

**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.soutrnglobal.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/NAIC_DisasterAsstProgram_2.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%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/idrp_10222020-Fillable.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,
RESPONSE, AND
MITIGATION FUNDING**

FEMA Podcasts

"Before, During & After" is a podcast for emergency managers. Join us for insights into where emergency management is headed, conversation about preparing for the threats of tomorrow and how everyone has a role in keeping communities safe from disaster.

Future podcast episodes will cover FEMA's work in implementing its strategic plan as well as recent disaster recovery efforts and resources available to better prepare for future risks.

<https://www.fema.gov/about/news-multimedia/podcast>

News & Multimedia

<https://www.fema.gov/about/news-multimedia>

This website provides a number of resources available from FEMA.

NFIP Desk Reference Guide

This desk reference is a direct, comprehensive, and reliable resource on the National Flood Insurance Program (NFIP). This guide is meant for state insurance regulators. The purpose of the desk reference guide is to both educate and clarify common issues that surround the NFIP in three ways: 1 Answer your NFIP question in clear, plain language 2 Guide you to the proper resource or reference 3 Provide you with additional information about the NFIP – if you want to know more.

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

Information regarding Equity

Web site focusing on reducing barriers and increasing opportunities so all people, including those from vulnerable and underserved communities, can get help when they need it.

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

This website allows you to find out more about:

FEMA Disaster Recovery Centers (DRCs) are accessible facilities and mobile offices you can visit to learn more about FEMA and other disaster assistance programs. You may also visit to ask questions

about your case. DRCs are set up in convenient areas after a disaster to make them easier to find. The **DRC Locator** helps you find the hours, services, and locations of DRCs near you.

A DRC may be able to help you:

- Apply for assistance. You may also [Apply for FEMA Assistance online](#) or Apply/Check your status by phone 1-800-621-3362.
- Learn more about disaster assistance programs.
- Learn the status of your FEMA application.
- Understand any letters you get from FEMA.
- Find housing and rental assistance information.
- Get answers to questions or resolve problems.
- Get referrals to agencies that may offer other assistance.
- Learn about Small Business Administration (SBA) programs.

DRC Locator

<https://egateway.fema.gov/ESF6/DRCLocator>

FEMA memorandum for:

Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

Program Change – Updated Prior NFIP Claims Rating Factor Guidance

https://nfipservices.floodsmart.gov/sites/default/files/w-23001_Program%20Change%20Updated%20Prior%20NFIP%20Claims%20Rating%20Factor%20Guidance.pdf

Main Link to Resources on Resiliency, Disaster Preparedness, and Response:

https://content.naic.org/cipr_resilience_resources.htm.

FEMAs Building Resilient Infrastructure and Communities (BRIC) Grant Program Webinars (July 2020)

Description: There are a series of 5 webinars that are each approximately 1 hour long. These webinars introduce the BRIC Grant Program, provide the meaning of the BRIC Name, Building Resilient Infrastructure and Communities and Nature-Based Solutions, Building Resilient Infrastructure Communities and Building Codes, and Building Resilient Infrastructure and Communities and Community Lifelines.

Link: https://www.youtube.com/playlist?list=PL720Kw_OoJlKKwDJQpkCLJ-6v4I_ndNEJ

FLASH Podcast: FEMA's Amanda Siok on How Building Codes and Planning Can Create a Resilient Alaska

This podcast offers information about Alaska's earthquake history, building code progress, resilience strategies, and much more. Her perspectives on disaster safety through strong building and best practices offer a fresh take on shared goals to create disaster-resilient communities.

Link: podcasts.apple.com/us/podcast/strong-homes-safe-families/id1511751179

NCDOI-OSFM Building Codes Website

This website provides information regarding North Carolina building codes – current and past.

Link: <https://www.ncosfm.gov/codes>

Building Code Council (BCC)

This website provides information regarding the Building Code Council and presents information regarding the building code development process.

Link: <https://www.ncosfm.gov/codes/building-code-council-bcc>

OSFM Code Interpretations

This website provides information regarding OSFM Code interpretations. The code interpretations are listed numerically, with the code type and edition.

Link: <https://www.ncosfm.gov/interpretations>