

# **FEMA REGION IV-SOUTHEASTERN STATE DOI DISASTER RESILIENCE ROUNDTABLE**

**JULY 8 & 9, 2020 – VIRTUAL MEETING**

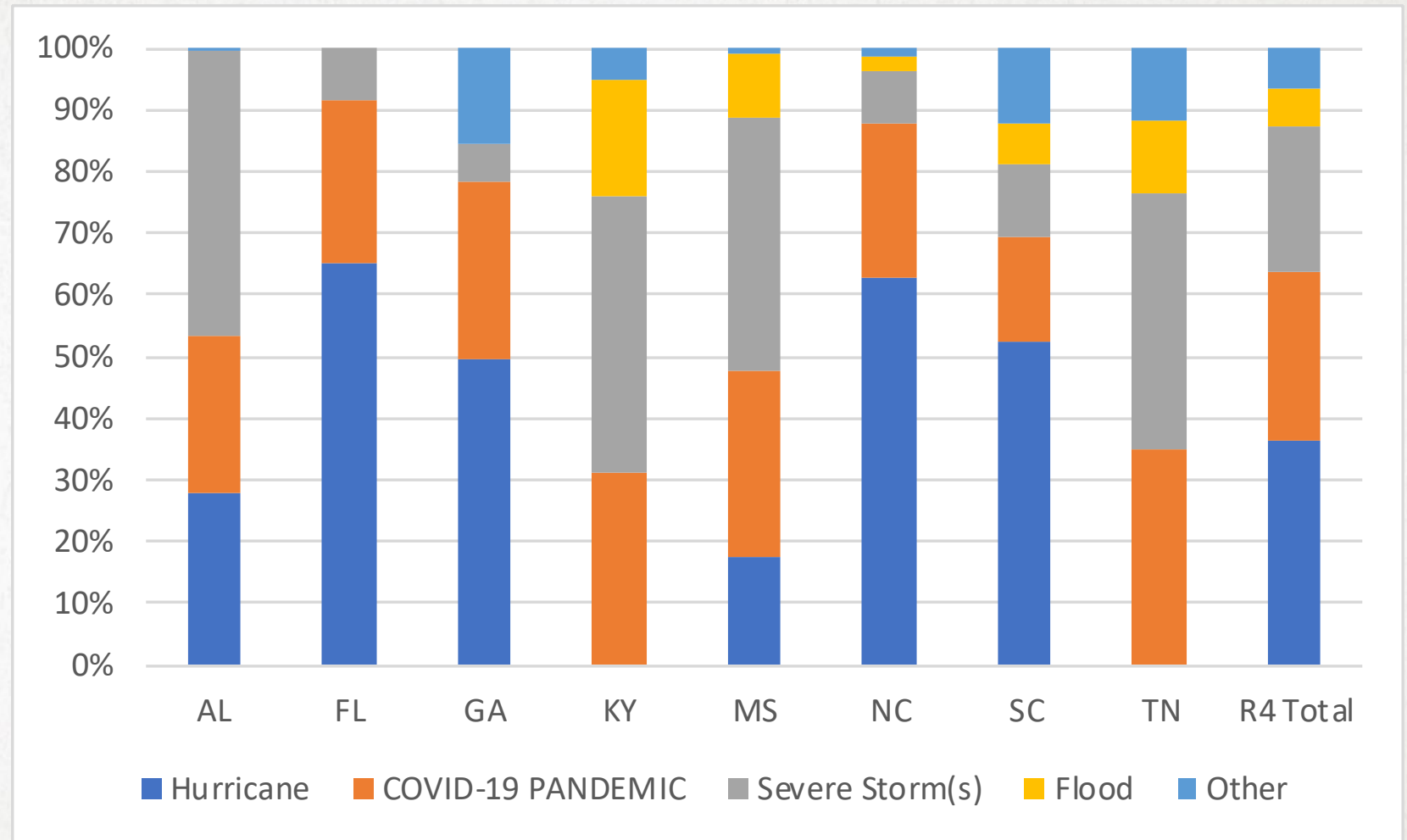
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# BUILD FROM JANUARY 2020 RVII EVENT



# FEMA R4 DISASTER RISK

*From 2010 to 2020 a total of 3,251 Major Disaster Declarations & 2,221 Emergency Declarations*





The objectives of this meeting are to build upon existing relationships, identify new partnership opportunities for all phases of disaster management, and discuss how the COVID-19 pandemic will change the way we operate.

- Effectively providing appropriate level of support to consumers & insurance industry following a disaster
  - Better understand how response is handled at the *local* level
  - How should DOIs be interacting with FEMA during response?
  - Better understand NAIC disaster assistance capabilities
  - How is COVID-19 impacting state EMs and FEMA response?
- Proactively planning to ensure consumers have what they need prior to a disaster and following a disaster (**improving Science to Operations**)
- Create a learning tool to improve comprehensive plan from lessons learned after disaster strikes.



*Learn from  
other states  
and FEMA  
&  
Establish  
stakeholder  
relationships*

**Wednesday, July 8**

<b>Time (Eastern)</b>	<b>Topic</b>	<b>Moderator/Presenter</b>
<b>1:00pm – 1:10pm</b>	<b>Welcome and Agenda Overview</b>	<b>Jeff Czajkowski</b>
<b>1:10pm – 1:30pm</b>	<b>Leadership Remarks</b> Director Farmer (SC) – NAIC President Commissioner Chaney (MS) – C Committee Vice-Chair Paul Huang, Assistant Administrator, Federal Insurance, FEMA Gracia Szczech, Regional Administrator, Region IV, FEMA	<b>Jeff Czajkowski</b>
<b>1:30pm – 2:25pm</b>	<b>Getting to know the players: Organizational Structures</b> Each group will have the opportunity to discuss how they are structured and who is responsible for various aspects of disaster management.	<b>Jeff Czajkowski</b> NAIC FL & AL State DOIs AL & TN State EMs FEMA
<b>2:25pm – 2:35pm</b>	<b>Break</b>	
<b>2:35pm – 3:50pm</b>	<b>Disaster Response and Recovery Operations</b> FEMA will outline each phase of disaster response and what the states can expect to see. This will include both flood and non-flood events. NFIP specific actions as well as Individual Assistance operations will be discussed. We will also hear about examples of FEMA and DOI response and lessons learned from MS and TN in 2020.	<b>Jason Hunter</b> FEMA HQ FEMA Region IV MS TN
<b>3:50pm – 4:00pm</b>	<b>Closing Remarks – Overview of Day 2</b>	<b>Jeff Czajkowski</b>

# LEADERSHIP REMARKS

**1:10PM – 1:30PM**

- **DIRECTOR RAY FARMER (SC) – NAIC PRESIDENT**
- **COMMISSIONER MIKE CHANEY (MS) – C COMMITTEE VICE-CHAIR**
- **PAUL HUANG, ASSISTANT ADMINISTRATOR, FEDERAL INSURANCE, FEMA**
- **GRACIA SZCZECH, REGIONAL ADMINISTRATOR, REGION IV, FEMA**



# **GETTING TO KNOW THE PLAYERS: ORGANIZATIONAL STRUCTURES**

**1:30PM - 2:25PM**

# NAIC Disaster Services

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Aaron Brandenburg & Sara Robben  
NAIC



# NAIC Disaster Services

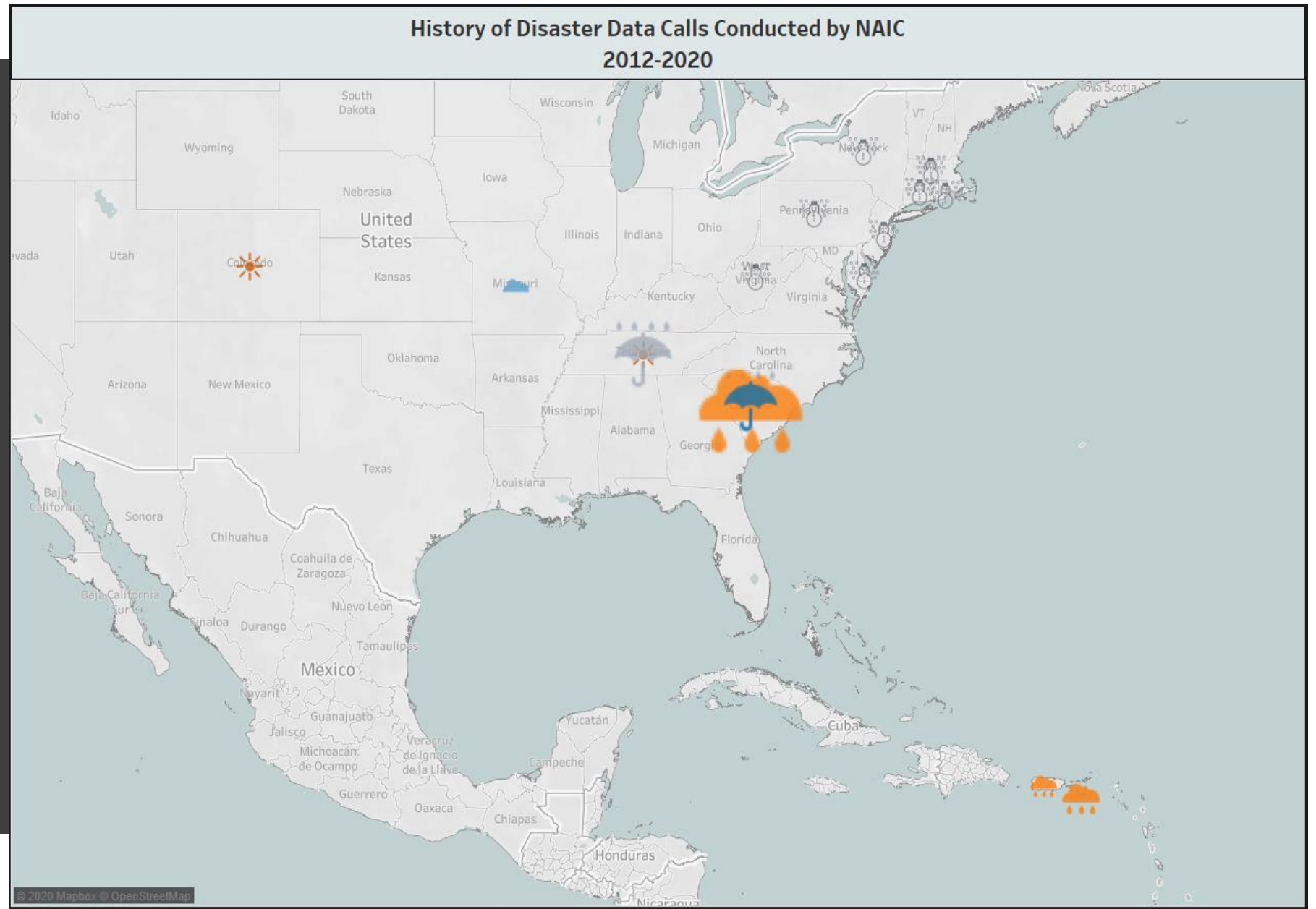
- Call Centers
- Data Calls
- Consumer Assistance
- NAIC Committee Resources
  - Consumer Education
  - Disaster Response
  - Private Flood
  - State Disaster Response Plan

## NAIC DISASTER ASSISTANCE SUPPORT

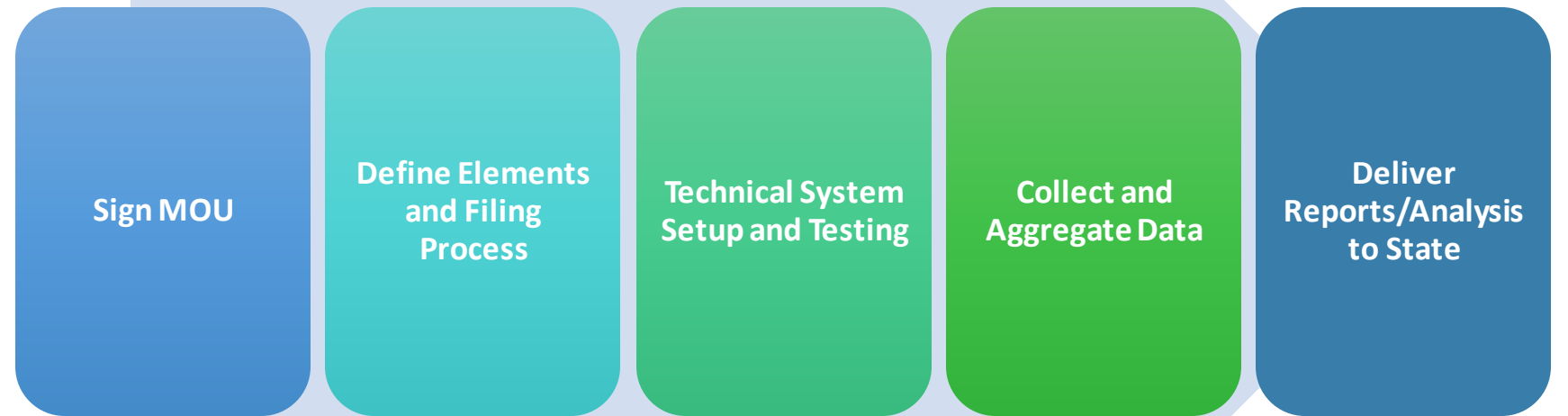
2005 – 2020

YEAR	Storm Response	Jurisdiction(s) Supported	Support Type	Duration	# Volunteers or Call Volume or # Support Days at DRC
August 2005	Hurricane Katrina	Mississippi	<ul style="list-style-type: none"> <li>• State Volunteer Call Center – NAIC KC location</li> <li>• State Volunteers at Storm Site DRC's or DOI Offices</li> <li>• Coordinated Data Calls</li> <li>• NAIC/NIPR Technology Tools</li> <li>• Temporary DOI Website / Toll-free Phone</li> </ul>	5 months	2,027 consumer calls
April 2011	Alabama Tornadoes (19 Counties)	Alabama	<ul style="list-style-type: none"> <li>• State Volunteers at Storm Site DRC's</li> </ul>	12 weeks	14 regulators from five states for two-week deployments per regulator for 12 weeks
November 2012	Superstorm Sandy	New Jersey	<ul style="list-style-type: none"> <li>• State Volunteer Call Center – NAIC KC location</li> <li>• NAIC SBS Complaints database</li> <li>• Coordinated Data Calls</li> </ul>	4 months	Handled 1,727 consumer calls
May 2013	Moore OK Tornadoes	Oklahoma	<ul style="list-style-type: none"> <li>• State Volunteer Call Center – NAIC KC location</li> <li>• NAIC SBS Complaints database &amp; NIPR's Public Adjuster Licensing App</li> </ul>	4 weeks	Handled 928 consumer calls
August 2017	Hurricane Harvey	Texas – Houston and Beaumont	<ul style="list-style-type: none"> <li>• State Volunteers at Storm Site DRC's</li> </ul>	4 weeks	24 regulators from eight states for one-week deployments per regulator for 4 weeks
Sept 2017 – March 2018  April 2018 – Oct 2018	Hurricane Irma & Maria	Puerto Rico & USVI	<ul style="list-style-type: none"> <li>• State Volunteer Bilingual Call Center – NAIC KC location</li> <li>• State Volunteers at DOI Offices</li> <li>• Coordinated Data Calls</li> <li>• NAIC SBS Complaints database &amp; NIPR's Public Adjuster Licensing App</li> <li>• Temporary DOI Website / Toll-free Phone</li> </ul>	1 year	Sep – Mar: 22 regulator volunteers from 13 states assisted PR with 9,138 cases. NAIC handled 918 consumer calls Apr – Oct: handled 822 consumer calls.

# Disaster Reporting Data Calls



# Disaster Data Call Process





# Disaster Data Call Static Reporting

STATE/TERRITORY  
OFFICE OF ---  
DATA CALL FOR -----  
SUMMARY TOTALS BY LINE

Date of Report: DATE

Report Line	Claims Reported	Claims Closed With Payment	Claims Closed Without Payment	Paid Loss	Case Incurred Loss	Percent Closed
Residential Property						%
Commercial Property						%
Personal Auto						%
Commercial Auto						%
Business Interruption						%
Flood						%
All Other Lines						%
<b>Totals</b>						%

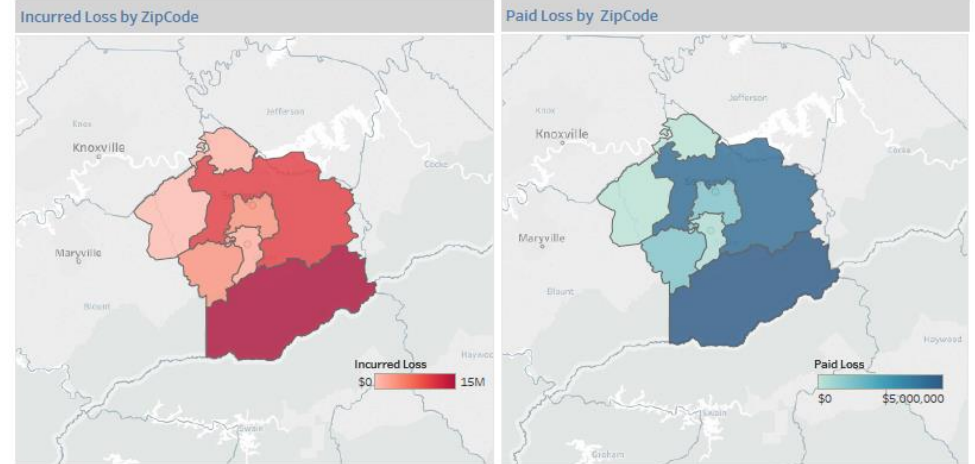
## Datacall Selection

Select datacall group: --Select--

Select datacall: --Select--

Number of Companies who have filed data: 68

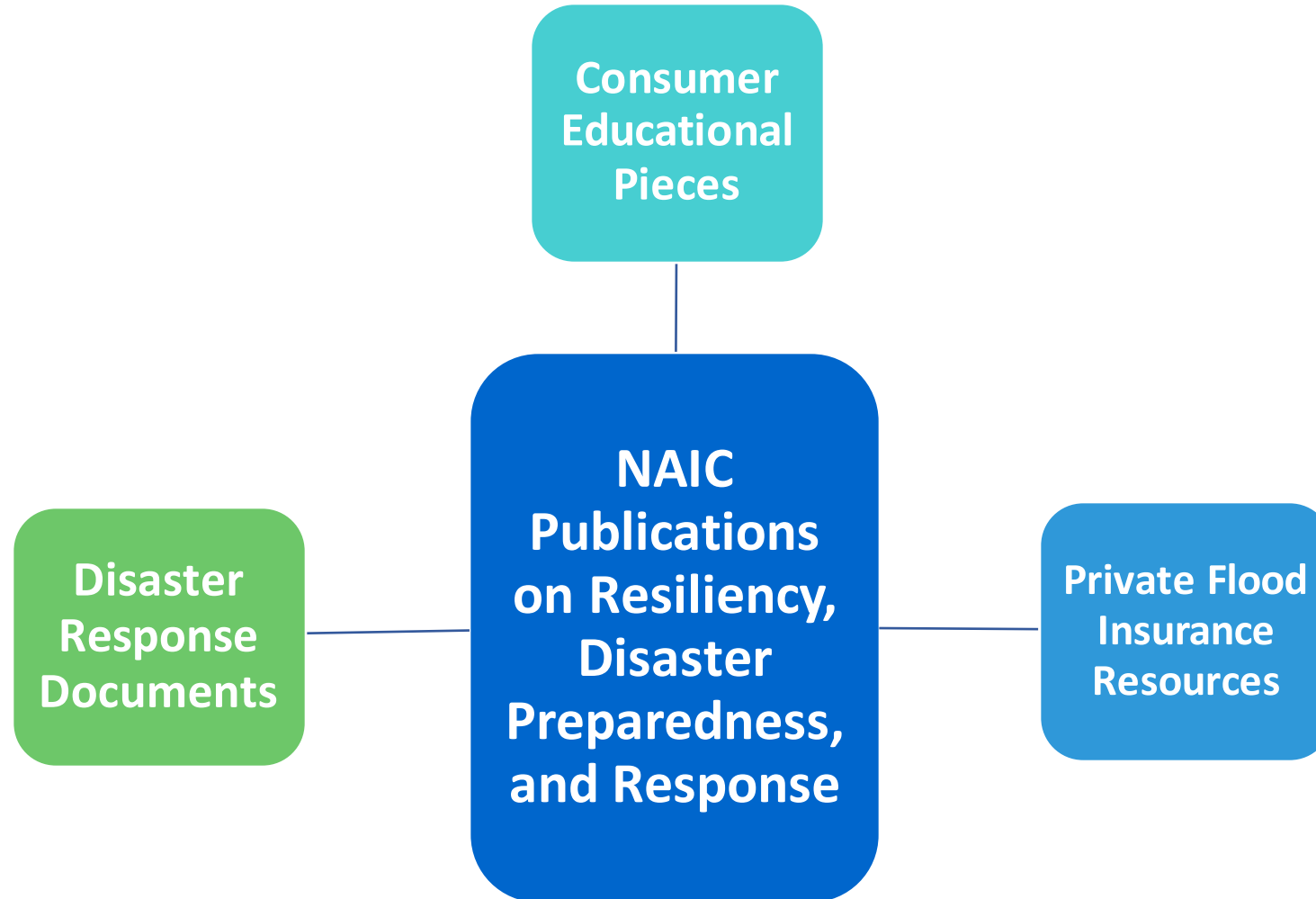
Number of Records filed by these Companies: 314



	Claims Reported	Claims Closed With Payment	Claims Closed Without Payment	Paid Loss	Case Incurred Loss
All Other Claims Reported	14	5	1	\$261,854	\$954,522
Business Interruption Claims Reported	170	5	7	\$3,311,232	\$13,870,425
Commercial Auto Claims Reported	17	1	2	\$15,725	\$473,725
Commercial Property Claims Reported	846	169	24	\$108,327,983	\$288,594,295
Personal Auto Claims Reported	214	34	13	\$955,552	\$2,086,640
Residential Property Claims Reported	1,513	168	52	\$141,550,627	\$372,061,599

# Disaster Data Call Enhancements

# NAIC Resources



## Consumer Educational Pieces

- Flood Insurance Basics (English & Spanish)
- Post Disaster Claims Guide
- Consumer's Guide to Earthquake Insurance

## Disaster Response Documents

- Catastrophe Computer Modeling Handbook
- Climate, Catastrophe, and Resilience Library Resources
- NAIC Disaster Assistance Program
- NAIC Disaster Reporting Framework
- Resiliency and Mitigation Funding Resources
- State Disaster Response Plan

## Private Flood Insurance Resources

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



## NAIC Helpful Consumer Aids

- Flood Insurance Basics
- What the Flood!
- Go-Bag Interactive
- Home Inventory App
- FEMA Flood Map

## Flood Insurance Educational Page

- Flood Insurance Overview
- Myths vs. Realities
- FAQ & Questions
- Tips & Tools

## Disaster Prep Guides

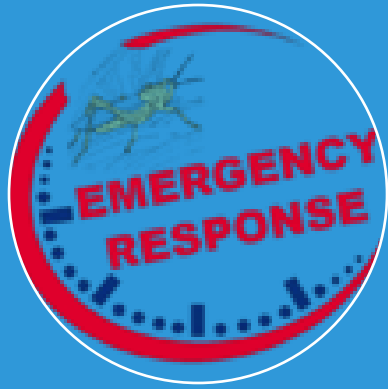
- Floods
- Tornadoes
- Hurricanes
- Wildfires
- Earthquakes

## Consumer Alerts

- Understanding Flood Insurance Risks
- Navigating the Claims Process
- Disaster Prep
- Disaster Preparedness

# NAIC State Disaster Response Plan





**Quick and  
Effective  
Response**



**Coordination  
of Resources**



**Plan  
Activation**



**What the  
NAIC State  
Disaster  
Response Plan  
Provides**

**Template post-disaster**

**Guidance post-disaster**

**Details for DOIs**



# State Disaster Response Plan



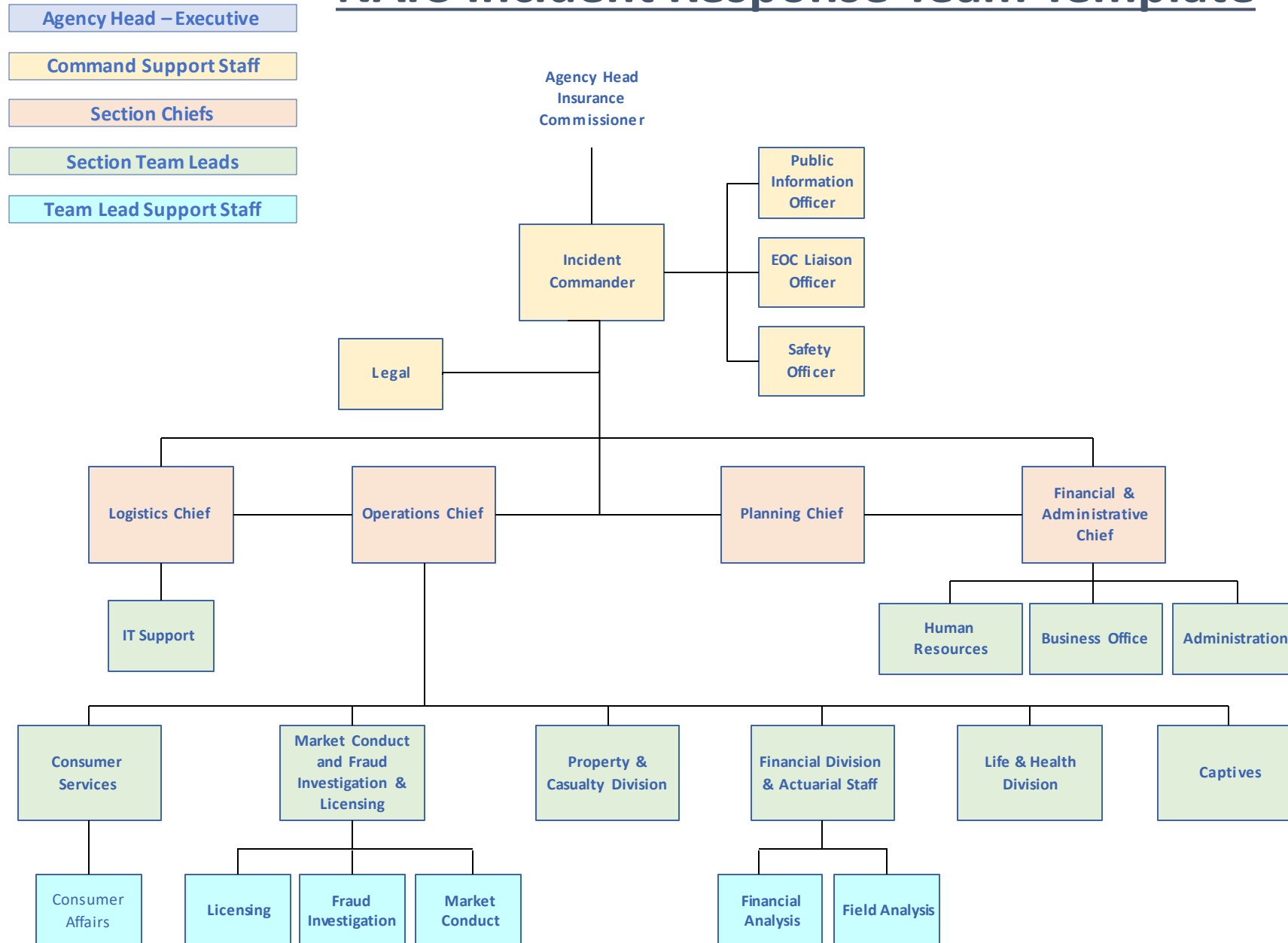
# **Roles and Responsibilities Discussion**

**Various Teams**

**State Insurance Regulator  
Input**

**Smaller DOIs versus Larger  
DOIs**

# NAIC Incident Response Team Template



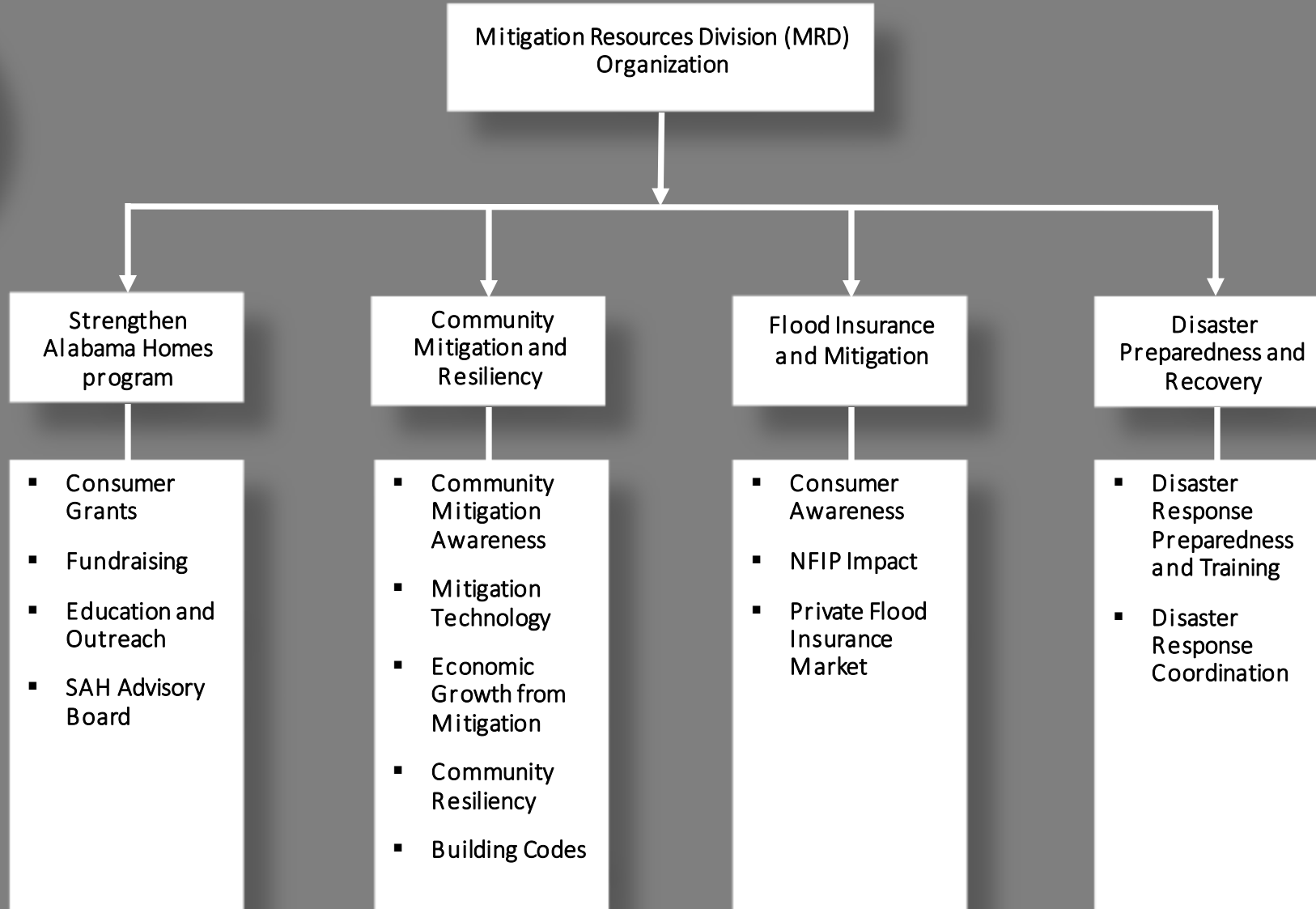
## Florida Office of Insurance Regulation (OIR) Incident Management Team



FLORIDA OFFICE OF  
INSURANCE REGULATION

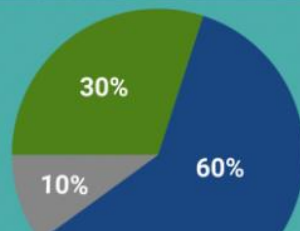
Position Title	Employee Name
Commissioner	David Altmaier
Chief of Staff/Emergency Coordination Officer	Mike Yaworsky
Deputy Chief of Staff/Assistant Emergency Coordination Officer	Erin VanSickle
Deputy Commissioner, LH (*Serving as interim team members)	Chris Struk and John Reilly*
Deputy Commissioner, PC	Susanne Murphy
Deputy Commissioner's Office, PC	Christina Huff
Budget, Personnel and Contract Manager/Assistant Emergency Coordination Officer	Richard Fox
General Counsel	Anoush Brangaccio
Chief Legal Counsel	Sarah Berner
Chief Legal Counsel	Monica Ross
Director, PC PR	Sandra Starnes
Director, PC FO	Virginia Christy
Director, PC MC and SEOC Coordinator - PC	Sheryl Parker
Director, LH PR	James Dunn
Director, LH FO	Carolyn Morgan
Director, LH MC	Scott Woods
Director, Market Research and Technology	Rebecca Smid
Systems Programmer, MRTU	Ronald Waye
Senior Management Analyst Supervisor, MRTU	Wanda Crawford
Inspector General	Deanna Sablan
Director, Communications	Alexis Bakofsky
Press Secretary	Karen Kees
Director, Government Affairs	Allison Sitte
SEOC Coordinator - LH	John Reilly







## 2020 Atlantic Hurricane Season Outlook



Named storms  
13-19

Hurricanes  
6-10

IT'S HURRICANE SEASON...  
GETTING PREPARED AND  
MYTHS THAT EVERYONE IN  
ALABAMA NEED TO KNOW

May 23, 2020 Gregory Robinson

By Jim Stefkovich, Meteorologist, Alabama  
Emergency Management Agency CLANTON –

**Find COVID-19 Information and Resources**

Prepare

- Tennessee Threats
- Make a Plan
- Emergency Kit
- Prepare the Kids
- Regional EMA Contacts
- Active Shooter Preparedness
- Technical Hazards

## Prepare

Preparedness is vitally important for all sectors of society: businesses, civic groups, communities, individuals, families, and neighborhoods.

It's likely one or more of these sectors will be first at the site of a disaster or an emergency, even before the first responders arrive.

And in catastrophic disasters, such as devastating earthquakes, essential services may not be available or it may be days before responders can access an impacted area.

In either of these cases, individuals must be prepared to act on their own and to survive until help arrives.

There are myriad resources, from emergency kit checklists to family emergency management plans and to local emergency management contacts, available in the links on the left of this page.

These resources can help you, your family, and your community prepare now before the next disaster strikes.



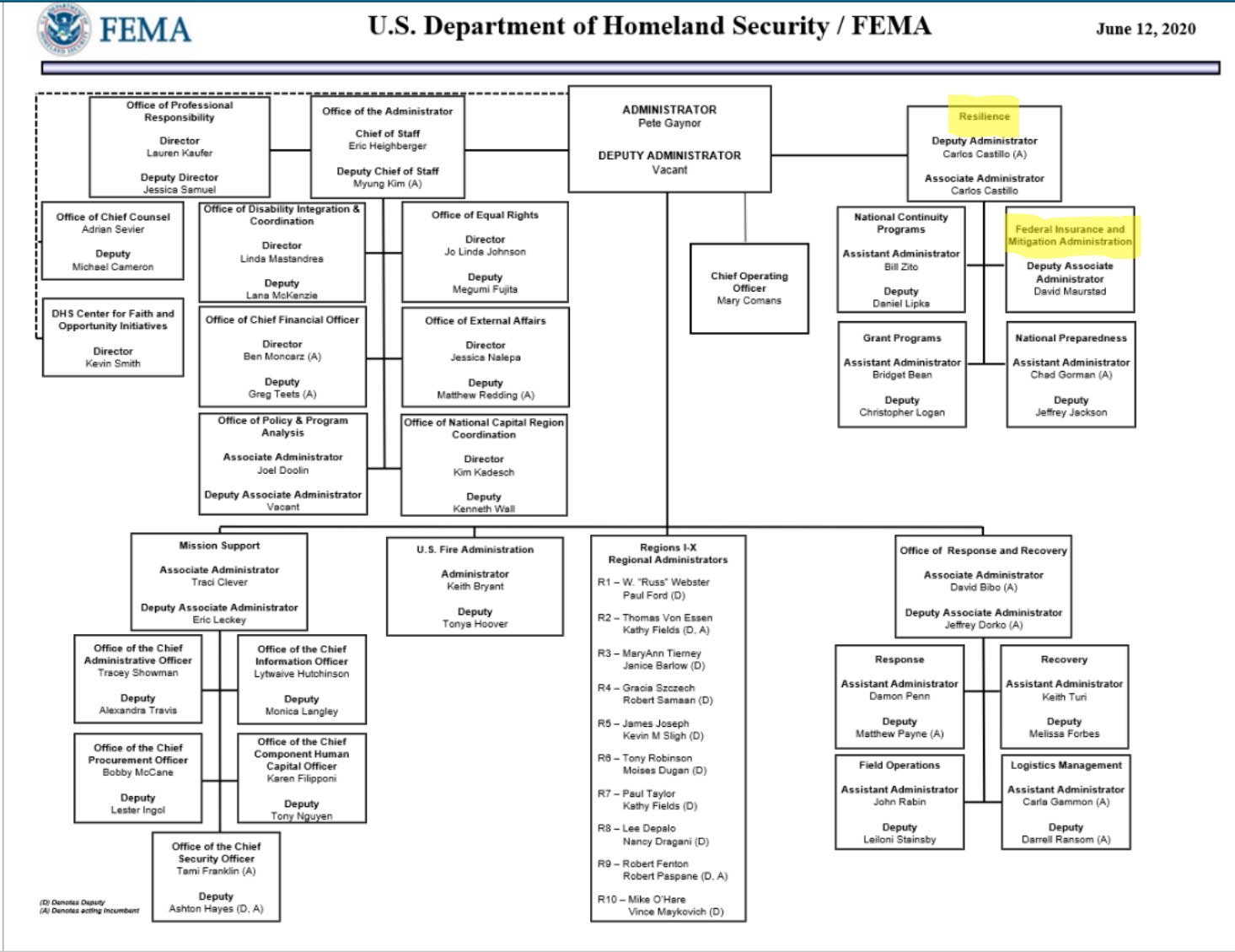
# FEMA and Federal Insurance Organizational Structure

July 8, 2020



**FEMA**

# FEMA Organizational Chart



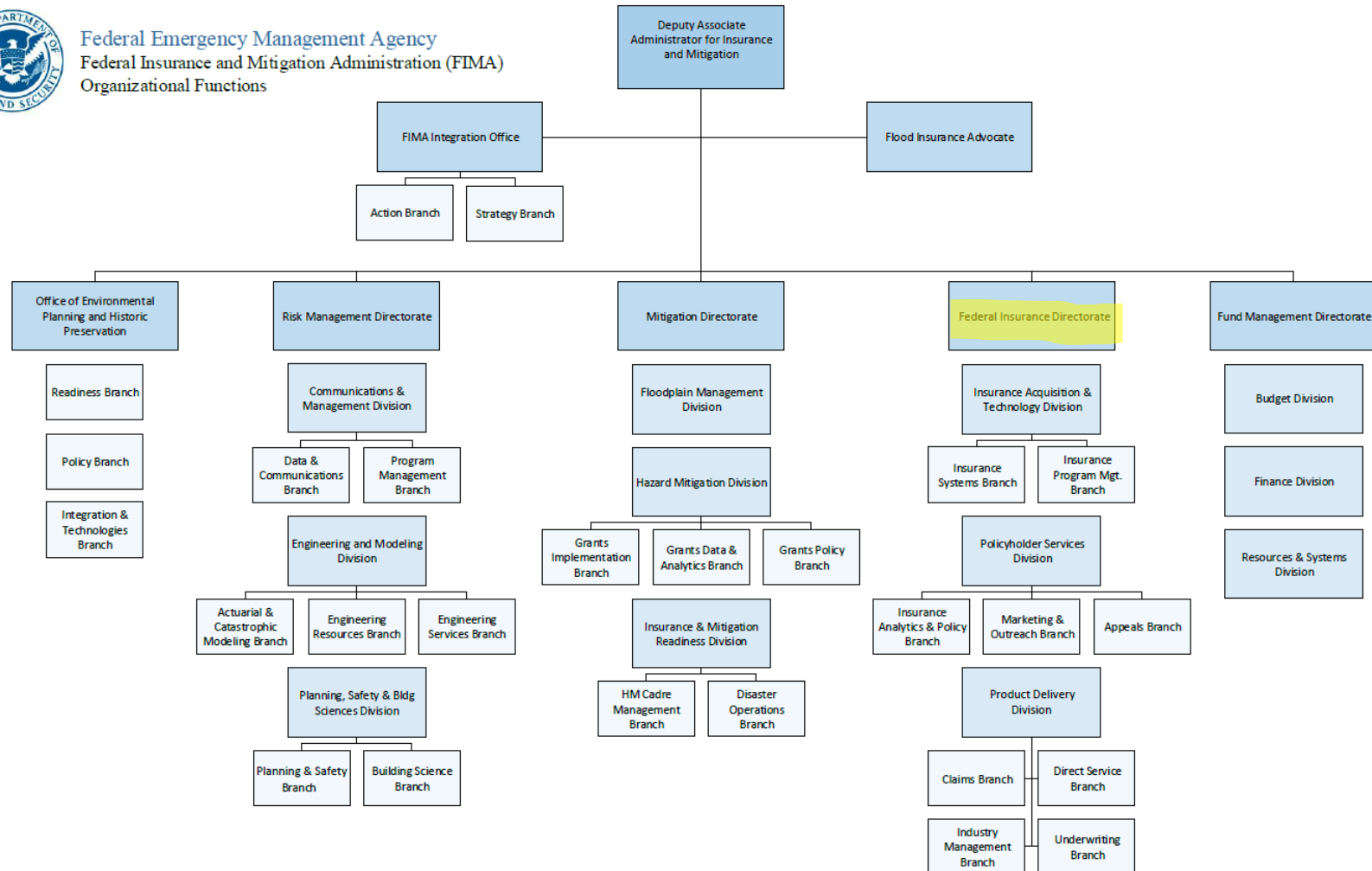
al Emergency Management Agency



# FIMA Organizational Chart



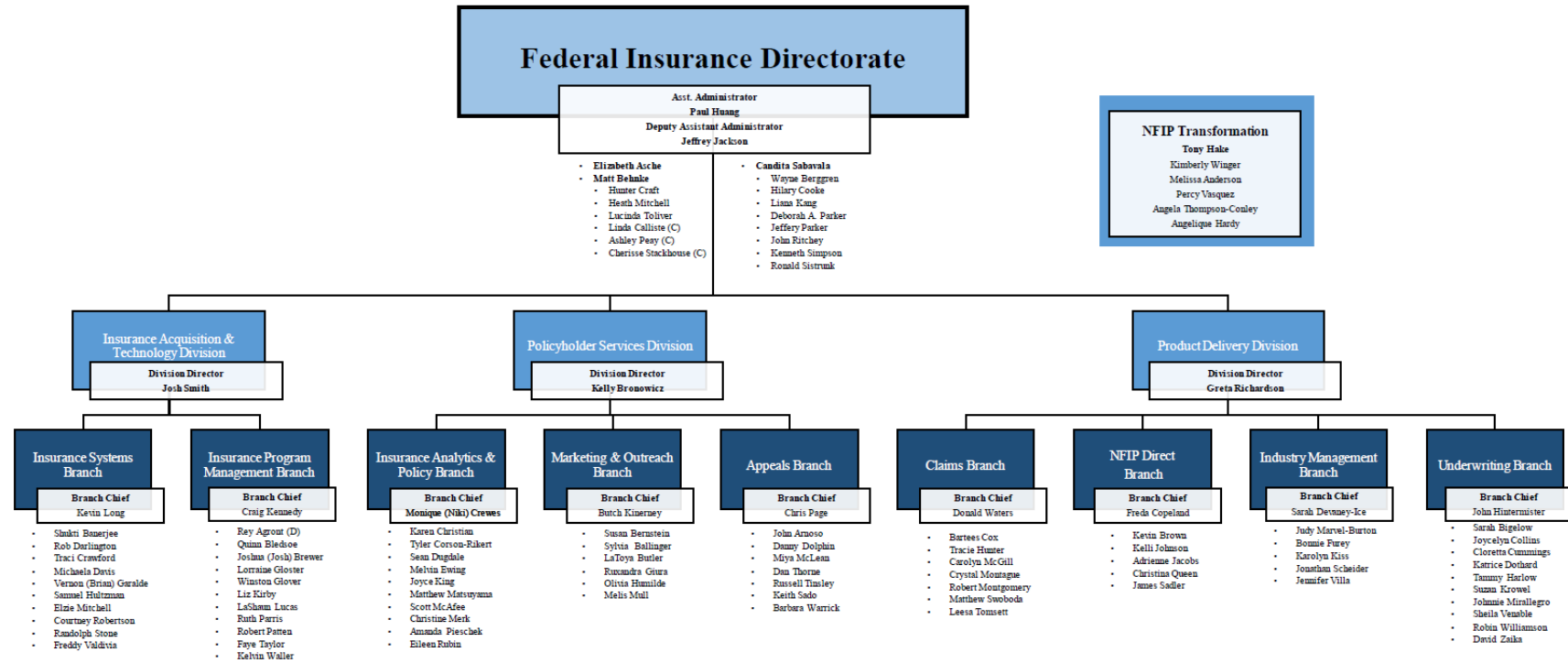
Federal Emergency Management Agency  
Federal Insurance and Mitigation Administration (FIMA)  
Organizational Functions



# Federal Insurance Organizational Chart



**Federal Insurance Directorate**  
 Federal Insurance and Mitigation Administration (FIMA)  
 Federal Emergency Management Agency (FEMA)

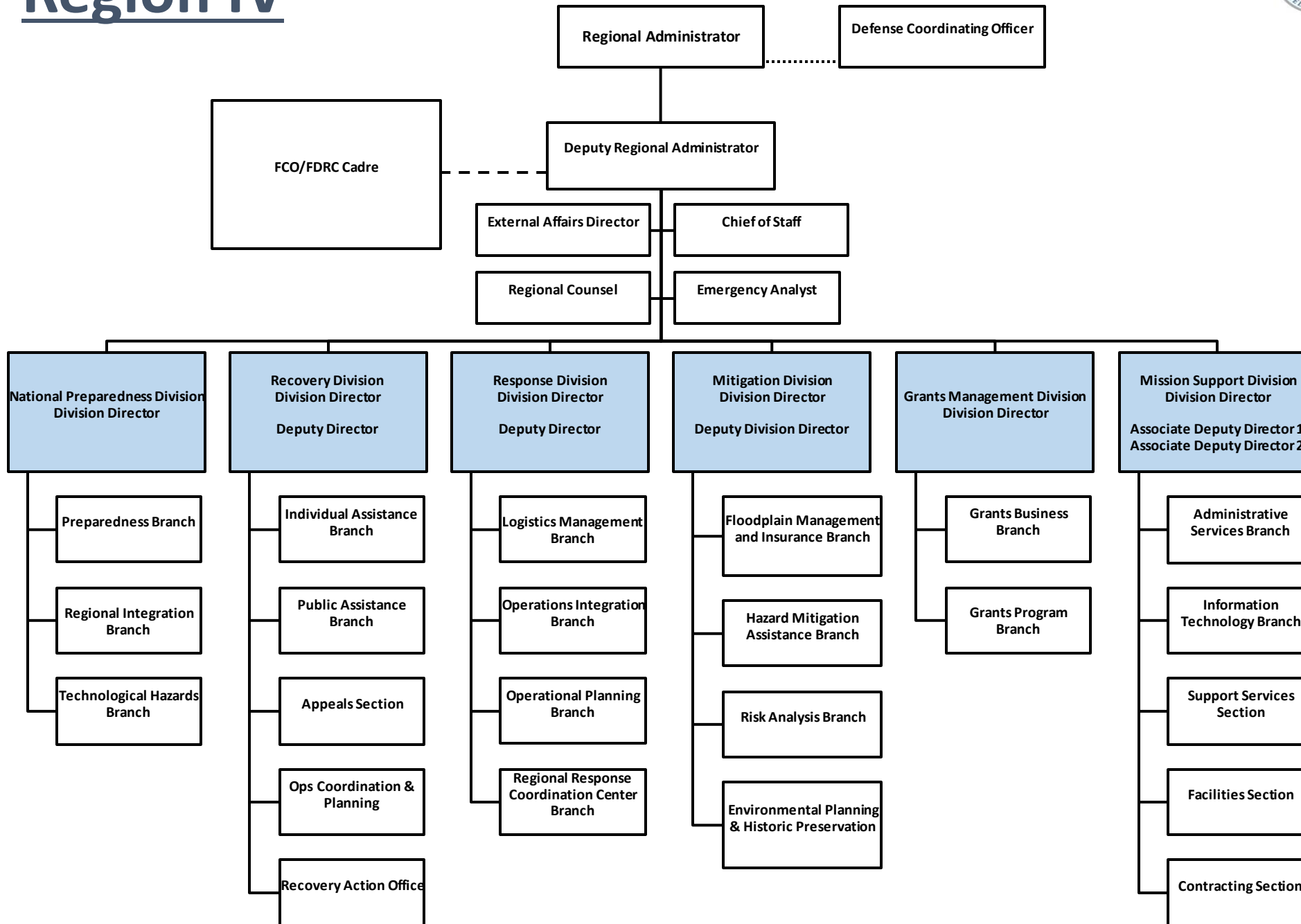


# Federal Insurance Directorate

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- Key Players
  - Paul Huang – Assistant Administrator
  - Jeff Jackson – Deputy Assistant Administrator
  - Matt Behnke – Partnerships and Moonshots
  - Donald Waters – Claims
  - Tony Hake – NFIP Transformation (Risk Rating 2.0)
  - Butch Kinerney – Marketing and Outreach
  - Candita Sabavala – Regional Engagement/Disaster Management

# Region IV



**BREAK**

**2:25PM - 2:35PM**



# **DISASTER RESPONSE AND RECOVERY OPERATIONS**

**2:35PM - 3:50PM**

# Day 1-Disaster Response and Recovery Operations:

## **RECOVERY PROGRAMS**



**FEMA**

# Recovery - Key Functions

- **Stafford Act Declaration Processing**
  - Joint Preliminary Damage Assessments (PDA)
  - Emergency, Major Disaster, and Fire Management Assistance Declarations
- **Individual Assistance (IA) Program**
  - Emergency Support Function (ESF) – 6, Mass Care/ Emergency Assistance
  - Disaster Survivor Assistance (DSA) Program
- **Public Assistance (PA) Program**
- **Recovery Planning (pre- and post-disaster)**



**FEMA**

# Individual Assistance

Provides assistance to individuals and households to meet their temporary housing requirements, necessary expenses and serious needs as a direct result of a disaster.

## Individuals & Households Program (IHP)

- Housing Assistance
  - Temporary housing (rental and lodging expenses)
  - Repairs
  - Replacement
  - Permanent housing construction
- Other Needs Assistance
  - Personal property & transportation
  - Medical, dental, funeral/burial expenses

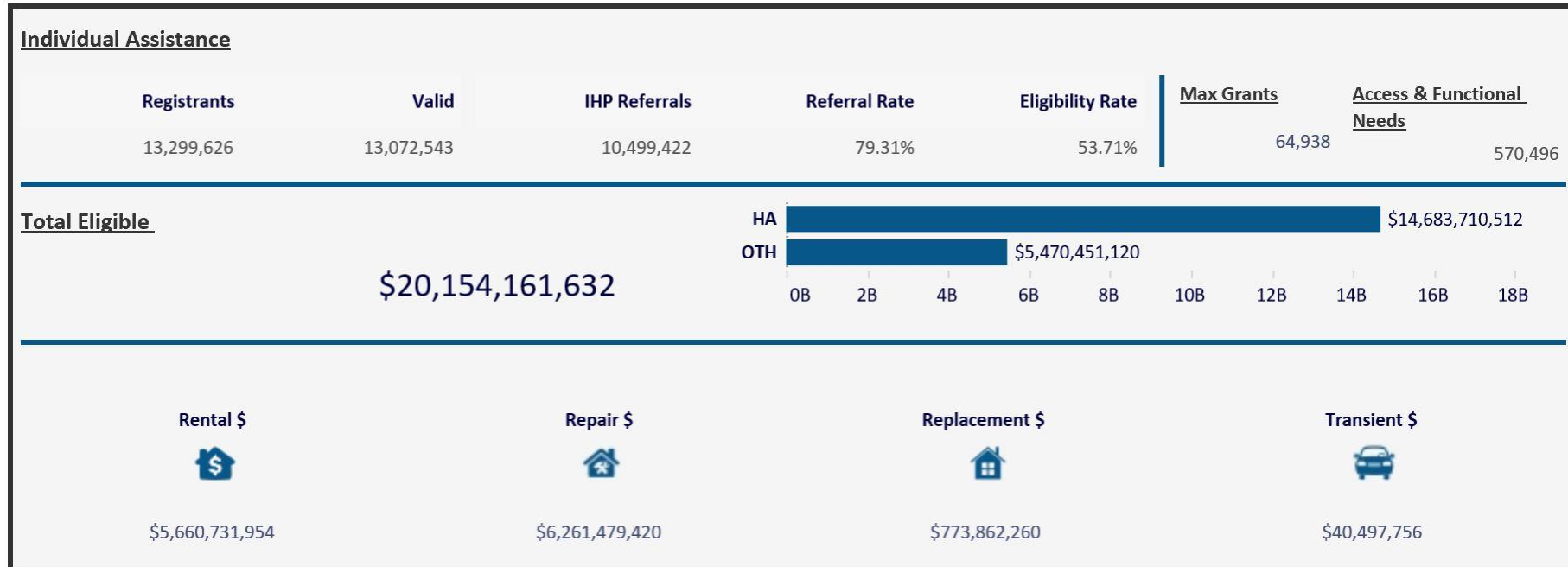
## Other Programs

- Disaster Unemployment Assistance
- Disaster Legal Services
- Crisis Counseling
- Small Business Administration low-interest disaster loans
- Food commodities (USDA)
- Food coupons (USDA)



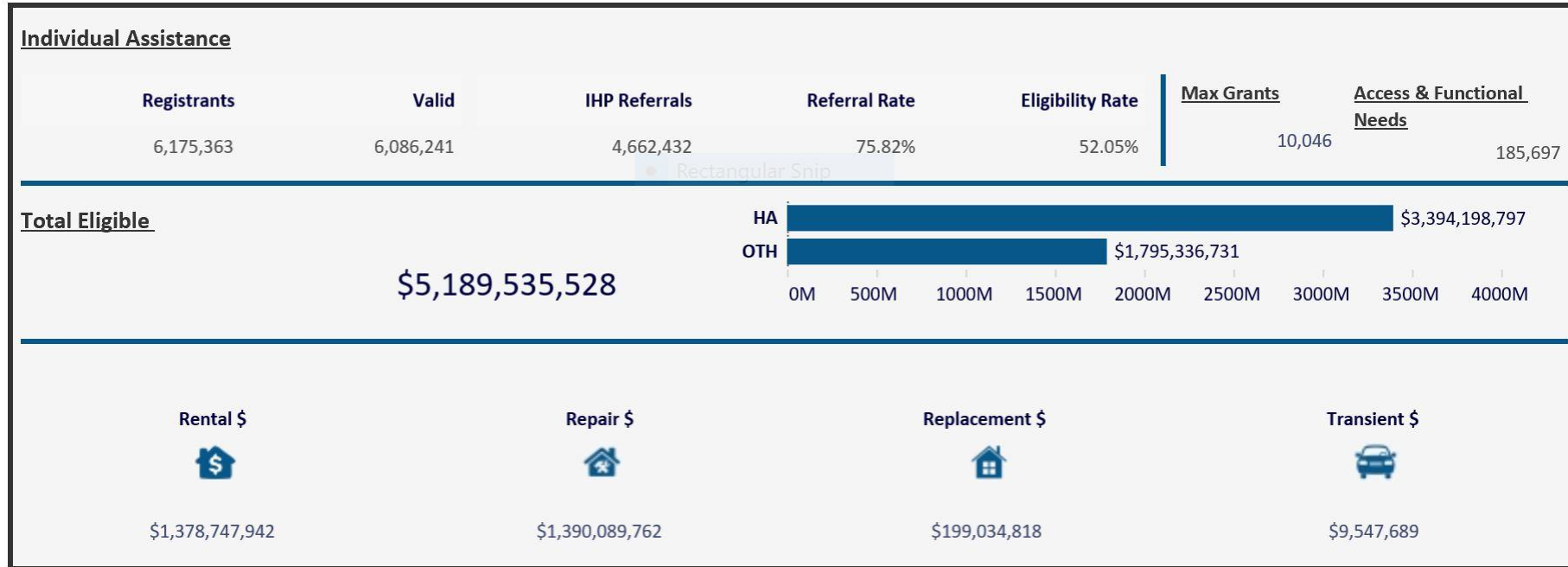
**FEMA**

# Individual Assistance-FEMA All Regions



FEMA

# Individual Assistance-FEMA Region IV



**FEMA**



# Public Assistance

Provides assistance to State, Local and Tribal governments and certain private non-profit organizations for emergency work and the repair or replacement of damaged public facilities as a direct result of a disaster.

## Eligible Applicants

- State government agencies
- Local governments (towns, cities, parishes, municipalities, other political subdivisions)
- Certain Private nonprofit organizations (educational, emergency, medical, utilities, custodial care, irrigation organizations, other essential governmental services)
- Federally-recognized Indian tribes or authorized tribal organizations and Alaskan Native village organizations

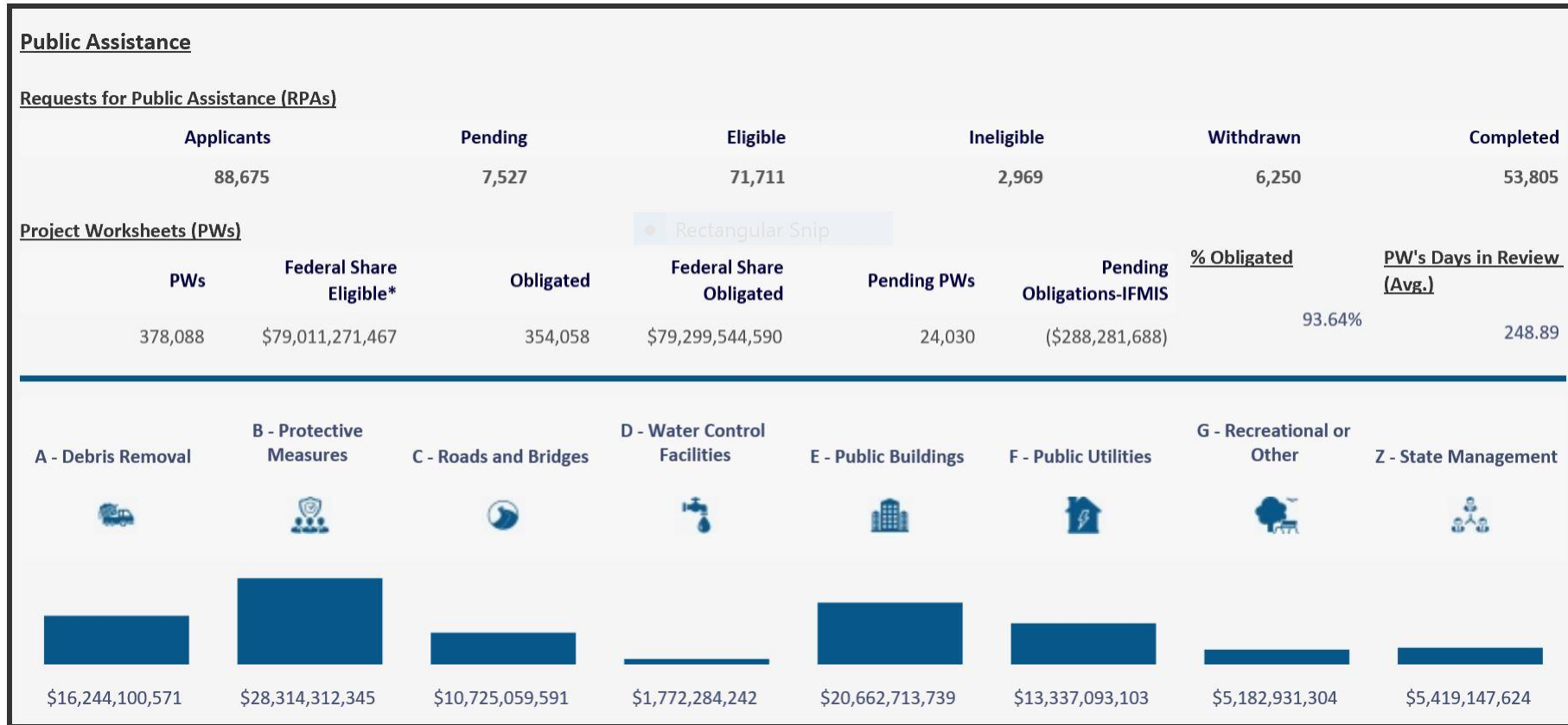
## Eligible Work

- Emergency Work
  - Category A-Debris Removal
  - Category B-Emergency Protective Measures
- Permanent Work
  - Category C-Roads and Bridges
  - Category D-Water Control Facilities
  - Category E-Buildings and Equipment
  - Category F-Public Utilities
  - Category G-Parks, Recreational and Other



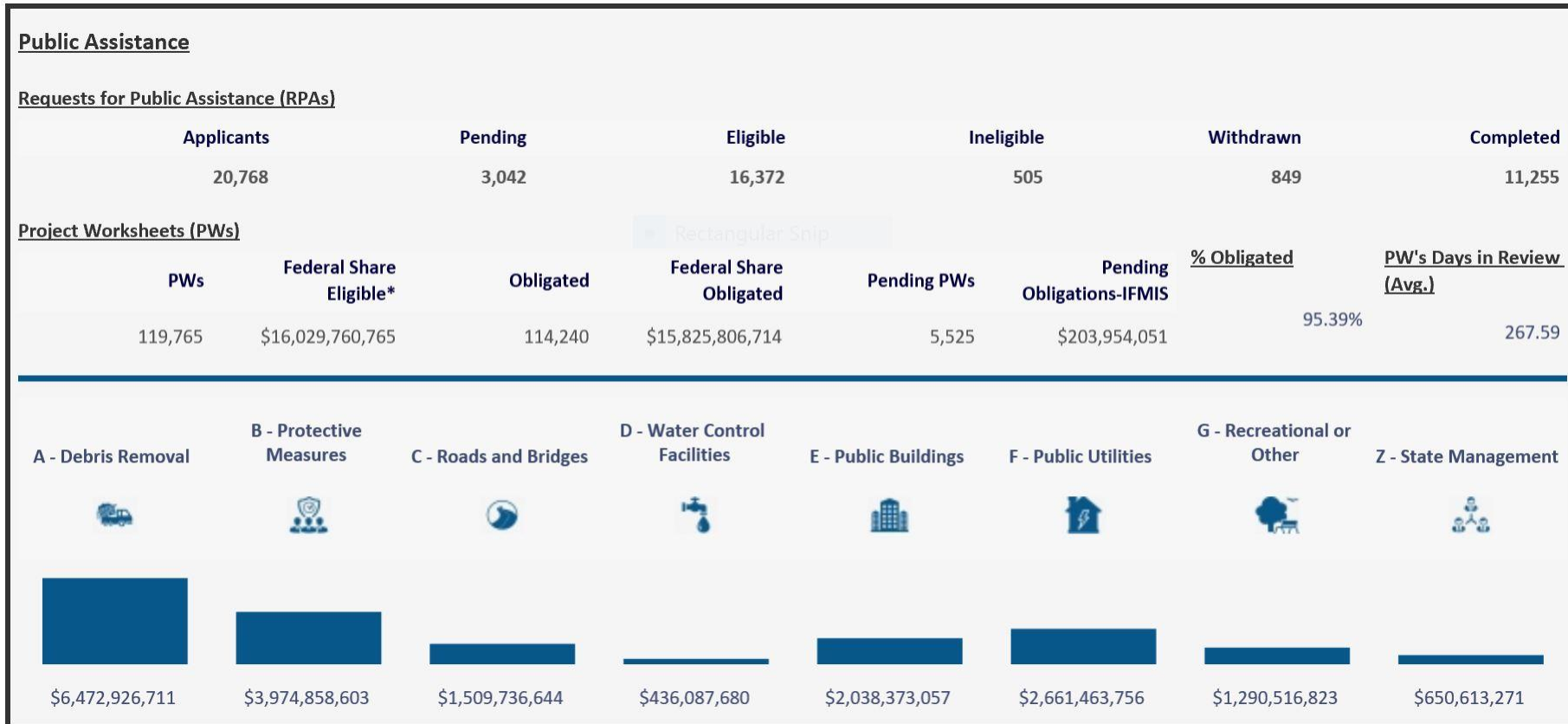
**FEMA**

# Public Assistance-FEMA All Regions



**FEMA**

# Public Assistance-FEMA Region IV



**FEMA**

# Declaration Process



- State requests Joint Preliminary Damage Assessments (PDA)
- The Governor submits a request to the President through the appropriate Regional Administrator (RA).
  - Emergency and Major Disaster Declarations
  - Basis must be disaster or situation is of such severity and magnitude that effective response is beyond the capabilities of the State, Tribal and affected local governments, and that Federal assistance is necessary.
- The RA prepares a Regional Validation and Recommendation (RVAR)
- FEMA Administrator reviews available information and formulates a recommendation, which is forwarded to the President with the Governor's request
- The President makes the final determination to grant or deny the request and the Governor is notified

# Declaration Factors and Insurance

- **Individual Assistance (IA) Program Factors (6/1/19)**
  - State Fiscal Capacity and Resource Availability (Principal Factor)
  - Uninsured Home and Personal Property Losses (Principal Factor)
    - FEMA will consider uninsured home and personal property losses, including the estimated cost of assistance.
    - Uninsured home and personal property losses may indicate a need for supplemental Federal assistance. High concentrations of damage may generally indicate a need for supplemental Federal assistance.
  - Disaster Impacted Population Profile
  - Impact to Community Infrastructure
  - Casualties
  - Disaster Related Unemployment



**FEMA**

# Declaration Factors and Insurance

- **Individual Assistance (IA) Program Factors**
- Capturing an accurate picture of the number of insured and uninsured homes is critical to the damage assessment process.
  - Large numbers of damaged uninsured homes or damaged homes without insurance applicable to the peril may suggest a greater need for supplemental federal assistance.
- Insurance Coverage Information
  - Generally, this information is developed in conjunction with state insurance commissions or through other avenues such as GIS or U.S. Census Bureau information.
  - Ready access to homeowners', renters', and NFIP coverage by address can speed the declaration process and provide more accuracy
  - Particularly important for high impact, large scale events in which Joint PDAs are not practical or necessary.
  - Published guidance in FEMA's Preliminary Damage Assessment Manual



# Declaration Factors and Insurance

- **Individual Assistance (IA) Program Factors**
  - In order to estimate the level of applicable insurance coverage, states, territories, and tribes should work with local governments to verify information related to insurance coverage and occupancy status (primary residence, secondary residence, and vacant properties).
  - FEMA may rely on a combination of sources to estimate insurance coverage:
    - Local Emergency Managers and other officials
    - Residents
    - Visual indicators
    - U.S. Census-Mortgage Information
    - Tax records
    - State Insurance Commissioners' data (public and private)
  - Tax Assessor data can sometimes be used to verify owner/renter status, primary/secondary residences, and single or multi-family dwellings, and possible mortgage holder (indicator of possible insurance depending on peril).
    - Residency and occupancy data, insurance coverage (types and amounts) not always correlated

# Declaration Factors and Insurance

- **Individual Assistance (IA) Program Factors**
- Informational Needs
  - Owner-Occupied Units
    - Number of owner-occupied units with homeowner's insurance coverage.
    - Number of owner-occupied units with homeowner's Flood insurance coverage. (Data available for this, but tedious to retrieve.)
    - Number of owner-occupied units without homeowner's Flood insurance in dwellings with repetitive loss (damage). (Data available for this, but tedious to retrieve.)
    - Number of owner-occupied units whose Flood insurance policies have lapsed during the past 30 days. (Data available for this, but tedious to retrieve.)



**FEMA**

# Declaration Factors and Insurance

- **Individual Assistance (IA) Program Factors**
- Informational Needs
  - Renter-Occupied Units
    - Number of renter with renter's insurance coverage.
    - Number of renters with renter's Flood insurance coverage.  
(Data available for this, but tedious to retrieve.)
- For floods, flood insurance data records can be used to remotely verify insurance for the peril
  - FEMA can retrieve data from the NFIP data files, however, there are no standard reports that provide the information we need and it is a tedious and time consuming task to cross-match damaged properties to policy data to determine flood insurance status.
- Privacy
  - To protect the PII of impacted individuals and the proprietary information held by the insurance industry, insurance information is typically aggregated at the county, census block, or ZIP Code level.



**FEMA**

# Declaration Factors and Insurance

- **Public Assistance (PA) Program Factors**
  - For State and Territorial governments, FEMA's evaluation is based on six primary factors:
    - Estimated cost of assistance (per capita impact);
    - Localized impacts (emphasis DRRA 2018);
    - **Insurance coverage in force;**
      - **FEMA considers the amount of insurance coverage that is in force or should have been in force as required by law and regulation at the time of the disaster, and reduce the amount of anticipated assistance by that amount.**
    - Hazard mitigation;
    - Recent multiple disasters (emphasis DRRA 2018);
    - Programs of other Federal assistance.



**FEMA**

# Declaration Factors and Insurance

- **Public Assistance (PA) Program Factors**
  - **Duplication of Benefits Prohibited.**
  - PA funding cannot duplicate insurance proceeds. FEMA reduces eligible costs by the amount of:
    - Actual insurance proceeds, if known; or
    - Anticipated insurance proceeds based on the Applicant's insurance policy, if the amount of actual insurance proceeds is unknown.
  - **Obtain and Maintain Requirements (O&M)**
  - As a condition of receiving Public Assistance funding, applicants must obtain and maintain insurance for damaged facilities to protect against future losses; the amount of insurance required is based on the PA-eligible costs.
  - If an applicant's facility has a requirement to obtain and maintain insurance as a result of previously receiving PA in a previous disaster and the applicant has failed to obtain and maintain the required insurance, that facility is ineligible for assistance

# Declaration Factors and Insurance

- **Public Assistance Flood Insurance Requirements**
  - If a potential applicant does not have flood insurance for the facility or carries inadequate flood insurance for the insurable facility, FEMA will reduce program costs by the lesser of the following:
    - The maximum amount of insurance proceeds that could have been obtained from an NFIP standard flood insurance for the building and its contents, or
    - The value of the building and its contents at the time of incident.



**FEMA**



# Declaration Factors and Insurance

- **Public Assistance (PA) Program Factors**
  - States are expected to complete initial damage assessments (state/local), and supply information about impacts and resources available, including insurance coverage.
  - PA PDAs
    - Potential applicants' deductibles
    - Damage not covered under an existing policy or required by regulation
    - Circumstances where eligible FEMA PA restoration costs exceed policy limits but do not include costs to upgrade codes and standards



**FEMA**

# Declaration Factors and Insurance

- **Public Assistance (PA) Program Factors**
  - Insurance coverage collected at time of joint PDAs from applicants (anecdotal), State Insurance Commissioners' offices
    - For less costly damage, FEMA generally confirms insurance coverage and deductibles verbally with the potential applicants.
    - For more extensive and/or costly damage—or if a potential applicant would like FEMA to consider costs other than a deductible for an insured facility, need copies of the applicants' insurance policies and other related documentation, such as the insurance adjusters' reports.



**FEMA**

# Declaration Factors and Insurance

- **Public Assistance (PA) Program Factors**
  - Insurance and risk management practices of state and local governments, PNPs, require explanation:
    - Blanket policies
    - Insurance Pools
    - Self-Insurance (formal and informal)
    - Self-Retained Risk
    - High deductibles
    - Limited coverage, not covering perils
    - Named-storm exclusions
    - Coverage for non-PA- eligible facilities
  - Some policy information has been pre-loaded by applicants into Organizational Profile in FEMA's Grants Portal
  - FEMA accesses records from past disasters, particularly to determine O&M requirements



**FEMA**

# Federal Insurance Flood Response

July 8, 2020



**FEMA**

# FID Flood Response Playbook



## *Flood Response Timeline*

<b>Phase I</b>	<b>Phase II</b>	<b>Phase III</b>	<b>Phase IV</b>	<b>Steady State</b>
<p><b>Coordination &amp; Assessment</b></p> <ul style="list-style-type: none"> <li>• <i>Internal Coordination</i></li> <li>• <i>Stakeholder &amp; Partner Coordination</i></li> <li>• <i>Resource Availability</i></li> <li>• <i>Data Analysis</i></li> <li>• <i>Financial Assessment</i></li> <li>• <i>FIRRS Reporting (FIMA Incident Response &amp; Recovery System)</i></li> </ul>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>• <i>Staging Resources</i></li> <li>• <i>Outreach &amp; Messaging</i></li> <li>• <i>Tailored Response</i></li> <li>• <i>FIRRS Reporting</i></li> </ul>	<p><b>Field Coordination &amp; Engagement</b></p> <ul style="list-style-type: none"> <li>• <i>Resource Deployments</i></li> <li>• <i>Congressional &amp; Media engagements</i></li> <li>• <i>Leadership Engagement</i></li> <li>• <i>Continued reporting &amp; analysis</i></li> </ul>	<p><b>Demobilization</b></p> <ul style="list-style-type: none"> <li>• <i>Normalizing operations</i></li> <li>• <i>Rotations &amp; Redeployment</i></li> <li>• <i>After Action evaluation</i></li> </ul>	<p><b>Are We Prepared?</b></p> <ul style="list-style-type: none"> <li>• <i>FID Flood Response Playbook updates</i></li> <li>• <i>FID Disaster Readiness Site</i></li> <li>• <i>Roster updates</i></li> <li>• <i>Continuous Improvement efforts</i></li> </ul>



# NFIP Region IV (AL,FL,GA,KY,MS,NC,SC,TN)

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- 1.63 million NFIP Contract in Force
- \$593 million insured assets
- NFIP Claims Paid by Year
  - 2018 \$1.04 billion (25,100 claims)
  - 2019 \$131 million (5,194 claims)
  - \*Nationally the NFIP paid \$1.48B on 35,073 claims in 2019
- Estimated NFIP Coverage
  - Average NFIP Penetration in R4 – 4.9% Statewide
  - NFIP Penetration (SFHA only) – 10.9 to 44.2%
  - \* National Average – 28% NFIP Penetration in SFHA

# Disaster Response and Recovery Operation

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- Potential Areas of Impact
  - Areas of Interest (AOI)
- Policies in Force (PIF)
  - Data Insurance vs Non Insurance
- Lifeline Elements
  - Flood Surveys
- Adjuster Resources
  - Emergency Certifications
- DOI and Region Coordination

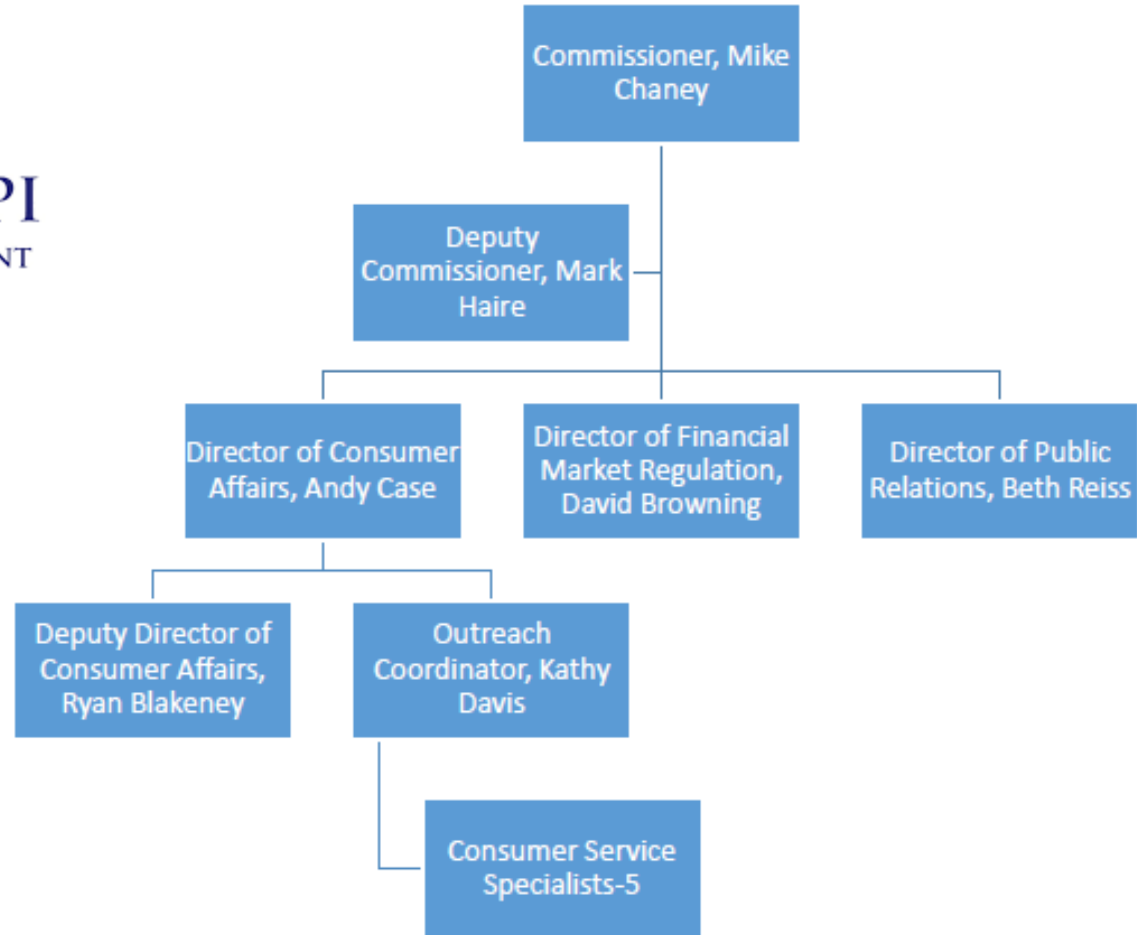
# Disaster Response and Recovery Operation

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- Event Oversight
  - General Adjusters
    - Flood Response Office Determination
    - Random Claim Quality Checks (RCQC)
  - JFO and DRC Support
  - Community Support
  - Damage Assessment (APDA)



**MISSISSIPPI**  
INSURANCE DEPARTMENT





# TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

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Commissioner, Hodgen Mainda  
2020



# DEPARTMENT OVERVIEW

- Insurance
- Securities
- SFMO
- Regulatory Boards
- TLETA and POST
- E911
- TennCare Oversight





## March Tornadoes

- March 2-3, 2020
- 10 Tornadoes touched down across the State of Tennessee
- 25 weather-related fatalities, several more injured
- 4,000+ structures destroyed over a 105 mile stretch
- 19,511 claims reported with more than \$1.5 billion in insured loss



# INSURANCE DIVISION RESPONSE

- Deployed Insurance Division representatives to the heaviest hit areas in the state to assist victims with insurance needs, questions and concerns.
- Coordinated with carriers to establish a central location for mobile claims units to set up.
- Issued data call to all P&C carriers
- Requested weekly reporting of claim numbers
- Issued a Bulletin to all insurers writing in the affected areas





## April Tornadoes

- April 12, 2020
- 4 Tornadoes touched down in Southeast Tennessee
- 4 weather-related fatalities, several more injured
- 33.04 miles of damage
- 14,762 claims reported with over \$402 million in insured loss



# INSURANCE DIVISION RESPONSE

- Due to COVID-19, could not deploy Insurance Division Representatives
- Due to COVID-19, mobile claims units were not used by carriers
- Issued data call to all P&C Carriers writing business in Tennessee
- Requested weekly reporting of claim numbers
- Issued Bulletin to all insurers writing in the affected areas



# RESTITUTION

- For 2020 so far, our restitution numbers through the Consumer Insurance Section have totaled over **\$2 Million**
- In 2019 the total was over \$1 Million

# COVID-19 PANDEMIC

## Bulletins Issued:

- Guidance to health carriers in regards to testing, telehealth, network adequacy and access to prescription drugs, among others
- Guidance to all carriers urging them to provide flexibility and grace periods to Tennesseans and business owners
- Guidance to carriers offering automobile coverage to employees of restaurants that are now using personal vehicles to deliver food
- In conjunction with the Tennessee Department of Financial Institutions, gave guidance to premium finance companies
- Guidance to carriers for flexibility of mandatory regulatory filings
- Guidance to carriers for COVID-19 and Emergency Services billing and reimbursement
- Guidance to insurance producers for temporary producer licensing
- Press release pertaining to COVID-19 specific scams
- Joint press conference with the Attorney General's Office and the Better Business Bureau on scams in general regarding COVID-19 and the tornadoes.





# FLOOD INSURANCE

- 10th anniversary of the Nashville Flood this year.
- The outcome as the floodwater spread was more than \$2 billion in destroyed homes, businesses and public infrastructure.
- We reminded all Tennessee homeowners to rethink purchasing flood insurance and to consider making it a crucial part of owning or renting a property in the Volunteer State.
- Unfortunately, only **1.14%** of Tennessee residents have active flood insurance policies, based on recent data from the Federal Emergency Management Agency.



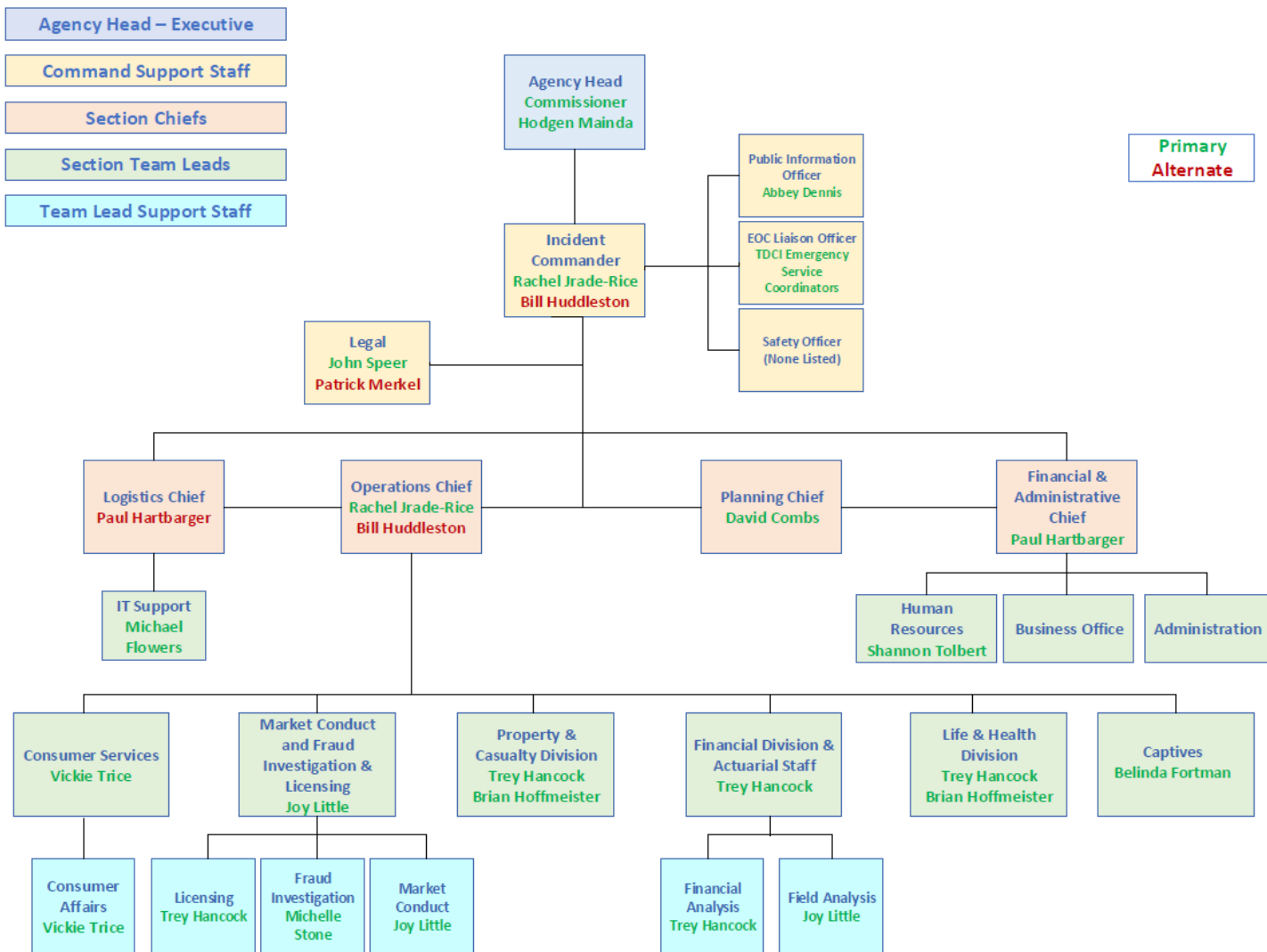
# LESSONS LEARNED

- Flexibility
- Communication
- Best practices
- READY Tennessee Campaign

# CONTACT INFO

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## TENNESSEE DISASTER RESPONSE ORGANIZATIONAL CHART



# CLOSING REMARKS

## FOR TOMORROW PLEASE THINK ABOUT:

- SOMETHING IMPORTANT YOU LEARNED
- SOMETHING YOU WOULD CONSIDER DOING DIFFERENTLY
- SOMETHING ELSE YOU WANT TO KNOW MORE ABOUT