Breakout Groups Identified Key Points of Contact & Areas of Focus:

- Region 8 – Develop an annual communications plan
- Region 9 – Individual Assistance
- Region 10 – Conduct annual regional DOI meeting and individual state insurance discussions
<table>
<thead>
<tr>
<th>Time (Eastern)</th>
<th>Topic</th>
<th>Moderator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:00pm – 1:05pm</td>
<td>Welcome and Agenda Overview</td>
<td>Jeff Czajkowski</td>
</tr>
</tbody>
</table>
| 1:05pm – 1:25pm | Leadership Remarks  
Jeffrey Jackson, Assistant Administrator, Federal Insurance, FEMA | Jeff Czajkowski                  |
| 1:25pm – 2:10pm | Resilience Priorities for 2021  
NAIC Committee Activities – Jennifer Gardner & Aaron  
Brandenburg  
• Climate Taskforce  
• Private Flood  
BRIC Overview – Camille Crain | Jeff Czajkowski                  |
| 2:10pm – 2:20pm | BREAK                                                                |                                  |
| 2:20pm – 3:05pm | Perils Conversation Part 1: Flood  
What are we doing currently, what are the key issues and what gaps can we identify? Discussion topics include:  
• Insurance  
  o NFIP Definition of Flood including Tsunami – Diana Herrera  
  o Bundle 1 Rulemaking Review – Bartees Cox  
• Messaging: Spring Runoff & Hawaii Hurricane – Butch Kinerney & Olivia Humilde  
• Mitigation  
  o Flood Mitigation Assistance – Jeff Herd  
  o Increased Cost of Compliance – Diana Herrera  
  o Private Flood – Diana Herrera  
• Section 1206 DRRA – Matt Buddie  
• Flood in Progress – Bartees Cox | Region 8:  
Diana Herrera  
Jeff Herd |
<table>
<thead>
<tr>
<th>3:05pm – 3:50pm</th>
<th>Perils Conversation Part 2: Wildfire</th>
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<tbody>
<tr>
<td>What are we doing currently, what are the key issues and what gaps can we identify? Discussion topics include:</td>
<td></td>
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<tr>
<td>• Introduction – Gregor Blackburn</td>
<td></td>
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<tr>
<td>• Mitigation – Laura McSweeney</td>
<td></td>
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<tr>
<td>o Broad Operational Overview – What We Do in Disasters?</td>
<td></td>
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<tr>
<td>• Mitigation and Insurance Challenges – Edie Lohmann</td>
<td></td>
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<tr>
<td>• FEMA Funding Opportunities</td>
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<tr>
<td>o FMAG / BRIC /DRRA</td>
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<td>o HMGP</td>
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<tr>
<td>• Flood After Fire Claims – Bartees Cox</td>
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<tr>
<td>o 30-Day Wildfire Exception</td>
<td></td>
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<tr>
<td>o Mudflow/Debris Flow</td>
<td></td>
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<tr>
<td>• Flood After Fire Outreach Campaign – FID Marketing &amp; Outreach</td>
<td></td>
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<tr>
<td>• Q &amp; A Discussion</td>
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<tr>
<td>Region 9:</td>
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<tr>
<td>Edie Lohmann</td>
<td></td>
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<tr>
<td>Gregor Blackburn</td>
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</tbody>
</table>

| 3:50pm – 4:00pm | BREAK |

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<tr>
<th>4:00pm – 4:45pm</th>
<th>Perils Conversation Part 3: Earthquakes</th>
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<tbody>
<tr>
<td>What are we doing currently, what are the key issues and what gaps can we identify?</td>
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</table>

Presenters:
- Alaska Earthquake Damages, IA, and Insurance – Amanda Siok, FEMA Region 10 Earthquake Program Manager
- CA Insurance Mandates and Parametric Insurance – Anne Rosinski, FEMA Region 9 Earthquake Program Manager
- Utah Public Assistance & Insurance Issues – Sean McGowan FEMA Region 8 Earthquake Program Manager
- MO Public Outreach Work to Increase Insurance Coverage – Lori Croy, Communications Director, MO Dept. of Insurance

Discussion Topics:
- The general public doesn’t know much about earthquake insurance or if they need it where they live. Many do not understand that earthquake is not covered by homeowner’s insurance. How can NAIC and FEMA increase awareness of earthquake risk and available insurance coverage?
- For many, earthquake insurance is unaffordable. How can we make earthquake insurance more accessible and equitable?
- What is the State’s role in earthquake insurance?
- Retrofits and insurance are a heavy burden on homeowners. What can be done to ease it?

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<tr>
<th>4:45pm – 5:00pm</th>
<th>Closing Remarks and Next Steps</th>
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<tr>
<td>Establishing a cadence for the continuation of these conversations and partnerships between states and the Regions, including the FEMA-NAIC MOA.</td>
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<tr>
<td>Region 10: Scott Van Hoff John Graves</td>
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<tr>
<td>Jeff Czajkowski</td>
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</table>
Leadership Remarks

Jeffrey Jackson, Assistant Administrator Federal Insurance

(1:05 pm – 1:25 pm)
Resilience Priorities for 2021

(1:25 pm – 2:10 pm)
CLIMATE AND RESILIENCY (EX) TASK FORCE AND PRIVATE FLOOD DATA

FEMA REGION VIII, IX AND X STATE DOI DISASTER RESILIENCE ROUNDTABLE
FEBRUARY 11, 2021

JENNIFER GARDNER
AARON BRANDENBURG
Climate and Resiliency (EX) Task Force

National Association of Insurance Commissioners
2021 MEMBERSHIP

CLIMATE AND RESILIENCY (EX) TASK FORCE
of the Executive (EX) Committee

Ricardo Larr, Co-Chair
Raymond G. Farmer, Co-Chair
Colin M. Hayashida, Co-Vice Chair
James J. Donegan, Co-Vice Chair
Kathleen A. Birrane, Co-Vice Chair
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Andrew R. Stolli, Co-Vice Chair
Jim L. Rideing
Lori K. Wing-Heier
Michael Conway
Andrew N. Mais
Trinidad Navarro
Karima M. Woods
David Allmayer
Stephen W. Robertson
Eric A. Cioppa
Gary D. Anderson
Anita G. Fox
Grace Arnold
Barbara D. Richardson
Marlene Caride
Russell Toal
Linda A. Laceswell
Jon Godfried
Jessica K. Altman
Elizabeth Kelleher Dwyer
Michael S. Peciahk
Scott A. White
Mike Kreidler
James A. Dodrill
Mark Afsahle
Jeff Rude

California
South Carolina
Hawaii
Louisiana
Maryland
Nebraska
Oregon
Alabama
Alaska
Colorado
Connecticut
Delaware
District of Columbia
Florida
Indiana
Maine
Massachusetts
Michigan
Minnesota
Nevada
New Jersey
New Mexico
New York
North Dakota
Pennsylvania
Rhode Island
Vermont
Virginia
Washington
West Virginia
Wisconsin
Wyoming

NAIC Support Staff: Jennifer Gardner
The mission of the Climate and Resiliency (EX) Task Force is to serve as the coordinating NAIC body for discussion and engagement on climate-related risk and resiliency issues, including dialogue among state insurance regulators, industry, and other stakeholders.
• Determine NAIC/state-specific and differentiated role, policy and potential actions related to climate risk.

• Provide a centralized repository for use by other agencies, academics, and others in evaluating/studying climate risk’s impact on insurance.

• Maintain leadership role on efforts to enhance private market alternatives to address climate risk (e.g., flood, earthquake, wind, etc.) and coordinate with other stakeholders (e.g. National Council of Insurance Legislators [NCOIL], National Governors Association [NGA], etc.).

• Maintain congressional pressure for long-term National Flood Insurance Program (NFIP) program, explore ways to increase private market for flood, and consider federal/state actions to incentivize mitigation.

Ongoing Activities
Workstreams

Facilitate discussion among 5 key themes:

- Pre-Disaster Mitigation
- Climate Risk Disclosure
- Solvency
- Innovation
- Technology
Pre-Disaster Mitigation

Participating States: Nebraska (Vice Chair), Colorado, Florida, Hawaii, Louisiana, Minnesota, Washington

Building Code & Mitigation Funding Workshops

- Participate in multi-agency/stakeholder educational efforts on coverage gaps and pre-disaster mitigation related to climate risks.
- Incentivize insurer recognition of enhanced building codes in underwriting and rating.
- Continue consumer education and awareness on coverage gap and mitigation related to climate risks and natural catastrophe exposure, including possible strategic partnerships (e.g., FEMA, IBHS).

First building code & mitigation workshop planned for mid March in cooperation with FEMA, IBHS, ICC, FLASH and others.

Resiliency Map & Resources

- Provide a centralized repository for use by other agencies, academics, and others in evaluating/studying climate risks impact on insurance.
Climate Risk Disclosure

Participating States: Oregon (Vice Chair), Minnesota, New York, Washington


- Consider appropriate climate risk disclosures within the insurance sector, including:
  - Evaluation of the Climate Risk Disclosure Survey
  - Evaluation of alignment with other sectors and international standards.

- Consider modifications to the Climate Risk Disclosure to align with Task Force on Climate-related Financial Disclosures (TCFD) and promote uniformity in reporting requirements.
Solvency

Participating States: Maryland (Vice Chair), Florida, Massachusetts, New York, Virginia, Washington

Consider potential solvency impact and update resources appropriately.

- Consider potential enhancements to regulator solvency tools, include a risk framework for addressing wildfires and flood within the property/casualty (P/C) risk-based capital (RBC) formula, modifications to the Own Risk and Solvency Assessment (ORSA), the Financial Analysis Handbook and the Financial Condition Examiners Handbook.

- Determine methodology for quantifying insurers’ exposure to climate-related investments.
Innovation

Participating States: Hawaii (Vice Chair), Colorado, Florida, Washington

• Discuss the use of innovative insurance products that respond to climate-related risks.

Technology

Participating States: Louisiana (Vice Chair), Colorado, Hawaii, Washington

• Apply technology, such as early warning systems and predictive modeling tools, to understand and evaluate climate risk exposures.
Background on Private Flood Data

- Annual Statement State Page
  - Line 2.5
  - 2016-2019
  - Commercial and Residential Data Combined

- State Regulator Data Call
  - 2018 and 2019 Data
  - Commercial and Residential Broken out as well as Standalone, First Dollar, Excess, Endorsement
  - New Data Elements including Number of Policies, Number of Claims Opened, Number of Claims Closed with Payment
  - Data collection will continue as part of the Annual Statement
Comparison of Datasets

- **Annual Statement** – 140 insurers reported data in 2019; 120 in 2018
- **Data Call** – 165 insurers reported data in 2019; 158 in 2018
- **Annual Statement** - $523 million direct written premium in 2019; $420 million in 2018
- **Data Call** - $1.2 billion direct written premium in 2019 ($992 million commercial); $437 million in 2018.
Private Flood Data Call Results

https://content.naic.org/industry_private_flood_data_call.htm
Residential Private Flood

- **Number of Companies**
  - 55 in 2018
  - 58 in 2019

- **Direct Written Premium**
  - $183M in 2018
  - $201M in 2019
  - 80% Standalone vs. Endorsement

- **Direct Losses Incurred**
  - $38M in 2018
  - $28M in 2019

- **Claims Closed w/Payment**
  - 1,078 in 2018
  - 753 in 2019

- **Policies in Force**
  - 294K in 2018
  - 486K in 2019
  - 79% Endorsements vs Standalone

- **Average Premium**
  - $1,516 Standalone; $164 endorsement in 2018
  - $1,568 Standalone; $103 endorsement in 2019

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  - $38M in 2018
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  - $1,568 Standalone; $103 endorsement in 2019
State Comparisons

- States with most premium written (2019): FL, CA, NY, TX, NJ, SC
- Highest Losses (2019): TX, CA, NY, FL, LA
- Highest Loss Ratios (2019): See map
- 15 insurer groups wrote over $1M in residential premium in 2019
  - Largest writers wrote $71M and $42M
Region VIII, IX and X States

11 (of 14) States experienced increase in DWP in residential private flood from 2018 to 2019

7 were double digit percentage increases (led by HI and CO)

CA = $24 million DWP
HI & CO = $2.7 million DWP

Highest 2019 loss ratios for residential flood – SD, AK, UT
Questions?

Jennifer Gardner, jgardner@nalc.org
Aaron Brandenburg, abrandenburg@nalc.org
Building Resilient Infrastructure and Communities (BRIC)
Camille Crain | February 11, 2021
Building Resilient Infrastructure and Communities (BRIC)

- Authorized by Disaster Recovery Reform Act (DRRA) Section 1234, which amends Section 203 of the Stafford Act
- Funded by a 6% set-aside from federal post-disaster grant funding
- Eligible applicants – states and territories with major disaster declarations in past seven years
- Replaces FEMA’s existing pre-disaster mitigation (PDM) program
BRIC’s Guiding Principles

Guiding Principles

- Support Community Capability & Capacity Building
- Encourage and Enable Innovation
- Promote Partnerships
- Enable Large Infrastructure Projects
- Maintain Flexibility
- Provide Consistency

Supports FEMA’s Strategic Plan

1. Build a Culture of Preparedness
2. Ready the Nation for Catastrophic Disasters
3. Reduce the Complexity of FEMA
How is BRIC Different than PDM?

Sets Clear Priorities
- Lifelines & infrastructure projects
- Building codes
- Shared responsibility & partnerships
- Innovative projects

Builds Capability
- Capability & capacity-building activities
- In-person, non-financial, technical assistance
- The Mitigation Action Portfolio – selection of case studies

Increases Flexibility
- Reduces limitations
- Increases caps
- Allows pre-award costs

Streamlines Processes
- New application process through FEMA GO
- Project extensions
- Phased projects
BRIC Development Timeline

- **BRIC Program Development**
  - Summer 2019

- **Public Comment Period: Federal Register Notice**
  - Spring 2020

- **BRIC Rollout and Training**
  - Spring - Fall 2020

- **Notice of Funding Opportunity**
  - August 2020

- **Grant Application Period**
  - Sept. 2020 - Jan. 2021

- **Application Review**
  - Feb. 2021 - June 2021

- **Project Selection**
  - Summer 2021

Where we are now
BRIC Eligible Activities

Existing activities are still eligible

- Project scoping
- Building code activities
- Pre-award costs
- Additional activities for wildfire and wind implementation (DRRA Section 1205)
- Earthquake early warning (DRRA Section 1233)

Expanded eligibility includes:

- Be cost-effective
- Reduce/eliminate risk and damage from future natural hazards
- Meet latest two consensus codes (i.e., 2015 or 2018 international building code)
- Align with Hazard Mitigation Plan
- Meet all environmental and historic preservation (EHP) requirements
BRIC Capability- and Capacity-Building Activities
Cost Share Requirements

Cost Share:

- Generally, FEMA will pay up to 75 percent of the total cost of a federal grant

BRIC:

- FEMA will pay up to 90 percent for small impoverished communities
- FEMA will pay up to 100 percent for management costs
- Non-federal cost share can be made up of cash, labor, in-kind or third-party donations

FEMA Hazard Mitigation Assistance (HMA) Cost Share Guide (May 2016)
How BRIC Advances the National Mitigation Investment Strategy

Show How Mitigation Investments Reduce Risk:
Building a shared understanding of mitigation investment includes supporting our SLTT partners through the types of capability and capacity building efforts supported by BRIC.

Coordinate Mitigation Investments to Reduce Risk:
The BRIC program’s goal to enable high-impact investments specifically supports this goal.

Make Mitigation Investment Standard Practice:
BRIC will enable new partnerships and catalyze high impact investments to reduce risk from natural hazards across communities.
How Will We Succeed?

- As a Whole Community resource, success in implementing the Investment Strategy through efforts like BRIC requires maximum participation from all sectors of society and consistent collaboration between the Federal Government and all its vital nonfederal partners.
Partnering with other federal agencies and state, local, tribal, and territorial governments, the private sector and non-governmental organizations amplifies mitigation investment and its effects.
BRIC Program Support Materials

- BRIC Website
- FY20 BRIC Notice of Funding Opportunity
- BRIC Technical Criteria
- BRIC Qualitative Criteria
- Mitigation Action Portfolio
- BRIC Building Code Activities
- BRIC Partnership Activities
- BRIC Project Scoping Activities
- BRIC Mitigation Planning Activities
- BRIC Direct Technical Assistance
- HMA Cost Share Guide

Other Resources:

- Community Lifelines Implementation Toolkit: https://www.fema.gov/media-library/assets/documents/177222
- Hazard Mitigation Planning: https://www.fema.gov/hazard-mitigation-planning
- ISO Mitigation – Building Codes https://www.isomitigation.com/bcegs/
- Sign up for BRIC and HMA Updates: https://public.govdelivery.com/accounts/USDHSFEMA/subscriber/new?topic_id=USDHSFEMA_477
Thank you!

fema.gov/bric
Break

2:10 – 2:20 pm (eastern)
Perils Conversation:

• **Flood** (2:20 – 3:05 pm) – Region 8
• **Wildfire** (3:05 – 3:50 pm) – Region 9
• **Earthquake** (4:00 – 4:45 pm) – Region 10
FEMA - NAIC Roundtable
Day Two
Flood Breakout-Region 8
Jeff Herd, FEMA Region 8 FM&I Branch Chief
Flood, as used in this flood insurance policy, means:

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
  - a. Overflow of inland or tidal waters,
  - b. Unusual and rapid accumulation or runoff of surface waters from any source,
  - c. Mudflow.
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined in A.1.a. above.
Examples

- River, lake or coastal waters overflow
- Water main break
- Levee break
- Drainage system blocked
- Tsunami
- Vehicle hits a fire hydrant
Rule Making (Bundle 1)  Bartees Cox

Snowmelt and Hurricane Campaigns
National Flood Insurance Program | Federal Insurance Directorate | Marketing and Outreach
FY20 Snowmelt Campaign

Objective: Leverage surround-sound tactics to drive flood risk awareness in Region 8 markets in North and South Dakota likely to experience snowmelt and spring flooding.

TARGET MARKETS
Campaign delivered at market level in high-density media markets most likely to experience flooding, as determined using historical data, predictions and condition forecasts, and input from the region.

Markets included:
• Bismarck, ND
• Fargo, ND
• Grand Forks, ND
• Rapid City, SD
• Sioux City, SD
• Sioux Falls, SD

MESSAGING
North Dakota and South Dakota faced unique flood risks in 2020 that were specific to each state:

In North Dakota markets, messaging focused on snowmelt and was delivered through radio and gas station TV ads.

In South Dakota, messaging focused on general spring flooding and was delivered through radio ads.

OUTREACH AND ENGAGEMENT
The 2020 Snowmelt campaign with Region 8 was unique in a variety of ways – from coordination with other regional campaigns, to tailored approaches within geographic areas.

A key component of this campaign was the close alignment with Region 8 flood awareness initiatives and extensive region-wide earned media and social media outreach efforts.
FY20 Snowmelt Campaign | The Surround Sound Effect

Campaign: March 10 – April 7, 2020

Paid Media: Gas Station TV
A new snowmelt gas station television (GSTV) ad aired on gas stations across ND.

Paid Media: Radio
A new snowmelt radio spot aired in ND markets and a spring flooding radio spot aired in markets in SD.

Earned Media: Assets and Resources
Provided Region 8 with earned media assets and resources to support them during their flood awareness outreach and engagement efforts.

Infomediary Agent Outreach
Conducted coordinated outreach and engagement with key agent infomediaries.

Gas station TV ads aired at more than 95 stations across ND.
Paid Media Campaign consisting of Gas Station TV and Radio Ads garnered 3.7M+ marketing impressions.

Gas Station TV
In North Dakota, an engaging new snowmelt gas station TV ad aired at more than 95 gas stations across the state earning almost 1.07M marketing impressions.

Radio
A new snowmelt radio ad underscoring the flood potential of a snowy winter season aired in North Dakota, and a spring flooding radio ad aired in South Dakota — garnering more than 2.64M impressions.

Direct-to-Agent Email Outreach
Email campaign to 326 agents in North and South Dakota. This outreach resulted in an open rate of 19% (slightly above the typical range of 16%-18%) and a click-thru rate of 2% (within the typical range of 1%-3%).

Earned Media Efforts
In coordination with the NOAA spring flood forecast release, Lee dePalo, the Regional Administrator for FEMA Region 8, published an op-ed touching on the risks that come with snowmelt and spring flooding.

Eight outlets covered the op-ed between the dates of February 2nd and March 10th 2020 including the following:

- Grand Forks Herald
- Rapid City Journal
- Brookings Register
- The Forum
- States News Service (wire)
- Capital Journal (print)
- FEMA

This op-ed reached an audience of 347,868, and together with the FEMA release, had an audience of 1,044,414.
FY20 Hawaii Hurricane Campaign

Objective: To build on the successes of the FY19 campaign with Region 9 to target residents of Hawaii vulnerable to flooding. The primary goal of the campaign was to urge Hawaii residents to purchase or retain their existing flood insurance policy.

TARGET MARKETS

- Kauai
- Oahu
- Maui
- The Big Island

MESSAGING

Tactics included messaging around acquisition, retention, and general flood insurance awareness that featured Hawaii-specific imagery

KEY INSIGHTS

The FY20 campaign launched a COVID-response and a Hawaii-specific paid marketing approach – shifting to a digital and radio approach due to shelter-in-place guidelines and focusing on both acquisition and retention messaging – and a robust earned media approach.
Industry Outreach: Conducted outreach to 245 agents, local chapters of agent associations, and the top five Hawaii Write-Your-Owns.

Infomediary Outreach: Developed marketing and outreach materials to help FEMA Region 9 conduct outreach to more than 90 stakeholders and infomediary groups at the community level.

Social Media: Developed social media graphics and copy for Facebook, Twitter, and Instagram.

Paid Media, consisting of digital banner ads, radio ads featuring local Hawaiian talent and paid search generated

- 8,102 clicks to FloodSmart.gov
- 8.1M marketing impressions and
- a total clickthrough rate of 0.10%

outperforming the industry standard CTR for digital display of 0.08%.

Paid Media: Radio
Featured a “local” Hawaiian talent
Paid Media Highlights

**Digital Banner Ads** accounted for most of the paid activity. There were **7,636 clicks** to FloodSmart.gov and **7.9M marketing impressions**.

“**Chasing the Rain**” weather-triggered ads experienced a clickthrough rate of **0.23%**, and **403 clicks** to FloodSmart.gov with **176k marketing impressions**.

**Paid Search** made up the remainder of digital advertising, with **63 clicks** to FloodSmart.gov with **1,299 marketing impressions**.
Earned Media Highlight

Public Service Announcement (PSA) videos (one in English with voiceover talent from Hawaii and the other in Native Hawaiian with voiceover from a representative from the Office of Language Access) was produced to educate residents the risk of flooding in Hawaii during hurricane season. The NBC and CBS local television stations in Honolulu aired the videos from July 15 through the end of hurricane season.

The PSAs aired 169 times.
## FY21-22 Marketing and Outreach Campaign Planning

<table>
<thead>
<tr>
<th>Region 8</th>
<th>Region 9</th>
<th>Region 10</th>
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<tr>
<td>Flood After Fire Campaign</td>
<td>Flood After Fire Campaign</td>
<td>Atmospheric River - Social Media and Email Outreach Campaign</td>
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<tr>
<td>Post Spring and Snowmelt Flooding</td>
<td>Winter Storms, Atmospheric River Flooding</td>
<td>25th and 30th Flood Anniversaries of Atmospheric River Flooding</td>
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<tr>
<td>June 2021</td>
<td>December 2021 – January 2022</td>
<td>February - March 2021</td>
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<tr>
<td>Hawaii Hurricane Campaign</td>
<td>Flood After Fire</td>
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<tr>
<td>Hurricane Flooding</td>
<td>Winter Storms, Atmospheric River</td>
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<tr>
<td>May 2021</td>
<td>December 2021 – January 2022</td>
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To support FEMA’s goal to double the flood insurance coverage and close the insurance gap, if you have a LinkedIn account, please:

- Follow the NFIP LinkedIn page
- Tell your connections and partners to follow us
- Share our content and engage with our new page
- Use the hashtags #FloodInsurance #Flood #InsuranceAgents #Insurance
Mitigation

- Flood Mitigation Assistance
- Increased Cost of Compliance
- Private Flood
- Disaster Recovery Reform Act of 2018 (Video)
Section V(B) of the SFIP specifically excludes coverage from damage caused by a flood that was already in progress prior to the effective date of an NFIP flood insurance policy.

A flood-in-progress may begin when flooding that meets the definition of flood in the SFIP affects the first property in a community.

The determination as to whether or not the flood-in-progress exclusion applies is made on a case-by-case basis. One policyholder may be affected by the flood-in-progress exclusion while their neighbor may not. Each claim is unique and adjusted on its own merits.

Even if the specific loss is not eligible under the SFIP due to a flood event that had started prior to the policy’s effective date, flood insurance still offers protection from flooding from a different event or different source.

FEMA encourages all homeowners, renters, and business owners to obtain flood insurance and to ensure they are continuously insured (i.e., they renew their policies every year).

See Section 14 of the May 2020 NFIP Claims Manual for more information.
WILDFIRES... THE DOUBLE DISASTER

Gregor Blackburn, Region 9, Floodplain Management & Insurance Branch Chief
MITIGATION

- NFIP Compliance
- Substantial Damage
- Insurance Outreach / DRCs
- Building Codes / Ordinances
- Congressional Inquiries
- Training

Floodplain Management & Insurance

- Project Identification
- Application Development
- Training

Hazard Mitigation Grant Program

- 406 Mitigation
- Hazard Mitigation State & Community Planning
- GIS
- Perishable Data Collection & Analysis
- Loss Avoidance Studies
- Earthquake and Dam Safety Programs
- Training

Hazard Performance & Analysis (HPA) (RAB)

- Best Practice Stories
- IA – SBA- DSA - DRC Support
- External Affairs / Private Sector/ Speakers Bureau
- Email Campaign

Community Education & Outreach
MITIGATION & INSURANCE CHALLENGES

Edie Lohmann, Region 9, NFIP Insurance Specialist
Challenges and Questions

SURVIVORS

Federal
State
Local

Right of Entry
Debris Removal
Underinsurance
Coordination of Benefits
Temporary Housing
Affordability
Building Code Requirements
Contractor Supply & Demand
MITIGATION FUNDING OPPORTUNITIES

Carrie Fowler, Region 9, Hazard Mitigation Grants Management Specialist
Hazard Mitigation Assistance
Disaster Related Grants Programs
# HMGP vs. HMGP Post Fire

<table>
<thead>
<tr>
<th>Hazard Mitigation Grant Program (HMGP)</th>
<th>HMGP Post Fire</th>
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<tr>
<td><strong>What?</strong></td>
<td><strong>What?</strong></td>
</tr>
<tr>
<td>• A mitigation grant intended to implement mitigation measures that reduce loss to life and property from future disasters/natural hazard events</td>
<td>• A mitigation grant intended to implement wildfire and post wildfire mitigation measures that reduce loss to life and property from future disaster</td>
</tr>
<tr>
<td><strong>When?</strong></td>
<td><strong>When?</strong></td>
</tr>
<tr>
<td>• HMGP funds become available as the result of a presidentially declared disaster</td>
<td>• HMGP Post Fire funds become available after the applicant’s first FMAG declaration of the fiscal year</td>
</tr>
<tr>
<td><strong>Who?</strong></td>
<td><strong>Who?</strong></td>
</tr>
<tr>
<td>• HMGP provides funding to state agencies/territories, tribes, cities, counties, special districts, and PNPs</td>
<td>• Funding is available to state agencies/territories, tribes, cities, counties, special districts, and PNPs</td>
</tr>
</tbody>
</table>
The Process

Individual homeowners, businesses, and private nonprofits may apply for funding through eligible subapplicants.

Subapplicants
- Federally-Recognized Tribes
- State Agencies
- Private Nonprofits (HMGP only)
- Tribal Agencies
- Local Governments/Communities

Applicants
- Territories
- Federally-Recognized Tribes
- States

FEMA
Post Fire: Eligible Activities

- Ignition-resistant construction
- Defensible space measures
- Hazardous fuels reduction
- Flood diversion and storage
- Replanting/reforestation
- Drainage improvements
- Soil stabilization
- Erosion control
Application Requirements

• Non-federal cost-share of 25%
• Approved Local Hazard Mitigation Plan
• Meet Benefit-Cost Requirements
• Project timeline of less than 36 months
• Must not take place on federal land

REMEMBER: Coordinate with State Emergency Management agencies for submission and additional requirements
NFIP 30-day Wildfire Exception

Photo Credit: Sciencemag.org
MUDFLOW & DEBRIS FLOW
Did you know?
For up to five years after a major wildfire, flood risk greatly increases.

**Property damage risk**

**FACT:** Individuals do not have to live in a high-risk flood area to suffer flood damage.

**FACT:** The increased risk of flood after fire can be roughly estimated:

![Diagram showing increased flood risk](image)

Intensity of Fire + Degree of Land Slope + Amount of Rainfall = Increased Flood Risk

**Financial risk**

**FACT:** A flood does not have to be a catastrophic event to bring high out-of-pocket costs.

**FACT:** Up to 40% of flood insurance claims occur in moderate-to-low risk areas.
Flood After Fire Infographic

Did you know wildfires dramatically alter the terrain and increase the risk of floods? Excessive amounts of rainfall can happen throughout the year. And properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

1. During normal conditions, vegetation helps absorb rainwater.
2. But after an intense wildfire, burned vegetation and charred soil form a water repellent layer, blocking water absorption.
3. During the next rainfall, water bounces off of the soil.
4. As a result, properties located below or downstream of the burn areas are at an increased risk for flooding.

Degree of Land Slope
Higher degree of land slope speed up water flow and increase flood risk.

Flash Floods
Intense rainfall can flood low-lying areas in less than six hours. Flash floods roll boulders, tear out trees and destroy buildings and bridges.

Mudflows
Rivers of liquid and flowing mud are caused by a combination of brush loss and subsequent heavy rains. Rapid snowmelt can also trigger mudflows.

Reduce your risk. The time to buy flood insurance is now. Contact your local insurance agent for more information or visit the National Flood Insurance Program at FloodSmart.gov/wildfire.
Know What’s Covered

**NOT COVERED**

Mudslide

**COVERED**

Mudflow
## Know What’s Covered

**YOU’RE COVERED**

<table>
<thead>
<tr>
<th>Building</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>The insured building and its foundation</td>
<td>Central A/C, furnaces, water heaters</td>
</tr>
<tr>
<td>Electrical and plumbing systems</td>
<td>Washers and dryers</td>
</tr>
<tr>
<td>Finishing — carpet, paneling, bookcases, and cabinets</td>
<td>Furniture — couches, tables, entertainment units</td>
</tr>
<tr>
<td>Refrigerators, stoves, and appliances</td>
<td>Electronic equipment — computers, televisions, radios</td>
</tr>
</tbody>
</table>
For Consumers
Flood After Fire Webpage
FloodSmart.gov/wildfires

For Stakeholders
Agents, Local Community Officials
Flood After Fire Toolkit

- Social Media
- Fact Sheets
  - Posters
- Infographics

The toolkit is available online in the FEMA library:
https://agents.floodsmart.gov/marketing/participate-in-campaigns/flood-after-fire
National Flood Insurance Program Resources

- NFIP Resource Library
  One-stop-shop for NFIP marketing materials and digital assets

- Flood After Fire Campaign Materials
  Local officials are encouraged to use the resources to work with clients to raise awareness about the risk of flooding after wildfires.

- Survivor Stories
  Survivor videos available in the NFIP Resource Library:
  [https://Agents.FloodSmart.gov/marketing/resource-library](https://Agents.FloodSmart.gov/marketing/resource-library)
National Flood Insurance Program Resources cont’d

- Flood After Fire Fact Sheet
  

- Wildfire Exception to 30-day Waiting Period for New Policies
  
  https://nfipservices.floodsmart.gov/sites/default/files/w-18001.pdf

- After Wildfire: A Guide for California Communities
  
  https://nfipservices.floodsmart.gov/sites/default/files/w-18001.pdf
  A resource document developed by the California Silver Jackets Team Icons should always be one color.

- The NFIP Order Form is located at agents.floodsmart.gov
  
  https://www.fema.gov/media-library-data/1588603733512-62697f5d10fe1fc04f8169336f1086d1/NFIP_OrderForm_final_4-28-508.pdf
FY20 Flood After Fire
Objective: Drive awareness about the risk of flooding after wildfire and the importance of flood insurance through multi-channel marketing efforts (i.e. radio + digital display + earned media).

TARGET MARKETS
Geographic targeting communities in burn scar areas with high flood risk and salience.
Markets included the following states:
• Arizona
• California
• Colorado
• Idaho
• Montana
• Nevada
• Utah
• Washington
• Wyoming

MESSAGING
Flood After Fire messaging aims to help homeowners understand that because their community experienced a recent wildfire, they are at a heightened risk of flooding and mudflows for several years.

OUTREACH AND ENGAGEMENT
In past campaigns, the Marketing and Outreach Team focused its efforts on supporting and building the capabilities of local infomediaries around flood-after-fire awareness. In FY20, the team coordinated with FEMA Regions 8, 9 and 10, state and local officials, and local media, to deliver customized communication products with a clear call-to-action to over 200 communities affected by wildfires since 2013. The team built upon this foundation established in past outreach activities by adding paid media tactics.
FY20 Flood After Fire Campaign
By the Numbers

Campaign: November 11 – December 22, 2019

Regional Collaboration
• Collaborated with Regions 8, 9 and 10 to identify target markets and priority infomediaries

Stakeholder Engagement
• Reached over 600+ Stakeholders, including cross promotion with partners from FEMA’s Individual Community Preparedness Division

Industry & Infomediary Outreach
• Engaged with a total of 428 Industry and Infomediary contacts including, 12 WYOs with tailored content and 250 infomediary contacts in impacted Regions

Social Media
• Regions shared content across social media channels – including the first Flood After Fire Community survivor story video
PAID MEDIA HIGHLIGHTS REGION 9
CALIFORNIA

Paid Digital Media
• Engaged California residents through digital display, digital video, and paid search on channels such as Bing and Google Search, Hulu, and Weather.com that generated 113,769 clicks to FloodSmart.gov with over 27.3M marketing impressions and a clickthrough rate of .42%, much higher than the industry average of .08%.

Paid Radio
• Placed a 30-second radio spot on 5 stations—including Spanish—across California, for a total of 4.7M potential impressions.

EARNED MEDIA HIGHLIGHTS
The Marketing and Outreach Team worked with FEMA HQ to conduct a Radio Media Tour with Mr. David Maurstad, head of FEMA’s Federal Insurance and Mitigation Administration. With Mr. Maurstad’s participation in 4 interviews, the Radio Media tour achieved:

• Generated 39 TV stories (34 on-air segments, 5 TV news website mentions including interviews and B-roll footage of two locals featured in our survivor stories series)

• 92 radio airings with an estimated audience reach of more than 1.6M

• Coverage examples include KEYT (ABC) Santa Barbara & KHSL (CBS) Redding.
FY21 Flood After Fire Campaign Planning

- Region 8
- Tentatively Schedule for June 2021
- Post Spring and Snowmelt Flooding
- Paid Campaign tactics focused in Colorado but campaign will outreach to all of Region 8 States impacted by wildfire

FY22 Flood After Fire Campaign Planning

- Regions 9 and 10
- Tentatively Schedule for December 2021 / January 2022
- Post Atmospheric River Flooding
- Paid Campaign tactics focused in Oregon but campaign will outreach to all Region 9 and 10 States impacted by wildfires
To support FEMA’s goal to double the flood insurance coverage and close the insurance gap, if you have a LinkedIn account, please:

- Follow the NFIP LinkedIn page
- Tell your connections and partners to follow us
- Share our content and engage with our new page
- Use the hashtags #FloodInsurance #Flood #InsuranceAgents #Insurance
Panelist Questions ?
Discussion & Comments

SURVIVORS

Federal
State
Local

Right of Entry
Debris Removal
Underinsurance
Coordination of Benefits

Temporary Housing
Affordability
Building Code Requirements
Contractor Supply & Demand
Next Session: Earthquakes
Break

3:50 – 4:00 pm (eastern)
2018 AK Earthquake

AMANDA.SIOK@FEMA.DHS.GOV
November 30, 2018: A magnitude 7.1 earthquake caused significant shaking in the communities of Anchorage, Eagle River, and Chugiak. The State of Alaska received thousands of requests for Individual Assistance, including residents of the Municipality of Anchorage.

Earthquake Epicenter
ABSSA Boundary
State of Alaska Individual Assistance Applicants per 1km Grid Cell
- 4 - 10 (<4 not shown)
- 11 - 25
- 26 - 50
- 51 - 100
- Over 100

Despite the less urban composition of Eagle River and Chugiak, their applicant densities are quite high, especially in Eagle River.
Building Code Enforcement

By 1990 modern seismic provisions were being enforced within the ABSSA on single family home construction. For that reason, these results show only single family residences built since 1990.

Some of the earthquake damage was caused by soil failure under these houses. Because the building codes and inspections would not have predicted that, those inspections were also removed from this analysis.

<table>
<thead>
<tr>
<th>Totals</th>
<th>None</th>
<th>Green</th>
<th>Yellow</th>
<th>Red</th>
<th>Inspections</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside ABSSA</td>
<td>1072</td>
<td>324</td>
<td>1</td>
<td>0</td>
<td>325</td>
<td>11097</td>
</tr>
<tr>
<td>Outside ABSSA</td>
<td>3555</td>
<td>369</td>
<td>13</td>
<td>6</td>
<td>408</td>
<td>4163</td>
</tr>
<tr>
<td>Eagle River</td>
<td>2720</td>
<td>326</td>
<td>4</td>
<td>4</td>
<td>360</td>
<td>3080</td>
</tr>
<tr>
<td>Chugiaq</td>
<td>836</td>
<td>38</td>
<td>3</td>
<td>1</td>
<td>42</td>
<td>878</td>
</tr>
<tr>
<td>Anchorage</td>
<td>199</td>
<td>5</td>
<td>0</td>
<td>1</td>
<td>6</td>
<td>205</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Percentages</th>
<th>None</th>
<th>Green</th>
<th>Yellow</th>
<th>Red</th>
<th>Inspections</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside ABSSA</td>
<td>97.07%</td>
<td>2.92%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Outside ABSSA</td>
<td>90.30%</td>
<td>8.86%</td>
<td>0.79%</td>
<td>0.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Eagle River</td>
<td>88.31%</td>
<td>10.58%</td>
<td>0.97%</td>
<td>0.13%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Chugiaq</td>
<td>55.22%</td>
<td>4.33%</td>
<td>0.43%</td>
<td>0.21%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Anchorage</td>
<td>57.07%</td>
<td>2.44%</td>
<td>0.00%</td>
<td>0.49%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

- A: In the community boundary of Anchorage, this analysis includes 19,057 residences inside the ABSSA and 195 outside.

Analyzing only homes built since 1990 and not experiencing soil failure, both inside and outside the ABSSA show decreased rates of damage. That said, the inspections inside the ABSSA experienced much lower rates of damage, with only one yellow placard and no red placards.
Understanding Substantial Structural Damage in the International Existing Building Code

This document will help you understand how the concept of Substantial Structural Damage (SSD) is used within the International Existing Building Code® (IEBC®). FEMA’s Public Assistance Required Minimum Standards Policy found in the Public Assistance Program and Policy Guide, Chapter 2 – Section VII.B.2.1 (Policy) requires that projects receiving FEMA assistance for repair or replacement incorporate the natural hazards-related provisions of the most recent edition of the International Code Council’s® (ICC®) International Building Code® (IBC®), International Residential Code® (IRC®), and/or the IEBC. The policy applies to buildings that have sustained any level of damage (including, possibly, SSD or Substantial Damage), as well as projects involving new construction, such as improved projects², alternate projects³, or projects eligible for replacement in accordance with 44 CFR, Part
Foundation Damages

Appeals for Foundation and Masonry

Due to FEMA inspectors having limited scope to assess damages to foundations that have dropped or shifted as a result of liquified soils, FEMA is implementing other methods to assess these payments on appeal.

All appeals from eligible applicants whose inspections include foundation line items will be reviewed and may be paid for foundation repairs based on a contractor’s estimate, up to the Home Repair maximum award.

They urged residents to exhaust their appeal options. The U.S. Small Business Administration, meanwhile, is offering low-interest loans up to $200,000 for homeowners and $2 million for businesses, though not all qualify.
Insuring the Risk

Average Foundation Damage Cost: $30,000 - $50,000

Maximum FEMA Individual Assistance Payout: ~$ 30,000

AK Earthquake Insurance:

- 15% Coverage
  - Unknown limitations of standard homeowner’s insurance
- 20% Deductible (Average Home Price: $380,000 = $76,000 Deductible)
- Aftershocks post-72 hours from event require new deductible
Obtain and Maintain

Federal money is available for repairs and damage and debris cleanup in the immediate aftermath of a quake. For long-term repair work, FEMA requires the insurance coverage.

The district received quotes and believes a $10 million earthquake insurance policy would cost about $1.8 million per year for the life of the facilities, Roth said.

The district must weigh whether taking the federal money is worth the added expense of carrying the insurance.

The insurance requirement may prove too costly for taxpayers, school district Superintendent Deena Bishop said.

“It almost outprices itself,” she said.
Earthquake Insurance in FEMA Region IX

**California** - available through CA Earthquake Authority (CEA) [https://www.earthquakeauthority.com/](https://www.earthquakeauthority.com/)

- January 17, 1994 M6.7 Northridge earthquake in downtown Los Angeles on previously unknown fault
- ~$20 BN in residential damages alone with only half covered by insurance
- By January 1995, out of fear they wouldn’t have enough money to pay damage claims if another Northridge-like quake happened, companies representing 93% of CA homeowners insurance market either restricted or stopped writing homeowners policies altogether
- 1996 CA legislature created the CEA – a not-for-profit, publicly managed, privately funded
  - Residential property insurers could offer their own insurance or become a CEA participating insurance company
  - Earthquake Strong and Ready – includes such efforts as Brace+Bolt program

**Arizona, Hawaii, Nevada, Guam, CNMI** - Earthquake insurance is considered an optional coverage.
Parametric Insurance

• Newest product on the market

• In Region IX, currently only offered in CA – homes and businesses, renters as well as homeowners

• Low monthly premiums based on your location

• $10,000 homeowners/$20,000 businesses; no deductible

• Intended to cover immediate needs after an earthquake
  • Any expense except losses already covered by other insurance, and losses due to bodily harm

• Can be purchased in addition to other earthquake insurance
Complex Plate Tectonics = Hard To Quantify And Categorize Hazard and Risk

Continental U.S. (CONUS)

- Strike-slip (horizontal slip) San Andreas from Baja up to Cape Mendocino
- Extension (vertical up/down slip) where N AM plate over riding Pacific plate into Nevada Basin and Range
- Subduction (compression, uplift) and volcanic earthquakes North of Cape Mendocino
Complex Plate Tectonics = Hard To Quantify And Categorize Hazard and Risk

Outside Continental U. S. (OCONUS) Pacific Ring of Fire

- Hawaii - Hotspot volcanic activity, crustal loading, and subsidence
- Guam and American Samoa - subduction along western Pacific rim

Why is Earthquake Insurance different in CA v. other states?

• Since 1933 when the M6.3 Long Beach earthquake destroyed 230 brick school buildings, CA has led the way passing legislation to help state residents understand earthquake hazards

• CA adopts and enforces strict building code requirements

John Muir School, Pacific Avenue, Long Beach
Why is Earthquake Insurance different in CA v. other states?

California Seismic Hazards Zone Act:
- Surface fault rupture
- Liquefaction
- Earthquake-induced landslide
- Tsunami inundation

- Seismic Hazard Zones identify locations of earthquake hazards
- Not all active earthquake faults can be zoned e.g. blind thrust faults
- Not all areas of the state have been evaluated for all earthquake hazards
- Zones do not prohibit development but new construction and improvements over 50% inside of zone must perform site investigation
- The Act also requires disclosure by real estate sellers and agents at the time of sale if a property is within one of the designated seismic hazard zones.

Ambulance crushed by collapse of the Olive View Medical Center in Sylmar during the 1971 M6.5 San Fernando earthquake
What About the Problem of Smaller Earthquakes e.g. ≤M6.0?

**2014 M6.0 SOUTH NAPA, CA**
- **Earthquake date:** August 24, 2014
- **Presidential disaster declaration date:** September 11, 2014
- **Total individual & households Program Dollars Approved:** $11,388,127
- **Individual Assistance Applications Approved:** 4,265

**2020 M5.7 MAGNA, UTAH**
- **Earthquake date:** March 18, 2020
- **Presidential disaster declaration date:** July 9, 2020
- **To date more than 1,180 Utah residents registered for federal assistance; >520 virtual inspections of homes damaged**
FEMA Region IX Earthquake Insurance and Financial Resilience Tool Kit

- Collaboration with CEA, Jumpstart, United Policy Holders, FEMA Region IX, CERC support
- Phased project
- First deliverable: 1-page information sheet with instructions to ACT NOW
- Future actions may include interactive web site, mobile app., other
Ready or not, earthquakes happen!

Guess who has earthquake insurance in this picture?

HINT: Earthquake insurance and financial resilience let you Drop.Cover.Hold On, and enjoy the ride😊
QUESTIONS?

Anne.Rosinski@FEMA.DHS.gov
WASATCH FRONT
UNREINFORCED
MASONRY RISK
REDUCTION STRATEGY

Sean McGowan, PE
Earthquake Program Manager & Building Science Lead
FEMA Region 8
Outline

• Utah earthquake risk
• Lessons from Disasters: 2020 Magna, Utah Earthquake
  • Slow Declaration process
  • Insurance issues
• Mitigation efforts
  • Fix the Bricks
  • Wasatch Front Unreinforced Masonry (URM) Risk Reduction Strategy
Utah’s Killer Buildings: Unreinforced Masonry

Unreinforced Masonry (URM) Buildings don’t have any steel holding the brittle bricks together.

URMs experience **life-threatening damage at low levels of shaking**. They often fall *outwards*.

30,000+ URMs in Salt Lake City; 147,000 in 12 county Wasatch Front

~440k people at risk!
URMs persist because they are economically viable. Victorian, Tudor, Georgian, and brownstone style buildings are sought after as homes and workplaces.

Most are not insured against earthquake damage!
What a Disaster

Disaster Event → Preliminary Damage Assessment → Governor’s Request → Declaration

Declaration thresholds:
State: $1.53 per capita (uninsured)
2020 Magna Earthquake

• Occurred March 18, 2020
• Damage Assessments: mostly virtual
  ...yet needed to be accurate
• Moderate earthquakes – may have delayed Declarations
• Declaration:
  • Individuals: July 9, 2020
  • Public: Dec. 31, 2020

Image source: Deseret News
Why the Delay? Insurance Coverage

- State was very well insured.
- Difficult to prove uninsured losses exceeded Declaration threshold
- Talk to FEMA Regions to better understand interplay between premiums, deductibles, and Declaration threshold
Who Foots the Bill?

- **YELLOW** = State properties
Who Foots the Bill?

- **YELLOW** = State properties
- **X** = Damaged, FEMA covers 75% uninsured losses
Who Foots the Bill?

- **YELLOW** = State properties
- **X** = Damaged, FEMA covers 75% uninsured losses

Parametric portfolio coverage – lump sum

FEMA: “So, which buildings did that cover? Taxpayers won’t be on the hook for them.”
APPROXIMATELY 66 MILLION YEARS AGO...

WELL THAT LOOKS LIKE IT WILL COST A FORTUNE...

ASTEROID MITIGATION PROGRAM
Fix the Bricks

- FEMA Pre-Disaster Mitigation grant to Salt Lake City
- Residential URM retrofits
- ~$4 million in 2020
URM Strategy

- Funding ideas – linking resources to maximize Federal/State grants
- Creative solutions: tax breaks, Historic Preservation credits
- Roadmap for public engagement and soliciting buy-in
Issues to Consider

• Most property owners don’t have earthquake coverage
• Retrofits protect people, typically not buildings themselves
• When damage is bad enough, some survivors default and walk away
• How do we better engage Insurance Commissioners and private insurers to:
  • Help communicate risk?
  • Protect property owners?
  • Prevent economic meltdown?
Thanks!

Sean McGowan, PE

FEMA Region VIII
Denver, CO
Sean.McGowan@fema.dhs.gov
303-475-1447
ARE YOU READY?
CENRALUSQUAKE.ORG

3RD LARGEST MARKET FOR EARTHQUAKE INSURANCE

100 BILLION DOLLARS

UNITED STATES NATURAL DISASTERS TO A $1 BILLION COST LIMIT
- Estimated New Madrid, 1811
- Hurricane Katrina, 2005
- Hurricane Harvey, 2017
- Hurricane Sandy, 2012
- Hurricane Andrew, 1992
DO YOU HAVE A PLAN?

CENTRALUSQUAKE.ORG

FIND OUT MORE ABOUT EARTHQUAKE COVERAGE

1. KNOW WHAT IS AND WHAT IS NOT COVERED UNDER EARTHQUAKE POLICIES.
   Earthquake insurance typically only covers direct damage to the property related to the shaking of an earthquake. Avoid damage, such as fire and water damage from burst pipes and rising water, is covered under a homeowners policy.

2. EARTHQUAKE DEDUCTIBLES ARE MUCH HIGHER THAN A TYPICAL HOMEOWNERS INSURANCE DEDUCTIBLE.
   If your deductible is too high, you may not be able to use your earthquake insurance because the damage may not be greater than the deductible.

3. THE DEDUCTIBLE YOU PAY IS CONSIDERED AN UNINSURED LOSS.
   But you are entitled to federal disaster loans to help cover uninsured losses.

4. TYPICALLY, ALL EARTHQUAKE EVENTS IN A 72-HOUR (THREE-DAY) PERIOD ARE CONSIDERED ONE EVENT — WITH ONE CLAIM AND ONE SET OF DEDUCTIBLES.
   Damage caused by aftershocks more than 72 hours after the first quake could mean a second claim with a second set of deductibles. The time period could vary, so be sure to follow this with your insurance agent.

ARE YOU READY? PLAN NOW!

CENTRALUSQUAKE.ORG
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.

First building code and mitigation DOI workshop planned for mid March in cooperation with FEMA, IBHS, ICC, FLASH and others.

NAIC Insurance Summit Risk and Resilience Track - June