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# Insurance Disaster Response Plan

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# Introduction

# Introduction

In the event of a disaster that requires an extraordinary response, the \_\_\_\_\_ has adopted the following disaster response plan.

## What does this document provide

Following a disaster, this document provides a template for departments of insurance (DOIs) to use when assisting consumers. In advance of a disaster, this document also provides guidance to insurers and other licensees.

This document details how a DOI can work with other agencies to assist consumers, including:

- > Federal agencies
- > State or local agencies
- > The NAIC
- > Other state DOIs

This document does not provide information regarding a Continuity of Operations Plan (COOP). Check to see if your department has a COOP that provides detailed information regarding how it is to be implemented.

## The purpose of the disaster response plan

The purpose of the disaster response plan is to:

- > Provide states with information regarding quick and effective responses to meet the insurance information needs of its citizens.
- > Provide information regarding the coordination of resources with other state agencies to mitigate the effects of a disaster.

**The disaster response plan will be activated by the commissioner, director or superintendent. It will be implemented by the disaster or incident management team.**

## Information the disaster response plan provides

This disaster response plan template provides information to assist state insurance departments in responding to disasters. This disaster response plan is scalable to respond to disasters affecting:

- > Limited areas within the state.
- > Several locations throughout the state.
- > The entire state.



### **NAIC Disaster Assistance Program**

The NAIC Disaster Assistance Program is a series of services provided by the NAIC to any member jurisdiction experiencing the aftermath of a disaster where additional support is needed.

The NAIC can provide the following services following a disaster:

- > Disaster Relief Call Center
- > Disaster Recovery Center (DRC) Insurance Regulator Staff
- > Communications Services
- > NAIC Coordinated Data Call

Services are provided once a formal request is made by an NAIC member (a jurisdiction's appointed/elected insurance commissioner) to the NAIC officers, asking them to direct NAIC senior management to allocate budgeted funds and resources toward their need for disaster relief assistance. The day-to-day project is then overseen by the NAIC Director of Member Services who coordinates a variety of NAIC department staff overseeing operations and volunteers throughout the length of services needed.

### **Ways a jurisdiction can prepare to receive NAIC assistance**

Jurisdictions can prepare information that will better facilitate NAIC assistance after a catastrophic event. These items may be incorporated as part of your jurisdiction's Business Continuity Plan. Jurisdictions need to consider how they want calls and complaints tracked by NAIC volunteers and provide templates, if appropriate.

The following are some high-level action items to do prior to contacting the NAIC:

- > Identify your critical staff and who will be coordinating with the NAIC.
- > Assess the level of impact to your staff. This level of impact may determine the support you need from the NAIC.
- > Assess the functionality of your systems and facilities—i.e., phone, internet, other communications and office—after the event.
- > Assess access to power and your critical infrastructure.
- > Assess business impact analysis; i.e., the minimum you need to function.
- > If possible, consider the type of assistance you may need: call center overflow, onsite regulatory staff support, website, or remote office. However, the NAIC is also prepared to consider new services to meet your unique needs.
- > Document how a trusted third party may access your communications systems: phone and internet.
- > Prepare and provide talking points for the NAIC, frequently asked questions (FAQ), jurisdiction guidelines—i.e., emergency adjuster licensing rules—which can be shared with call center staff and onsite DRC volunteers.
- > Share jurisdiction-issued bulletins and how we are to handle them.



### **NAIC services set-up time after approval of assistance**

The NAIC is ready to help at any time after a member has requested assistance.

- > Call center: within 24–48 hours after contact.
- > DRC volunteers may be available within 48–72 hours after contact.
- > Communications services are available within 24–48 hours after contact and member approval of information.
- > NAIC Coordinated Data Call within 24–48 hours after contact.



### **Additional information**

Where possible, the NAIC may reach out to a member jurisdiction prior to an imminent disaster to offer information about our program or answer any questions they may have about systems that may be affected in the event of a disaster.

NAIC Research and Government Relations departments are able to participate in briefings with the Financial and Banking Information Infrastructure Committee (FBIIIC), the Federal Emergency Management Agency (FEMA), and Homeland Security to share information from, and to, NAIC jurisdictions.

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

### **Disaster relief call center**

The NAIC works with your department's technical team to connect a 1-800 NAIC telephone line and/or computer system—State Based Systems (SBS)—with your jurisdiction's consumer phone line and/or complaint tracking system.

- > Call center is staffed with experienced insurance department regulator volunteers capable of answering consumer concerns.
- > Call center is flexible enough to handle your entire call volume, allowing your staff to assist people in the field.
- > Call center may also be set to roll-over to state insurance regulator volunteers whenever you experience call overflow.

### **COST**

- > There is no cost to your jurisdiction for this service.
- > The NAIC covers the cost for the 1-800 phone line; call center equipment, facilities and coordination; and the travel/lodging reservations and expense for state insurance regulator volunteers.
- > Your fellow members/commissioners provide their state insurance regulator staff as volunteers.



## **DRC insurance regulator staff**

The NAIC facilitates and coordinates insurance department regulator volunteers to staff your designated DRC location(s).

- > Volunteers cover one to two week shift rotations to man the daily operation of the DRC.
- > The NAIC will arrange travel and lodging for the assigned state insurance regulator volunteers.
- > If needed, the NAIC can help provide loaner laptops or cell phones for state insurance regulator volunteer use at a DRC location.

### **COST**

- > There is no cost to your jurisdiction for this service.
- > The NAIC covers the cost of the loaner equipment and travel/lodging expenses for the state insurance regulator volunteers.
- > Your fellow members/commissioners proffer their state insurance regulator staff as volunteers.

To deploy this service, an insurance department staff/disaster coordinator contacts Trish Schoettger, NAIC Director of Member Services at [tschoettger@naic.org](mailto:tschoettger@naic.org) or 816.783.8506. She will coordinate a call with the member/commissioner, NAIC President, and NAIC Chief Executive Officer (CEO) or Chief Operating Officer (COO) to utilize these services.

## **NAIC-hosted insurance department website**

In the case where the affected jurisdiction has lost the use of its facility or their website becomes inoperable, the NAIC can act as an interim host for the jurisdiction's insurance department website. If needed, the NAIC can also serve as a resource to communicate your updated status to other jurisdictions and/or agencies or change information.

### **COST**

- > There is no cost to your jurisdiction for this service.
- > The NAIC covers the cost of hosting the site.

## **NAIC-coordinated data call**

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

# Preparation

# Preparation

## The steps to preparation

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.
- > Identifying available resources.
- > Identifying any resource shortfalls and how these might be addressed.

## Important planning considerations

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

- > Putting procedures in place for internal tracking and reimbursement costs expended by the DOI in response to a disaster.
- > Designating a team of individuals and assigning responsibilities to ensure that everyone on the team understands their roles and responsibilities during a disaster situation.
- > Updating plans and procedures based upon post-mortem evaluation of the DOI's performance in prior disaster response efforts.

## Available training

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

Staff should be periodically 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.



FEMA has free courses available to emergency management teams. These courses can be found by using the following link: <https://training.fema.gov/is/>.

The NFIP has developed a reference guide on flood-related issues for state insurance regulators and other officials. This document can be found using the following link: [https://www.fema.gov/media-library-data/1525272377818-3cb0cf795a73c135c8543d2459e12c80/NFIPDeskReferencev18\\_508\\_V4.1.pdf](https://www.fema.gov/media-library-data/1525272377818-3cb0cf795a73c135c8543d2459e12c80/NFIPDeskReferencev18_508_V4.1.pdf).

### **Insurance contact information that a DOI should regularly collect**

It is important for a DOI to maintain current insurance company contacts for insurers licensed to do business in the state, including non-admitted surplus lines insurers. Some states may maintain contact information in SBS, another database, or through a Microsoft Outlook contact list obtained by an annual request.

Partnerships with private volunteer organizations can also be useful in coordinating response after a disaster. \_\_\_\_\_ should identify consumer or non-profit organizations that would be open to a partnership.

### **Insurance company contacts**

Following a disaster, a DOI will likely need to contact insurers. The contact information should include:

- > Insurers doing business in a state.
- > A primary contact and a secondary contact (both would likely be a member of the insurer's disaster response team).
- > High-level senior management to respond to questions or issues promptly.

### **Requirements of insurance company contacts**

After a disaster, state insurance regulators will need to be able to contact insurers for information. Contacts should:

- > Be able to provide coverage data and loss statistics, by county or region, according to a standardized format developed by the DOI.
- > Be knowledgeable regarding their internal information systems and sources and authorized to access such systems so that applicable and timely information can be provided upon the request of the DOI.
- > Be able to respond to requests for information from legislators, the governor's office, FEMA officials, or press inquiries.

## Other necessary contacts

DOIs will need contacts for local, state and federal officials (these should be maintained and updated).

Contacts will report other disaster information to the DOI, including lists of company claim offices and phone numbers, adjuster information, and company toll-free numbers, etc.

## Types of information that should be ready for dissemination in the event of a disaster

Following a disaster, a DOI will be responsible for helping consumers regarding claims. Some of the items a DOI will want to have on hand to provide to consumers include:

- > Consumer brochures.
- > Consumer alerts.
- > Insurer contacts for consumers.
- > Other forms of information relating to preparation and response to all types of disasters (this information should be updated prior to a disaster).

The NAIC's Transparency and Readability of Consumer Information (C) Working Group created a document to help guide consumers through a claim following a disaster. This document can be passed out following a disaster. [Click here to view document.](#)



## Types of data a DOI should collect regarding disasters

A DOI should define the appropriate area in their department responsible for creating and maintaining a database that holds coverage data and loss statistics collected from insurers. If a DOI does not have the resources to maintain a database, the NAIC can provide this service.

Information to be collected (generally collected by ZIP code) includes such items as the:

- > Number of claims reported
- > Number of claims closed with and without payment
- > Paid losses
- > Incurred losses

## Data collection tools the NAIC can provide

The NAIC can provide the data template adopted by the NAIC Property and Casualty (C) Committee and Executive (EX) Committee and Plenary if the DOI does not have its own data call template. This template can be found on the Catastrophe Insurance (C) Working Group's webpage under the Related Documents tab. Find the webpage [here](#).



## The NAIC coordinated data call

The NAIC assists states with data calls related to the collection of claims data following disasters. Data calls are typically conducted weekly immediately after a disaster and then biweekly or monthly as a higher percentage of claims close. The length of time that data is collected is usually dependent upon the severity of the event. For example, a minor hurricane, like Irma, will not necessitate weekly reporting, even in the beginning. Having the NAIC assist with a data call could require a confidentiality agreement if the state does not already have one that would encompass the data call.

**Types of information a DOI, in coordination with Public Affairs, should maintain, update, post on the state’s website, and distribute via social media**

- > [https://www.insureuonline.org/disaster\\_prep\\_flood.pdf](https://www.insureuonline.org/disaster_prep_flood.pdf)
- > [https://www.insureuonline.org/disaster\\_prep\\_tornado.pdf](https://www.insureuonline.org/disaster_prep_tornado.pdf)
- > [https://www.insureuonline.org/disaster\\_prep\\_hurricanes.pdf](https://www.insureuonline.org/disaster_prep_hurricanes.pdf)
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- > [https://www.insureuonline.org/home\\_inventory\\_checklist.pdf](https://www.insureuonline.org/home_inventory_checklist.pdf)
- > [https://www.naic.org/documents/consumer\\_alert\\_wake\\_of\\_the\\_storm.htm](https://www.naic.org/documents/consumer_alert_wake_of_the_storm.htm)
- > [https://www.naic.org/documents/consumer\\_alert\\_flood\\_insurance\\_understanding\\_risk.htm](https://www.naic.org/documents/consumer_alert_flood_insurance_understanding_risk.htm)

**Resources required for emergency response**

The availability and capability of resources needs to be determined and includes the following:

- > People
- > Facilities
- > Materials and supplies
- > Funding
- > Information regarding threats or hazards

Periodically review resources dedicated to the Disaster Response Team to make certain that there are enough cell phones, laptops, and other equipment and materials available for staff. Disaster Recovery Team Personnel within the DOI should be identified to act as first responders if the DOI is required to respond to an emergency.

DOI employees are divided into those who will work outside of the office and those who will work at the DOI in an onsite or offsite call center.

Contact information for members of the team should be maintained.

Employees should receive periodic training and updates on procedures for assisting consumers in the event of a disaster. The DOI shall maintain

Disaster Recovery supplies and information for use by the Team.



## **Brief description of the Major Incident Management Functions** (See org chart template - Appendix 1)

### **COMMAND**

Sets the incident objectives, strategies and priorities. Has overall responsibility for the incident.

### **OPERATIONS**

Conducts operations to reach the incident objectives. Establishes tactics and directs all operational resources.

### **PLANNING**

Supports the incident action planning process by tracking resources, collecting/analyzing information, and maintaining documentation.

### **LOGISTICS**

Arranges for resources and needed services to support achievement of the incident objectives.

### **FINANCE AND ADMINISTRATION**

Monitors costs related to the incident. Provides accounting, procurement, time recording and cost analysis.

**Keep in mind, larger states may have more resources available than smaller states. See important note to DOIs.**



# Disaster Response / Incident Management Team

# Disaster Response / Incident Management Team

*Response Leadership Team (Your State Emergency Management Agency would call this the Command Support Staff)*

## THE PURPOSE OF THIS TEAM IS TO:

- > Provide direction before, during and after a disaster.
- > Ensure periodic review and assessment of the State Disaster Response Plan and hold the incident management team accountable for implementation.
- > Test and update the plan on a regular and consistent basis.

## LOCATION:

This team is located at the \_\_\_\_\_ unless an alternative location is needed.

## DUTIES:

Upon notification of a significant disaster, the commissioner, superintendent or director will notify this team to begin implementation of the Disaster Response Plan. Identify which other disaster response units should be activated.

## MEMBERS:

The response leadership team should include the following:

- > Incident Commander (IC) (commissioner, director, superintendent, chief deputy or their designee).
- > Public Information Officer (PIO) (the person that handles media and communication requests).
- > Safety Officer (SO) (this person is the human resources (HR) chief manager).
- > Finance /Administration Section Chief.
- > Legal Counsel (LC).
- > Emergency Operations Center (EOC) Liaison Officer (ELO) (this could be your lead consumer affairs staff member).
- > Any other positions, as required, who report directly to the IC (they may have an assistant or assistants, as needed).



## **Incident Commander (IC) – (may be the Agency Head or their designee)**

The IC is responsible for all incident action plans (IAPs) and activities to sustain critical functions and services. These tasks include:

- > Developing strategies and tactics before the execution of action plans in the event of a disaster.
- > Ordering and releasing resources.
- > Conducting incident operations.

### **THE IC IS RESPONSIBLE FOR:**

- > Managing all incident operations.
- > Ensuring overall incident safety.
- > Assessing the situation and notifying internal teams and departments.
- > Appointing others.
- > Carrying out all ICS management functions until they delegate a function.
- > Providing information services to internal and external stakeholders.
- > Managing all operations at the disaster site.

**It is possible for the IC to accomplish all management functions during the aftermath of a small event. The IC only creates the sections that are needed. If a section is not staffed, the IC will personally manage those functions.**

## **Public Information Officer (PIO)**

The PIO is responsible for interfacing with the public, industry, media, and/or other agencies with incident-related information requirements.

### **THE PIO IS RESPONSIBLE FOR:**

- > Drafting and issuing all public announcements.
- > Making all press releases.
- > Establishing an event-specific webpage (if needed).
- > Sending event-specific updates out via social media and posting them online.
- > Giving all interviews with the communications media relative to the incident and the Agency's action plan to address the situation. The PIO establishes communications with PIOs in other State Agencies and the Governor's Media Office to convey situation status, progress toward resolving the incident, and any actions needed in support of or to address the situation.

**The PIO works directly with the IC and Agency Head on all sensitive communications and may seek advice and counsel from other members of the Command Support Staff on legal or personnel matters and from the Section Chiefs on background relating to the situation and the actions the Agency are taking.**

## **Safety Officer (SO)**

The SO monitors incident operations and advises the IC on all matters relating to operational safety, including the health and safety of agency personnel.

### **THE SO IS RESPONSIBLE FOR:**

- > Monitoring conditions and developing measures for assuring safety of personnel.
- > Advising the IC about incident safety issues.
- > Conducting risk analyses.
- > Implementing safety measures.
- > Monitoring building accessibility.
- > Communicating with the IC and staff.

## **Legal Counsel (LC)**

The LC is the member of the Incident Command Support Team who provides legal counsel to the IC.

### **EXAMPLES OF SUPPORT WOULD INCLUDE:**

- > Providing advice relative to Agency jurisdiction and contractual obligations.
- > Completing other tasks as assigned by the IC.

### **THE LC MAY ALSO BE ASKED TO:**

- > Review any public statements to be issued by the PIO.
- > Provide opinion and guidance on employee relations-based issues.
- > Provide opinion and guidance on issues that relate to the Agency mission and the public.

## **Emergency Liaison Officer (ELO)**

The ELO is the point of contact for representatives of other governmental agencies, nongovernmental organizations, and the private sector.

The ELO provides a liaison between the DOI and the state's Department of Emergency Management and Homeland Security (DEMHS), especially when the DEMHS has elected to activate its EOC.

A close working relationship between the Agency and the EOC is required for timely communication and action appropriate to directives received. The ELO will represent the Agency at the EOC and establish ongoing communications and scheduled status reviews with the Agency Incident Command.

# Roles and Responsibilities

# Roles and Responsibilities

## Financial and Administration Section Chief

The Financial and Administration Section Chief is a member of the Incident Command General Staff. This person is also the leader of the Administration Section. In the context of the COOP, the Financial and Administration Section Chief is responsible for the internal processes within the Agency, including financial and human resource functions, which are necessary to enable the critical functions being addressed by the Operations Section.

The Administration Section Chief sustains or recovers processes to maintain the fiscal integrity of the Agency and ensure that essential human resource processes are sustained. The Administration Section Chief works closely with the Operations and Logistics Sections to identify requirements and assess available options.

### THE FINANCE/ADMINISTRATION SECTION CHIEF IS RESPONSIBLE FOR:

- > Analyzing all financial, administrative and cost aspects of an incident.
- > Maintaining daily contact with agency administrative headquarters on finance and administration matters.
- > Meeting with assisting and cooperating agency representatives.
- > Advising the IC on financial and administrative matters.
- > Developing the operating plan for the Finance/Administrative Section.
- > Coordinating finances at the local level.
- > Establishing or transitioning into an existing Finance/Administrative Section.
- > Supervising and configuring section with units to support, as necessary.
- > Negotiating and monitoring contracts.
- > Timekeeping.
- > Analyzing cost.
- > Compensating for injury or damage to property.
- > Documenting reimbursement (e.g., under mutual aid agreements and assistance agreements).

**The Finance/Administration Section is set up for any incident that requires incident-specific financial management.**

**The Time, Compensation/Claims, Cost and Procurement Units may be established within this section.**

## Finance and Administration Section Team Leads

The Finance and Administration Section Team Leads should be a qualified member of the Incident Command General Staff. This person reports to the Administration Section Chief.

### FINANCE AND ADMINISTRATION SECTION TEAM LEADS ARE RESPONSIBLE FOR:

- > The coordination of the initial action plan execution and recovery efforts for one of the Administration Section Teams.
- > Business continuity interruption preparedness.
- > Response coordination.
- > Post-interruption corrective action based on lessons learned for the functions that are part of the normal operational responsibilities of the work group.

**In the National Incident Management System (NIMS) these Team Leads often head branches or divisions.**

**Section Chiefs will determine the organization appropriate under respective sections.**

## Logistics Section Chief

This Logistics Section Chief is a member of the Incident Command General Staff and the leader of the Logistics Section.

### THE LOGISTICS SECTION CHIEF IS RESPONSIBLE FOR:

- > Overseeing the resources and processes needed to sustain or recreate the work environment for Operations and Administration Section functions (in the context of the COOP), including facility, technology, equipment and supplies.
- > Addressing plant, tool, technology and information security (including the Health Insurance Portability and Accountability Act of 1996 [HIPAA]) requirements for the Incident Command.
- > Working closely with the Operations and Administration Sections to identify requirements and assess available options

### THE LOGISTICS SECTION IS RESPONSIBLE FOR ALL SERVICES AND SUPPORT NEEDS, INCLUDING:

- > Ordering, obtaining, maintaining and accounting for essential personnel, equipment and supplies.
- > Providing communication planning and resources.
- > Setting up food services for responders.
- > Setting up and maintaining incident facilities.
- > Providing support transportation.
- > Providing medical services to incident personnel.



## Operations Section Chief

Typically, the Operations Section Chief is the person with the greatest tactical expertise in dealing with the problem at hand. The Operations Section Chief is a member of the Incident Command General Staff and the leader of the Operations Section. This person is responsible for the sustenance or recovery of the functions within the agency that serve the citizens of the state. The Operations Section Chief may have one or more Deputies who are qualified to fill this position.

### THE OPERATIONS SECTION CHIEF IS RESPONSIBLE FOR:

- > Directly managing all incident tactical activities.
- > Implementing the IAP.
- > Developing and implementing strategies and tactics to carry out the incident objectives.
- > Organizing, assigning and supervising the tactical response resources.
- > Having one or more Deputies who are qualified to assume these responsibilities. (This is recommended where multiple shifts are needed, as well as for succession planning).

## Operation Section Team Leads

An Operation Section Team Lead is a qualified member of the Incident Command General Staff who reports to the Operation Section Chief. This individual is responsible for the coordination of the initial action plan and recovery effort of the Operation Section Teams.

### OPERATION SECTION TEAM LEADS ARE RESPONSIBLE FOR:

- > Pre-incident preparedness.
- > IAP coordination.
- > Post-incident corrective action based on lessons learned for the functions that are part of the normal operational responsibilities of the work group.



## Planning Section Chief

The Planning Section Chief is a member of the Incident Command General Staff and leader of the Planning Section. This individual is responsible for the development of the Business Continuity Plan and COOP document and works closely with the IC, General Staff (other Section Chiefs), and Command Support Staff to ensure that critical functions and their resource requirements are identified and that preparatory actions are taken. The Planning Section Chief ensures that communications information needed to execute the COOP has been captured.

### IN THE CONTINUITY PLAN ACTION PERIOD, THE PLANNING SECTION CHIEF IS RESPONSIBLE FOR:

- > Serving as a coach to Incident Command.
- > Ensuring that regular crisis action plan review sessions are held.
- > Ensuring that outstanding issues are identified.
- > Ensuring that appropriate alternatives are considered.
- > Ensuring that action assignments are clearly distributed.

The Planning Section Chief may have one or more Deputies who are qualified to assume these responsibilities. This is recommended where multiple shifts are needed, as well as for succession planning.

### THE MAJOR ACTIVITIES OF THE PLANNING SECTION MAY INCLUDE:

- > Collecting, evaluating and displaying incident intelligence and information.
- > Preparing and documenting IAPs.
- > Tracking resources assigned to the incident.
- > Maintaining incident documentation.
- > Developing plans for demobilization.

## Deputy

The Deputy is a fully qualified individual who, in the absence of a superior, can be delegated the authority to manage a functional operation or perform a specific task. In some cases, the Deputy acts as relief for a superior; therefore, the Deputy must be fully qualified in the position.

Deputies can be assigned to the IC, Command Support Staff, and the Section Chief positions.

## Statistics Operational Network Task Group

The purpose of this group is to facilitate an analysis of a catastrophe with insurance companies and the \_\_\_\_\_ whenever a catastrophic event occurs.

The Statistics Operational Network Task Group will be located \_\_\_\_\_ unless otherwise chosen due to necessity.

The Statistics Operational Network Task Group is charged with the responsibility of creating a “contact list” of insurance community liaisons. This contact list will allow for prompt contact of people within the insurance industry who should be able to provide coverage data and loss statistics, by region, according to any standardized format developed by \_\_\_\_\_.

The Team Lead should be knowledgeable of company internal information systems and sources authorized to access such systems so that applicable and timely information can be provided to \_\_\_\_\_ or emergency response agencies upon request.

Members of this Task Group should include divisions that perform data collection/analysis, market conduct, and financial regulation.



## Consumer Operational Team Lead

The Consumer Operational Team Lead works with the PIO to provide consumers with the information needed to contact their insurance companies and the fundamentals to file a claim and convey necessary information to the Emergency Response Team.

A Consumer Information Task Group will be located \_\_\_\_\_ unless otherwise selected by the Disaster Executive Committee due to necessity.

If a disaster is declared, a consumer hotline should be immediately activated, but consideration may be needed to relocate it. The hotline:

- > Should be able to ramp up to provide a 24-hour service.
- > Should operate utilizing four six-hour shifts.

**Branch offices might initially be made operational through the use of cell phones until other landlines are established.**

Hotline staff should:

- > Have a list of 800 numbers of the major property/casualty (P/C) insurers in the state.
- > Have the list of Emergency Response Task Group key personnel.
- > Have other emergency agency numbers to be used in the event of a disaster.
- > Be provided with a communications kit, which will be used to tell consumers about claim procedures.

Members should include:

- > Consumer services unit senior management.
- > Internal resource senior management.



### **Communications Operations Task Group**

The purpose of this group is to work with the PIO to create a central source for media information relevant to disaster insurance and the disaster plan response activities.

This Group:

- > Prepares news releases about the steps to take before, during and after a disaster.

- > Produces brochures about preparedness.
- > Dispatches speakers to various locations, as needed.
- > Maintains contact with all media.

The Communications Team will be \_\_\_\_\_ unless otherwise chosen by the Disaster Executive Committee due to necessity.

**THE COMMUNICATIONS OPERATIONS TASK GROUP IS RESPONSIBLE FOR:**

- > Developing a consistent message to be communicated to consumers.
- > Distributing advisories and brochures to units of government throughout the state so that they may reproduce them for local residents. (The NAIC may be contacted for assistance in bulk reproduction).

The Communications Task Group should:

- > Be in constant contact with the \_\_\_\_\_ to coordinate media announcements.
- > Contact news organizations throughout the state with a Media Advisory.
- > Notify news agencies that \_\_\_\_\_ is the primary source for obtaining and forwarding information relative to insurance and a disaster.
- > Be in constant touch with the Emergency Response Task Group and branch offices to coordinate the information flow.

**Much of the information will be obtained from the designated liaison persons of the Emergency Response Task Group.**

**This system ensures that information being supplied to the media is consistent, accurate, and up-to-the-minute.**

The Communications Task Group is:

- > Responsible for ensuring that messaging is consistent.
- > Responsible for developing an Outreach Team to operate quickly and efficiently in affected areas to answer questions in town meetings and other informational gatherings.
- > Responsible for supplement information provided through the media and other sources about how to quickly and effectively prepare insurance claims information.

Members include:

- > Senior media or communications staff.
- > Legislative personnel.
- > Key agency staff with public speaking experience.

## Logistics Task Group

### The purpose of this Task Group is:

- > To consult with other task groups regarding the DOI's logistical and technical capabilities, and requirements, to enable the efficient execution of the DOI's State Disaster Response Plan.
- > To coordinate with the Emergency Response Task Group regarding logistical and technical capabilities for Emergency Response Task Group and/or field or temporary offices.
- > To coordinate with other areas regarding logistical and technical capabilities for hotline and other consumer communication needs.

The Logistics Task Group will be \_\_\_\_\_ unless otherwise chosen by the Disaster Executive Committee due to necessity.

### The duties of the Logistics Task Group are:

- > To identify resource needs of the other task groups regarding the DOI's logistical and technical capabilities and requirements to enable the insurance department to respond better and faster to disasters and include these in the implementation plan.
- > To coordinate technical requirements for an alternate designated facility to ensure its immediate activation in case the DOI's home or central office is damaged/destroyed in a disaster and include these in the implementation plan.

### Members include:

- > Senior staff from internal resource or budget.
- > Senior staff from the information technology (IT) unit.
- > Senior staff from any branch office locations.



## **Branch Office(s)**

Branch offices will be responsible for addressing and solving problems where possible and overseeing operations in their responsibility area.

While the composition and basic duties will be the same as those of the Emergency Response Task Group, the branch office(s) will deal with the local problems and handle them from a closer vantage point.

Branch offices will be established at the existing location of the branch offices, unless the Emergency Response Task Group indicates a more appropriate location.

### **THE BRANCH OFFICE WILL BE RESPONSIBLE FOR:**

- > Channeling information within the zone for which the branch office is responsible.
- > Forwarding requests for speakers and press contacts to the Communications Task Group.
- > Obtaining general insurance information and all written material explaining how to prepare claims from the Consumer Services Task Group.
- > Routinely reporting to the Emergency Response Task Group about daily activities.
- > Sending all problems that cannot be worked out locally to the Emergency Response Task Group for review.
- > Obtaining DOI brochures.

Members include senior staff from branch office location(s).

**Where serious disputes or problems arise, the branch office will forward these back to the Emergency Response Task Group; otherwise, the branch office will manage its own operation and report only.**

**It is imperative that senior staff remain at the Branch Office Operations center for command purposes.**

**These centers fall under the direction of the Emergency Response Task Group.**

## Appendix I

# Business Continuity Org Chart

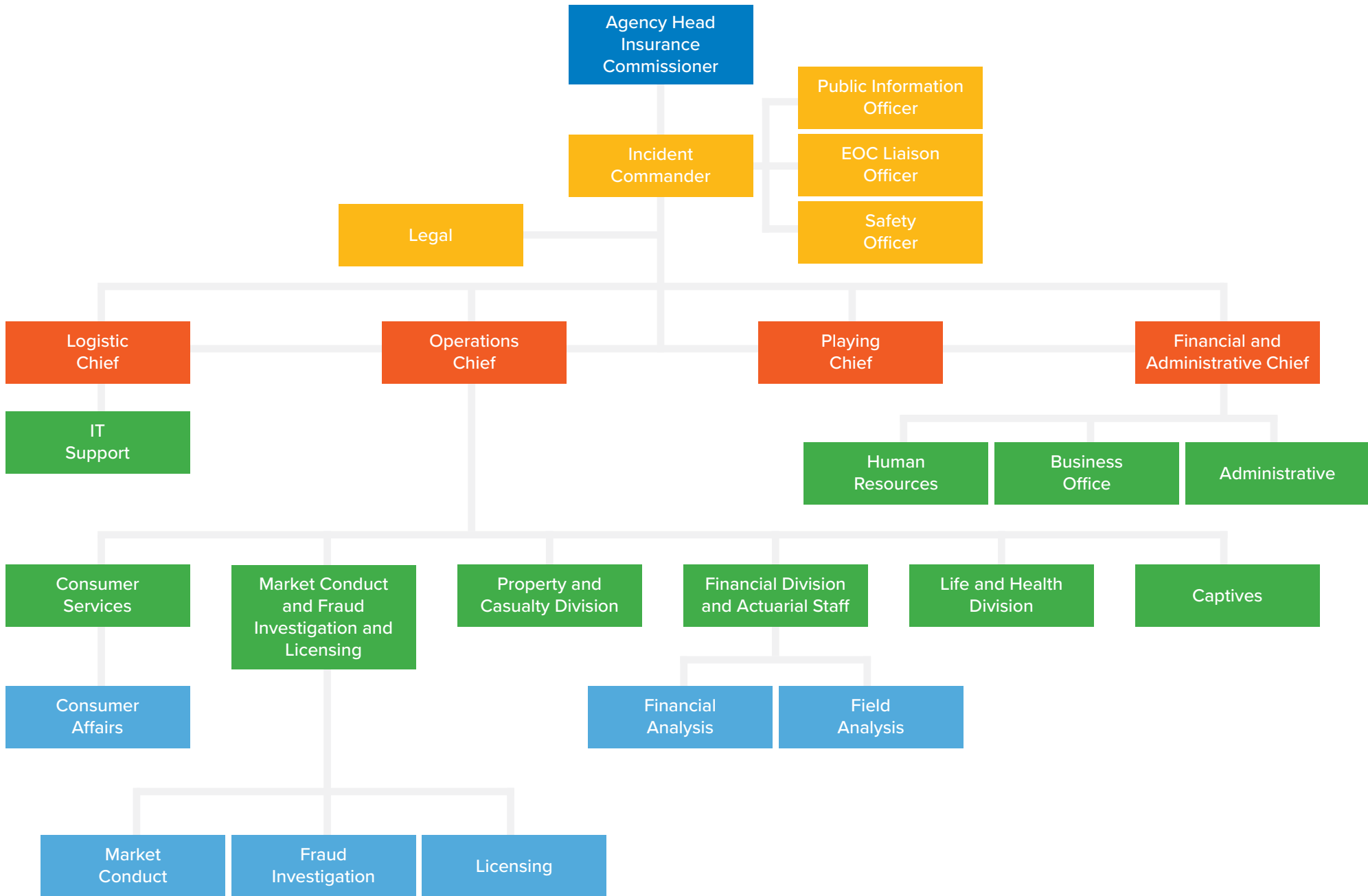
Agency Head / Executive

Command Support Staff

Section Chiefs

Section Team Leads

Team Lead Support Staff





## Appendix II

# Response Levels and Definitions

# Response Levels and Definitions

	<b>Disaster Level 1</b>	<b>Disaster Level 2</b>	<b>Disaster Level 3</b>	<b>Disaster Level 4</b>
<b>Typical Damage</b>	Exterior Damage to Private Property	Exterior Damage, Possibly Some Interior Damage, and Possibly Some Structural Damage to Private and Commercial Property. Infrastructure Damage to Telephone and Power Lines.	Exterior Damage, Interior Damage, and Structural Damage to Private and Commercial Property. Infrastructure Damage to Telephone and Power Lines. Temporary Interruption of Normal Public Services.	Significant to Massive Exterior, Interior and Structural Damage to Private and Commercial Property. Infrastructure Damage to Telephone and Power Lines and Possibly Cell Towers. Communications, Public Services Lost for Extended Time.
<b>Insured Losses</b>	Less than \$100 Million	Between \$100 Million and \$1 Billion	Between \$1 Billion and \$10 Billion	Greater than \$10 Billion
<b>Types of Events</b>	Rural Tornadoes Rural Hailstorms Rural Windstorms Local Flash Floods	Town-leveling tornadoes Suburban Hail and/or windstorms Area-wide ice storms Area-wide flash floods Rural & Residential Forest/Wildfires	Region-wide Region-wide ice storms Urban Tornadoes Major outbreak multiple tornadoes Urban Floods Urban/Suburban Fires Significant Blizzards Moderate earthquakes	Significant Earthquakes A major New Madrid EQ Significant record-breaking floods Major influenza outbreak
<b>Geographical Extent</b>	Localized	Localized to disbursed	Localized to widespread	Disbursed to widespread
<b>Affected Population</b>	Small	Small to Moderate	Small to Large	Moderate to Large
<b>Examples</b>	Hoisington, Kansas F4 Tornado (April 21, 2001) \$43 Billion in Damages	La Plata, Maryland F4 Tornado (April 28, 2002) \$100M in Damage	Nashville Flood (May 1, 2010) \$1.5 Billion in Damages	Great Flood of 1993 (Missouri & Mississippi Rivers) \$15–20 Billion in Damages
		Haysville/Wichita, Kansas F4 Tornado (May 3, 1999) \$150 Million in Damage	Oakland/Berkeley Firestorm (October 19, 1991) \$1.54 Billion in Damages	Northridge Earthquake (January 17, 1994) (Mag. 6.7 Mom. Mag.) \$15 Billion in Damages
		Greensburg, Kansas EF5 Tornado (May 4, 2007) \$153 million in Damage (Approx. 2,000 claims)	Tornado Outbreak in KC, Okla. City (May 2005) F3s & F4s \$3.2 Billion	FEMA Estimate for a Mag. 7.7 Earthquake in Missouri: \$30+ Billion in Damages

# Director's Contacts

## TOP 20 P/C INDUSTRY CONTACT LIST

Carrier Name	Director's Contact Name	Director's Contact Title	Director's Contact Address	Director's Contact Address	Director's Contact Cell Phone #	Director's Contact Fax #

# Director's Contacts

## TOP 20 COMMERCIAL/ALLIED LINES CONTACT LIST

Carrier Name	Director's Contact Name	Director's Contact Title	Director's Contact Address	Director's Contact Address	Director's Contact Cell Phone #	Director's Contact Fax #

# Appendix III

## Sample Contact List

# Insurance Trade Association & Key Industry Groups Contact List

## State Insurance Trade Association (SITA)

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Address 1

---

Address 2

---

Executive Director

---

Phone

---

Fax

---

Email Address

---

Web Address

---

## State Insurance Agent Association

---

Address 1

---

Address 2

---

Executive Director

---

Phone

---

Fax

---

Email Address

---

Web Address

---

## National Association of Mutual Insurance Companies (NAMIC)

---

Address 1                      **3601 Vincennes Road**

---

Address 2                      **Indianapolis, IN 46268**

---

Key Executive                **Charles Chamness, CFO**

---

Phone                         **(317) 875-5250**

---

Fax                             **(317) 879-8408**

---

Email Address                **[lforrester@namic.org](mailto:lforrester@namic.org) / [cchamness@namic.org](mailto:cchamness@namic.org)**

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Web Address                 **[www.namic.org](http://www.namic.org)**

---

**National Association of Mutual Insurance Companies (NAMIC)**

Address 1	<b>2828 E. Trinity Mills Road, Suite 315</b>
Address 2	<b>Carrollton, TX 75006</b>
Assistant Regional Manager	
Phone	
Fax	
Email Address	
Web Address	<b><u><a href="http://www.iso.com">www.iso.com</a></u></b>

**American Property and Casualty Insurance Association (APCIA)**

Address 1	
Address 2	
Executive Director	
Phone	
Fax	
Email Address	
Web Address	

**Insurance Information Institute (III)**

Address 1	<b>110 William Street</b>
Address 2	<b>New York, NY 10038</b>
Key Executive	
Phone	
Fax	
Email Address	
Web Address	<b><u><a href="http://www.iii.org">www.iii.org</a></u></b>

**State Insurance Guaranty Association**

Address 1	
Address 2	
Contact	
Phone	
Fax	
Email Address	
Web Address	

**National Association of Insurance and Financial Advisors (NAIFA)**

Address 1

Address 2

Contact

Phone

Fax

Email Address

Web Address

**National Council on Compensation Insurance**

Address 1

Address 2

Executive Director

Phone

Fax

Email Address

Web Address

**State Property Residual Market or Fair Plan**

Address 1

Address 2

Key Executive

Phone

Fax

Email Address

Web Address



# Media Contacts

(EXAMPLE FROM MISSOURI DEPARTMENT OF INSURANCE)

<b>Newspapers</b>		
Blue Springs Examiner	<a href="mailto:dbrendel@examiner.net">dbrendel @examiner.net</a>	(816) 229-9161
Boonville Daily News, The	<a href="mailto:news@boonvillenews.com">news@boonvillenews.com</a>	(660) 882-5335
Branson Daily News, The	<a href="mailto:bdn@tri-lakes.ent">bdn@tri-lakes.ent</a>	(417) 334-3161
Carthage Press, The	<a href="mailto:carpress@ipa.net">carpress@ipa.net</a>	(417) 358-2191
<b>Broadcast</b>		
Associated Press	<a href="mailto:pstevens@ap.org">pstevens@ap.org</a>	
<b>Television Stations</b>		
KCTV	<a href="mailto:kctv@kctv.com">kctv@kctv.com</a>	913-677-5555
KETC	<a href="mailto:letters@ketc.pbs.org">letters@ketc.pbs.org</a>	800-729-9966
<b>Radio Stations</b>		
KAAN	<a href="mailto:rodneyh@netins.net">rodneyh@netins.net</a>	660-425-7575
KAHR	<a href="mailto:kool967@semo.net">kool967@semo.net</a>	866-917-9797
KALM -	<a href="mailto:mail@kkountry.com">mail@kkountry.com</a>	417-264-7211
KAOL	<a href="mailto:KMZU@carolnet.com">KMZU@carolnet.com</a>	660-542-0404
KBDZ	<a href="mailto:news@suntimesnews.com">news@suntimesnews.com</a>	573-547-2980