assessment |
| 2. | Behavioral insights |
| 3. | Audience personas |
| 4. | Holistic customer journey |
| 5. | Measurement framework |
| 6. | Ongoing enhancements |

To accomplish:

Opening the door by:

- Informing on flood risks
- Empowering to take well-informed actions

And help drive:

Delivering on our sales goal with:

- 80k new policies in force (2% growth)
### External Trends and Data

<table>
<thead>
<tr>
<th>Generational Trends</th>
<th>Renters and Homebuyers Trends</th>
<th>Digital Adoption</th>
<th>Personalization Trends</th>
<th>MarTech Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>70% of individuals without flood insurance cite not being at risk</td>
<td>63% believe they are at low to no risk of flooding</td>
<td>54% don’t know what flood zone their home is in</td>
<td>45% opted not to buy flood insurance due to perceptions or concerns about cost</td>
<td></td>
</tr>
<tr>
<td>Among those that do not have insurance,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Behavioral Insights

- Individual Factors
- Social Factors
- Environmental and Design Factors
- Organizational Factors
Behavioral Insights Will Lead To Stronger Learnings

- Perceptions, understandings, and attitudes about NFIP and our products
- Drivers of agents’ willingness to sell NFIP products
- Most effective ways to increase agent understanding and acceptance of NFIP products

- Perceptions, understandings, and attitudes about floods, risk, mitigation, and insurance
- Behavioral barriers to purchasing flood insurance
- Messages and strategies to combat these barriers
- Demographic, economic, structural, behavioral & geographic influences

- What is the best way to engage internal stakeholders to reach NFIP’s goals?
- Who are external stakeholders with influence over our audience?
- What is the best way to engage them?
## Persona Development

### HealthPrism™

| 230M+ U.S. Adults | 150+ Advanced predictive algorithms | 1,700+ Variables |

### Sample Predictive Models:

- COVID-19
- Behavioral Nudging
- Opioid Use Disorder
- Employment

### NFIP Data

5 Datasets with Variables on Community, Occupancy Type and Flood Zone at the State Level:

- Coverage
- NFIP Direct Policies
- WYO Policies
- Claims

HealthPrism™ is updated monthly, making data far more recent than publicly available sources.

---

Jane
Millennial Moer & Bilingual Nurse

Andre & Alan
H.S Student & Soon-to-be Driver & Single Guardian & Retired Professor

Jorge
Commercial Driver & Recent Transplant

Ashley
Real Estate Broker & Full-time Mother
Inform on flood risks + Empower to take well-informed actions → +80,000 PIFs

Understanding Our Customers Throughout Their Journey

Journey Stage
- Risk Awareness
- Protection Identification
- Insurance Interest
- Purchase Intent
- Application Completion
- Policy Renewal
- Insurance Advocacy

Desired Outcomes
- “Flooding poses a risk for me.”
- “I need to take action to protect myself in the event of a flood.”
- “I want to investigate how insurance could help me recover financially from a flood.”
- “Purchasing flood insurance is worth it for me.”
- “Applying for flood insurance was easy.”
- “My policy provides me with the protection I need.”
- “I recommend flood insurance to others.”

Drivers

Barriers

Key Messages

Channels

KPIs
# The Agent Journey

**Inform on flood risks + Empower to take well-informed actions** → +80,000 PIFs

<table>
<thead>
<tr>
<th>Journey Stage</th>
<th>Desired Outcomes</th>
<th>Key Messages</th>
<th>Channels</th>
<th>KPIs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Risk Awareness</strong></td>
<td>&quot;Flooding poses a risk for my clients and the community where I do business.&quot;</td>
<td>&quot;I need to understand more about floods so I can be a trusted advisor to my clients.&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Protection Identification</strong></td>
<td>&quot;I help my clients understand their flood risk, need for protection, and insurance options.&quot;</td>
<td>&quot;I recommend my clients buy flood insurance.&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Insurance Interest</strong></td>
<td>&quot;I make it easy for my clients to buy flood insurance.&quot;</td>
<td>&quot;My clients continue to have the coverage they need.&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Purchase Intent</strong></td>
<td>&quot;I recommend flood insurance to my colleagues.&quot;</td>
<td>&quot;I recommend flood insurance to my colleagues.&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Application Completion</strong></td>
<td>&quot;My clients continue to have the coverage they need.&quot;</td>
<td>&quot;I recommend flood insurance to my colleagues.&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Policy Renewal</strong></td>
<td>&quot;My clients continue to have the coverage they need.&quot;</td>
<td>&quot;I recommend flood insurance to my colleagues.&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Insurance Advocacy</strong></td>
<td>&quot;I recommend flood insurance to my colleagues.&quot;</td>
<td>&quot;I recommend flood insurance to my colleagues.&quot;</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Drivers**

**Barriers**

**Key Messages**

**Channels**

**KPIs**
A Data-Driven Approach To Measuring Success

Inform on flood risks + Empower to take well-informed actions ➡️ +80,000 PIFs

### Journey Stage

- **Risk Awareness**
  - Desired Outcome: “Flooding poses a risk for me.”
  - KPIs: Risk Related
    - Ad CPMs, Reach, Impressions, Recall
    - Ad Clicks, CTR
    - Video Views
    - Google Searches
    - Social Shares, Likes, Comments
    - Event Signups, Interactions
  - Homepage
  - Flood Risks & Costs
  - Flood Zones & Maps
  - National and Local Media Mentions and Impressions

- **Protection Identification**
  - Desired Outcome: “I need to take action to protect myself in the event of a flood.”
  - KPIs: Mitigation/Protection Related
    - Ad CPMs, Reach, Impressions, Recall
    - Ad Clicks, CTR
    - Video Views
    - Google Searches
    - Social Shares, Likes, Comments
    - Event Signups, Interactions
  - Before and After a Flood
    - (fs.gov Clicks, Visits, Engagement)

- **Insurance Interest**
  - Desired Outcome: “I want to investigate how insurance could help me recover financially from a flood.”
  - KPIs: Insurance Related
    - Ad CPMs, Reach, Impressions, Recall
    - Ad Clicks, CTR
    - Video Views
    - Google Searches
    - Social Shares, Likes, Comments
    - Event Signups, Interactions
  - Buying a Policy
  - Find a Provider
  - Calculator Usage
    - (fs.gov Clicks, Visits, Engagement)

- **Purchase Intent**
  - Desired Outcome: “Purchasing flood insurance is worth it for me.”
  - KPIs: NFIP Direct Application Rate
    - WM Application Rate
  - WYO Application Rate

- **Application Completion**
  - Desired Outcome: “Applying for flood insurance was easy.”
  - KPIs: CIF, PIF
    - WYO Application Rate Completion Rate
  - WYO Completion Rate

- **Policy Renewal**
  - Desired Outcome: “My policy provides me with the protection I need.”
  - KPIs: NFIP Direct Renewal Rate, Customer Satisfaction Scores
    - WYO Renewal Rate, Customer Satisfaction Scores

- **Insurance Advocacy**
  - Desired Outcome: “I recommend flood insurance to others.”
  - KPIs: Net Promoter Score
    - Referrals

---

**FEMA**

**National Flood Insurance Program**
Delivering Enhanced Tools & Resources

- Expanded regional materials
- New digital tools
- COVID-related enhancements
- Enhanced training opportunities
Achieving Our Vision For Success

A smaller insurance gap
A higher level of resilience across all communities
80,000 new policies in force
Inform + Empower

A data-driven, audience-based marketing strategy
Deeper Insights → Better Experiences → Stronger Connections

A smaller insurance gap
A higher level of resilience across all communities
What We’re Asking Of You

Go  Look  Use  Tell
Individual Assistance (IA)
Overview
Federal Emergency Management Agency
Individual Assistance

- Sequence of Delivery
- Role of Insurance in the Disaster Assistance Process
- Insurance in the Disaster Recovery Center (DRC)
Sequence of Delivery

Voluntary Organizations
- Food
- Shelter
- Clothing
- Medical
- Clean Up

Insurance
- Homeowners
- Renters
- Flood

FEMA
- Temporary Housing
- Repair
- Medical
- Dental
- Funeral
- Child Care
- Moving & Storage

SBA
- (Disaster Loans)
- Real Property
- Personal Property

FEMA
- (Other Needs Assistance)
- Personal Property
- Transportation
- Group Flood Insurance

Long Term Recovery Groups (LTRG)
- Disaster-caused unmet needs
Role of Insurance in the Disaster Assistance Process

Insurance is primary in the order of assistance

File a claim with the insurance company as soon as possible

Apply with FEMA even without a decision from insurance

FEMA cannot duplicate insurance

Provide settlement, denial, lack of coverage

FEMA assistance and flood insurance

Requirement to maintain flood insurance

Group Flood Insurance Program (GFIP)
What is a Disaster Recovery Center?

DRCs are a one-stop center for registration and information about FEMA disaster assistance programs and other assistance available from federal, state, tribal, and non-governmental organizations. They should be located in disaster-impacted areas and accessible to disaster survivors.
Insurance in the Disaster Recovery Center (DRC)

Assistance and/or counseling regarding ways to obtain copies of lost policies, file claims or expedite settlements

Flyers, brochures, contact information

Assistance with understanding of information needed to access other potential assistance:

Settlement, denial, or no coverage
- Drop off at DRC
- Mail or fax to FEMA Mailroom
- Upload from Disaster Assistance Center account