

**NAIC PUBLICATIONS ON
RESILIENCY, DISASTER
PREPAREDNESS, AND
RESPONSE**

Consumer Educational Pieces

Flood Insurance Basics

Description: This document provides some basic facts regarding flooding, as well as providing the NFIPs version of flooding. The document gives a description of the types of things flood insurance covers following a flood event, as well as how to purchase flood insurance. The document provides a link to aid consumers in finding the flood zone they live in.

Link: https://content.naic.org/sites/default/files/inline-files/Flood%20Insurance%20Basics%20_ENGLISH.pdf

Link to Spanish Version: (will be available soon)

Consumer's Guide to Earthquake Insurance (Updated 2011)

Description: This guide provides information on how a consumer can make decisions when buying earthquake insurance. This guide includes information on the following topics:

- Why buy earthquake insurance
- Who needs earthquake insurance
- What earthquake insurance covers
- What earthquake insurance does not cover
- Information regarding earthquake deductibles
- How earthquake premiums are determined
- Smart shopping
- Consumer responsibilities
- Steps to filing a claim

Link: https://content.naic.org/sites/default/files/inline-files/prod_serv_consumer_guide_earthquake.pdf

Disaster Response Documents

Catastrophe Computer Modeling Handbook (Updated November 2010)

Description: The purpose of this handbook is to explore catastrophe models and to discuss issues may arise from their use. This handbook does not take a position as to the ultimate soundness of catastrophe models or the interpretations of the results they provide.

The Catastrophe Insurance Working Group is planning on looking at this handbook and providing updates in the near future.

Link: https://content.naic.org/sites/default/files/inline-files/prod_serv_special_ccm_op.pdf

Climate, Catastrophe, and Resilience Library Resources

Description: This is a curated collection of resources collected by library staff as they pertain to insurance regulation.

Link: <https://naic.soutronglobal.net/Portal/Public/en-US/Collections/Collection/10>

NAIC Disaster Assistance Program (Updated 11/17)

Description: This document presents a quick summary of the services the NAIC can provide to a DOI. The State Disaster Response Plan also includes this information; however, this is a shorter document that summarizes NAIC services.

Link: https://content.naic.org/sites/default/files/inline-files/cmte_c_catastrophe_disaster_assistance_program_0.pdf

NAIC Disaster Reporting Framework (Updated 3/2008)

Description: This framework was created by the Financial Condition (E) Committee by their Disaster Reporting Working Group formed in 2005. This Framework addresses guidance for solvency issues, as well as market conduct. This document is meant to be advisory in nature.

Link: https://content.naic.org/sites/default/files/inline-files/prod_serv_fin_receivership_drf_ops.pdf

Post Disaster Claims Guide (Updated 7/2019)

Description: This document provides important information for a consumer that is going through the claims process following a disaster. The guide gives consumers information on the following topics:

- Making sure they and their family are safe and sound
- How to report a claim
- How an insurer estimates damage
- How an adjuster determines coverage
- Tips for rebuilding, repairing, and replacing their home
- Preparing for the next disaster

Link: https://content.naic.org/sites/default/files/inline-files/Claim%20Disaster%20Guide%20-%20Generic%20FINAL%207%2023%202019_0.pdf

Resiliency and Mitigation Funding Resources

Description: This document provides information regarding funding resources to promote disaster resilience and mitigation. The document includes actions taken by states on insurance discounts and credits. The actions include:

- Regulatory incentive programs
- States that require mitigation discounts (but do not mandate specific rates)
- Specific state grants and programs
- Federal government grants
- Other available resources

Link: <https://content.naic.org/sites/default/files/inline-files/Resiliency%20and%20mitigation%20funding.pdf>

State Disaster Response Plan (Updated 6/2020)

Description: This document supplies a template for DOIs to use in advance of a disaster to help aid consumers. The document also provides details on working with other agencies to help consumers.

Link: <https://content.naic.org/sites/default/files/inline-files/Final%20State%20Disaster%20Response%20Plan.pdf>

Private Flood Insurance Resources

Considerations for State Insurance Regulators in Building the Private Flood Insurance Market

Description: This document provides information regarding ways for a department of insurance (DOI) to encourage the growth of private residential flood insurance. This document provides information regarding state action, legislative and regulatory changes, tailoring rate and form requirements for private flood insurance coverage, waiving diligent search requirements, consumer information, agent and lender actions, and market uncertainty regarding the development of private flood insurance. The document additionally includes appendices that present state actions taken by Florida and barriers to the residential private flood insurance market.

Link: https://content.naic.org/sites/default/files/inline-files/ConsiderationsofPrivateFlood_Final%20%28reduced%29_1.pdf

**FEDERAL RESOURCES
ON RESILIENCY,
DISASTER
PREPAREDNESS, AND
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COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season (May 2020)

Description: This guide provides information about the added complexities of conducting response and recovery during the COVID-19 pandemic. The guide creates a shared understanding of expectations in anticipation of emergent incidents.

The guide is separated into two main sections, including “Response Planning for 2020 Hurricane Season,” and “Recovery Planning for the 2020 Hurricane Season.”

Link: https://www.fema.gov/media-library-data/1525272377818-3cb0cf795a73c135c8543d2459e12c80/NFIPDeskReferencev18_508_V4.1.pdf

or https://content.naic.org/sites/default/files/inline-files/NFIPDeskReferencev18_508_V4.1.pdf

National Advisory Council Report to the FEMA Administrator (November 2019)

Description: This report provides recommendations regarding:

- Financial Preparedness
- Closing the Insurance Gap
- Improving Code Adoption and Compliance
- Marginalized, Tribal, Rural, and Small Communities Program
- Increasing Total Mitigation Funding
- Immediate Needs

Each of these sections provide the current state, desired state, consequences of problem, and potential solutions.

Link: https://www.fema.gov/media-library-data/1576076713587-c1ae1017f2adb4b836ad3db0c26d3578/November_2019_NAC_Report_final.pdf

NFIP Desk Reference (October 2017)

Description: This desk reference guide provides a resource on the National Flood Insurance Program (NFIP). The guide includes information such as: answering NFIP questions, guides the reader to proper resources or references, and provides reader with additional information about the NFIP.

The guide is separated into three sections, including “Before the Flood,” “During the Flood,” and “After the Flood.” The guide also provides contact information for each FEMA regions insurance specialist.

Link: https://www.fema.gov/media-library-data/1525272377818-3cb0cf795a73c135c8543d2459e12c80/NFIPDeskReferencev18_508_V4.1.pdf

or https://content.naic.org/sites/default/files/inline-files/NFIPDeskReferencev18_508_V4.1.pdf

Main Link to Resources on Resiliency, Disaster Preparedness, and Response:
https://content.naic.org/cipr_resilience_resources.htm.