

Disaster Assistance Program

Resources you need, when you need them

What is the NAIC Disaster Assistance Program?

The NAIC Disaster Assistance Program is a portfolio of services provided by the NAIC to any member jurisdiction in need of additional support in the aftermath of a catastrophic event. Every event is different, and the impact will vary by jurisdiction. The Disaster Assistance Program is customized to meet the specific needs of each jurisdiction.

Disaster Assistance Program Services include:

- Disaster Relief Call Center (remote/virtual)
- On-Site Disaster Recovery Center (DRC) Insurance Regulator Staff
- Volunteer Regulator Assistance for Impacted Insurance Departments
- Communications Services: NAIC-hosted website, social media communications, inter-state/inter-agency communications
- NAIC Coordinated Data Call

What is the cost?

There is no cost to your jurisdiction for these services. The NAIC covers the cost for services such as a 1-800 phone line, call center equipment, coordination of facilities, website hosting, and travel/lodging expenses for regulator volunteers.

How do we request Disaster Assistance Program services?

Members should contact any of the below NAIC senior leaders to request assistance. The NAIC senior team will work with you and your team to identify your needs and then will present the request to the NAIC Officers for approval.

- Andy Beal, Chief Operating Officer and Chief Legal Officer - mobile: 816-305-6376; email: abeal@naic.org
- Christian Carter, Director of Member Services and Engagement - mobile: 816-621-0575; email: ccarter1@naic.org
- Scott Morris, Chief Technology Officer - mobile: 816-686-1204; email: samorris@naic.org
- Frosty Mohn, Chief Information Security Officer - mobile: 816-868-4114; email: fmohn@naic.org

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What is the average service setup time after approval?

The NAIC is prepared to move rapidly to secure services. NAIC leadership will promptly schedule a call to confirm your needs and organize resources to go live. The setup time frame will vary depending on type assistance needed. After approval, the average setup time is 24 to 72 hours.

PROGRAMS

Disaster Relief Call Center (Remote/Virtual)

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

- The remote/virtual call center is staffed with experienced insurance department regulator volunteers capable of answering consumer concerns.
- The call center will be flexible enough to handle your entire call volume, allowing your staff to assist others in the field.
- A call rollover option forwards calls to regulator volunteers in the event of overflow calls.

Volunteer Regulator Assistance for Impacted Insurance Departments

NAIC staff facilitate and coordinate insurance department regulator volunteers to work at impacted insurance department(s), including designated DRC location(s).

- Volunteers cover one- to two-week shift rotations on location.
- The NAIC will arrange travel and lodging for the assigned regulator volunteers.
- If needed, the NAIC can provide loaner laptops or cell phones for regulator volunteers.

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NAIC-Hosted Insurance Department Website

In the event an affected jurisdiction's website becomes inoperable or loses use of its facility systems, the NAIC can act as interim host for the jurisdiction's insurance department website. The NAIC can also serve as a resource to communicate your updated status or change information to other jurisdictions and/or agencies.

NAIC-Coordinated Data Calls

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

Data calls can provide information such as ZIP code-level loss data to help determine where losses have occurred; an overview of how quickly claims are being closed; and information on the total extent of losses.

NAIC assistance may include:

- Creating the data templates to meet the needs of the impacted jurisdiction.
- Identifying companies from whom to request data.
- Conducting quality assurance on data received.
- Aggregating data and creating custom reports for regulator use.

Data call staff contact:

Aaron Brandenburg, Assistant Director, Property & Casualty Regulatory Services
mobile: 913-620-9045; email : ABrandenburg@naic.org

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Planning Steps to Coordinate NAIC Assistance

Jurisdictions can prepare for NAIC assistance by the completing the following steps as part a business continuity plan:

- Identify your critical staff and who will be coordinating with the NAIC.
- Evaluate how your staff's availability may be affected. This may help determine the support you may need from the NAIC.
- Confirm the functionality of your systems, facilities, electrical power, and your critical infrastructure after the event. Have any systems malfunctioned? If so, will reparability be available short term or long term?
- Conduct a business impact analysis. What is the minimum you need to function?
- Consider the type of assistance you may need, such as call center overflow, on-site regulatory staff support, a website, or remote office. NAIC staff will also suggest and explain recommended services.
- Document how a trusted third party may access your communications systems (e.g., phone and internet).
- Prepare jurisdiction-specific operational instructions for the NAIC staff, such as jurisdiction statutes, guidelines, and FAQ (e.g., emergency adjuster licensing rules). The NAIC will share this information with call center staff and on-site volunteers.
- Identify and share any jurisdiction-issued bulletins and how the NAIC should handle them.

Program Outreach and Partners

Whenever possible, the NAIC may reach out to a member jurisdiction prior to an imminent disaster to offer information about its program and answer any questions it may have about systems that may be affected in the event of a catastrophe.

The NAIC Research and Government Relations departments sometimes participate in briefings with the Financial and Banking Information Infrastructure Committee (FBII), the Federal Emergency Management Agency (FEMA), the U.S. Department of Homeland Security (DHS) to share information from, and to, NAIC jurisdictions.

The National Insurance Producer Registry (NIPR) and/or the Interstate Insurance Product Regulation Commission (Compact) can assist affected jurisdictions that may need emergency adjuster licenses and/or help processing product filings.