

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

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

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## Thursday, July 9

Time (Eastern)	Topic	Moderator
1:00pm – 1:10pm	<b>Welcome and Agenda Overview</b>	Jeff Czajkowski
1:10pm – 1:45pm	<b>Day one Lessons Learned</b> Attendees will have a chance to reflect on what was learned the previous day, and how they may implement things in a different way moving forward.	Jeff Czajkowski
1:45pm – 2:30pm	<b>How COVID-19 Changes the Game</b> We will have a discussion around how COVID-19 has changed the way we perform disaster management.	Jason Hunter FEMA HQ FEMA Region IV NAIC State DOI
2:30pm – 2:40pm	<b>Break</b>	
2:40pm – 4:20pm	<b>Building Disaster Resilience for the Future</b> Partner and plan for the upcoming year. Focus on Messaging, Insurance Penetration/uptake (both private and NFIP), Risk Rating 2.0, Recovery Programs, Mitigation and Risk Reduction.	Jeff Czajkowski
4:20pm – 4:30pm	<b>Closing Remarks and Next Steps</b> Establishing a cadence for the continuation of these conversations and partnerships between states and Region IV.	Jeff Czajkowski

# DAY ONE LESSONS LEARNED

**1:10PM - 1:45PM**

**FOR TOMORROW PLEASE THINK ABOUT:**

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



## Overview of North Carolina Disasters and NCDOI Opportunities By: Dr. Michelle Osborne, Chief Deputy Commissioner

### NC Cape Fear River Bridge

Normal and September 19, 2018



### NC Insurance Camps



- In NC, over the past three years, more catastrophic events.
  - Hurricane Florence
    - \$1.5 billion of flood damage in NC
    - 100,000 structures flooded
  - Hurricane Matthew
    - Flood losses estimated between \$800 million and \$1.2 billion
    - 85% of Florence flood losses were uninsured
- Our State, especially, the center part is prone to flooding due to population growth and other factors.
- Saw the need to educate North Carolina Residents of the importance of flood insurance.
- Appalachian State University conducted a flood risk and insurance research project.
- **Opportunities:**
  - During and as a result of a disaster, NCDOI sets up Insurance Camps/Victim Assistance Centers.
  - Developed Flood Insurance Conferences to educate Insurance Agent, Insurance Adjusters and Real Estate Agents. Education partnership with FEMA and NCDPS.
  - NCJUA - Pilot Grant Mitigation Program titled "Strengthen Your Roof".
  - New Private Flood Program.
    - North Carolina Rate Bureau introduced the rates, rules and forms for flood insurance policies designed for the residential market.
    - Approved by Commissioner of Insurance Mike Causey on February 28, 2020.
    - Market introduction delay due to COVID-19.



**SC**  
**DOI**

WHERE PROTECTION & REGULATION MEET

# Day 1 Key Ideas Discussed:

- **Pre-Disaster Relationships = Post-Disaster Success**

- Establish relationship with NAIC disaster assistance team pre-event
- DOI and Region coordination – how to make this happen?
- Insurance camps & villages opportunity?
- EM interaction – NEMA?
- Multi-Agency Resource Centers (MARC)?; VOADs?;

- **Disaster Planning/Culture of Preparedness**

- State DOI Disaster Response Plans ↔ FID Flood Response Playbook (Private flood carriers?)
- Continuity of Operations Plan ↔ State DOI Disaster Response Plans
- Practice – e.g., **2020 Great SouthEast ShakeOut**
- Mitigation funding available through DOIs – e.g., for elevation certificates? (*The Cost and Affordability of Flood Insurance in New York City* - [https://www.rand.org/pubs/research\\_reports/RR1776.html](https://www.rand.org/pubs/research_reports/RR1776.html))
- Higher education collaboration possibilities

- **Data Sharing**

- Can the State DOIs and/or the NAIC play a more prominent role in the Joint PDA process with providing insurance data?
- Is FEMA building out internal data dashboards with their NFIP policy data?
- Can states access detailed NFIP claim and policy data – e.g., 2010 Nashville flood retrospective?
- Can states access detailed IA data for insurance outreach purposes?

# Importance of Flood Insurance

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## 2019 Disaster Season Overview.

- Nearly **12,500** disaster survivors registered for Individual Assistance (IA, NE, MO)
  - Over **\$42.7M** paid in Housing Assistance & Other Needs Assistance
- **3,780** NFIP claims filed (IA, NE, MO, KS)
  - Over **\$141M** paid

## Region VII statistics:

- Average NFIP Penetration in R7 – 0.9% Statewide
- NFIP Penetration (SFHA only) – 8.9% to 16.2%
  - National Average – 4% NFIP Penetration in SFHA



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# **HOW COVID-19 CHANGES THE GAME**

**1:45PM - 2:30PM**



# Day 2 - How COVID-19 Changes the Game:

## RECOVERY PROGRAMS



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# Recovery Programs and COVID-19

## COVID-19

- Nationwide Emergency Declaration for COVID-19-March 13, 2020
- Major Disaster Declarations:
  - All 50 States
  - District of Columbia
  - 5 U.S. Territories
  - 1 Federally-Recognized Tribal Government
- RRCC Activation/Virtual JFO
- CARES Act Funding
  - Over \$2 trillion in federal supplemental assistance for COVID-19 response and recovery
  - Deconflicting/coordinating/prioritizing
- Work-from-home; preserving the workforce

# Recovery Programs and COVID-19

## COVID-19 (Cont.)

- COVID-19 Support to SLTT, Disaster Survivors
  - Streamlined Public Assistance Application process; self-service
  - National Guard funding
  - PPE and Medical Equipment for Healthcare Systems and First Responders
  - Alternate Care Sites (ACS) to reduce burden on healthcare systems; warm sites
  - Non-Congregate Sheltering
  - Extending/Waiving/Tolling regulatory deadlines and requirements
  - Expanding or defining eligibility
  - Pre-approving types of activities
  - Emergency procurement guidelines
  - Suspending removals from FEMA temporary housing, suspending rent payments



**FEMA**

# Day 2-Recovery Programs and COVID-19

## Non-COVID-19 disasters

- Fifteen major disaster declaration requests over the period, averaging about one new declaration request per week.
- Direct Temporary Housing guidance (limited to Transportable Temporary Housing Units (TTHUs) and Direct Lease).
- Remote Damage Assessments
- Virtual and Physical JFOs
- Remote Housing Inspections-suspended in-person disaster damage inspections based on self-reporting
- Mass Care/Sheltering
  - Guidelines for additional strategies to ensure that survivors are sheltered in a manner that does not increase the risk of exposure to or further transmission of COVID-19.
- Phone/Web Registration for disaster survivors
- Guidance on pre-landfall emergency declarations
- Supporting SLTT as they implement reopening efforts

# Transforming the NFIP

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- Remote Adjusting (W-20004)
  - Policyholder and Adjuster Safety
    - Favorable response
    - Policyholder decides
  - No changes to standards
- Virtual NFIP Presentation
- Virtual Independence Adjuster (IA) and WYO Engagements
- Virtual Flood Response Office
  - Virtual Flood Survey
  - Website Access for Event Information



## 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

# 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.



**BREAK**

**2:30PM - 2:40PM**

# **BUILDING DISASTER RESILIENCE FOR THE FUTURE**

**2:40PM - 4:20PM**

## Hurricane Season Campaign Goals

**Protect homeowners and businesses by encouraging the purchase of flood insurance prior to peak hurricane season**

Warn residents of the risk of flooding

Clear up common misconceptions about home insurance coverage

Promote insurance as an option for protecting homes and businesses

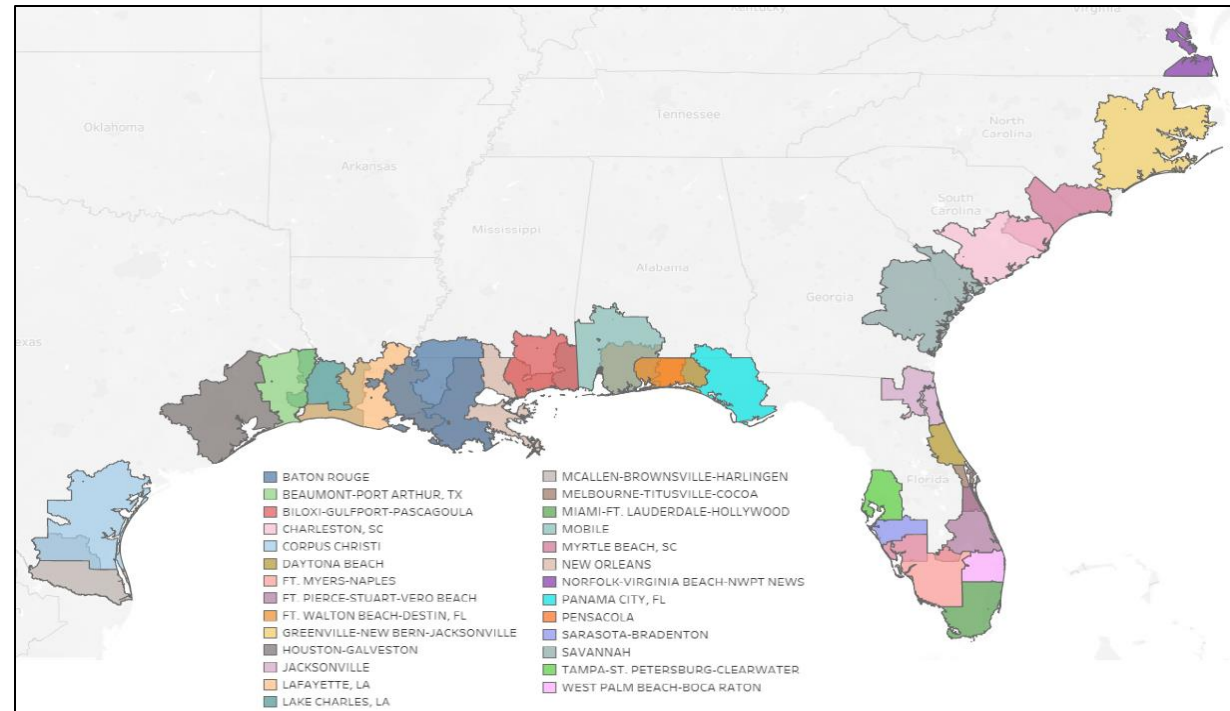
## Hurricane Season Targeted Media Markets

Outreach efforts this year will be focused on 27 media markets that are at high risk for flooding in the event of a hurricane.

Communities outside the scope of this campaign are also at risk of flooding resulting from hurricanes and can benefit from this information as well.

Selected target communities are located along the coasts of:

- Virginia
- North Carolina
- South Carolina
- Georgia
- Florida
- Alabama
- Mississippi
- Louisiana
- Texas



# Hurricane Season Paid Media Tactics & Assets



NFIP will deploy digital ads:

- Banner ads for contextual display
- “Chase the Rain” dynamic display
- Out-of-home digital billboards



NFIP will deploy radio ads:

- FM/AM radio
- Spotify and Pandora



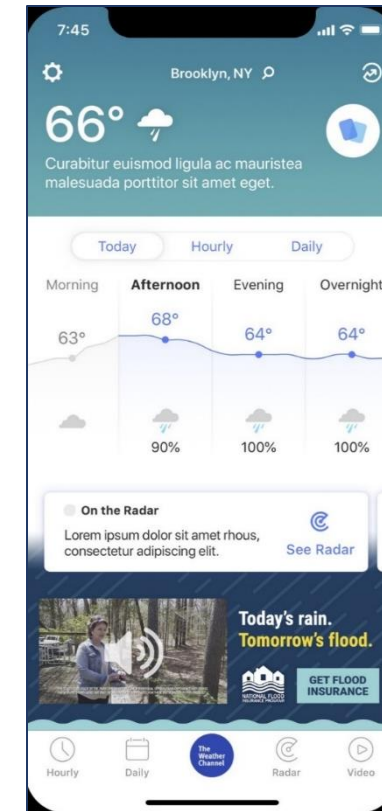
You can access the following videos:

- Flood informational videos
- Survivor Stories



To view the videos and other campaign materials go to:

[Agents.floodsmart.gov/hurricanesession](https://Agents.floodsmart.gov/hurricanesession)



## Hurricane Season Earned Media Tactics & Assets



**Satellite Media Tour (SMT):** Mr. David Maurstad will conduct about 16 interviews with television and some radio stations on the morning of July 8.



**Spanish Audio News Release (ANR):** Mr. Daniel Llargues recorded audio soundbites about preparing for peak hurricane season. That recording will be distributed to Spanish radio stations in our target markets starting July 8.



**Public Service Announcement (PSA):** PSAs featuring testimonials from our flood survivors are being distributed in both English and Spanish for television and radio outlets throughout hurricane season.

## Customer Centered Messaging

**Toolkits:** M&O raised awareness about Remote Adjusting and completed two toolkits—one for the regions and another for industry. The toolkits can be used for social media posts, trade publications, news releases, talking points, etc., as needed to get the word out about the remote adjusting option for claims. This option is being promoted because of a need to keep our policyholders and adjusters safe during the COVID-19 pandemic.



### Messaging examples:

With news of the pandemic top of mind, it may be hard to think about the potential of a hurricane or flooding. But staying prepared is more important than ever. That's why the National Flood Insurance Program is:

- Encouraging Americans to spend time making a preparedness plan while they are at home.
  - Tips and resources are available at [Ready.gov](https://www.ready.gov).
- Suggesting policyholders use this time to take photos or videos of their belongings to have a record of them later if they are damaged in a flood.
- Recommending that all residents check with local officials about evacuation shelters for this year. If you evacuate to a community shelter, follow the latest guidelines from the [Centers for Disease Control and Prevention \(CDC\)](https://www.cdc.gov).

# Shareable Resources



Posters



Brochures



Email Headers



Social Media



Videos



Talking Points



Visit [Agents.Floodsmart.gov/hurricane-season-in-your-community](https://agents.floodsmart.gov/hurricane-season-in-your-community)



# Post-Disaster Resources

**Limiting Flood Damage to Your Home**  
Your National Flood Insurance Program policy will cover and reimburse certain actions you take to minimize damage to your home and belongings before a flood. You may be eligible for reimbursement up to \$1,000 for materials to protect the property and up to \$5,000 to move insured property away from an imminent flood. Keep all of your receipts and share them with your insurance company to support your flood loss avoidance claim. You do not have to pay a deductible for flood loss avoidance claims.

**ELIGIBLE EXPENSES**

- SAND BAGS
- WATER PUMPS
- BUILDING TEMPORARY LEVEES
- MOVING AND STORAGE EXPENSES
- LUMBER & PLASTIC SHEETING
- LABOR

**STARTING A CLAIM**  
Contact your flood insurance agent or insurance company. Here's what you'll need:

- YOUR POLICY NUMBER
- RECEIPTS
- RECORD OF TIME SPENT WORKING

For more information on flood loss avoidance, visit [FloodSmart.gov](http://FloodSmart.gov).

## [Limiting Flood Damage to Your Home](#)

FEMA FACT SHEET

### Flood Insurance: A Small Price to Pay for Peace of Mind

**Flooding Can Happen Anywhere at Any Time**

- Even if you don't live near water, your home may be at risk of flooding from new developments or changes in weather patterns. In fact, more than 60% of flood insurance claims are from properties outside of the high-risk flood areas. Floods are the nation's most common and costly natural disaster. Just one inch of water in an average-sized home can cost up to \$25,000 in damage.
- Most federal disaster assistance requires a Presidential Disaster Declaration and comes in the form of low-interest disaster loans from the U.S. Small Business Administration that must be repaid—with interest. In 2017, the average disaster assistance grant was less than \$9,000, while the National Flood Insurance Program (NFIP) paid an average claim amount of more than \$90,000.
- Most homeowners and renters insurance policies do not cover flood damage. Only flood insurance will protect your property and belongings after a flood event. Keep in mind, after you purchase a policy, there's typically a 30-day waiting period before it becomes effective.

## [Flood Insurance: A Small Price to Pay for Peace of Mind](#)

FEMA FACT SHEET

### Starting Your Recovery

Recovering after a flood event takes time and can be overwhelming. This information describes important steps to begin the claims process with the National Flood Insurance Program (NFIP).

**Start the Claims Process**  
When it is safe to return to your home, report your loss immediately to your agent or insurance company. Ask if you can get an advance payment to help you start recovering. This is also a good time to clarify your flood insurance coverage limits and what your policy covers. You might have a policy that only covers your structure, or you might have a policy that covers your personal items; some people have both.

If you are not sure how to contact your agent or insurance company, call the FEMA Mapping and Insurance eXchange (FIMX) 877-339-2627.

Make sure you have the following information handy when speaking to your agent or insurance company:

## [Starting Your Recovery](#)

**Coming Home After a Flood**  
The Federal Emergency Management Agency (FEMA) has an appeals process for National Flood Insurance Program (NFIP) policyholders that may disagree with a claim denial from their flood insurance company.

**1 SAFETY**  
If your property has flooded, always report the loss to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up an appointment to inspect your property's structure and contents. If you live in a high-risk flood area, you may be eligible for an advance payment to help you start recovering. This is also a good time to clarify your flood insurance coverage limits and what your policy covers. You might have a policy that only covers your structure, or you might have a policy that covers your personal items; some people have both.

**2 DOCUMENTATION**  
Return to your home when it's safe. Take as many photos and videos of your flood-damaged home and contents as possible, including flood-water lines on the outside and inside of the structure.

**3 CLEANUP**  
Keep separate of flood-damaged items — like carpets and other flooring, curtains, etc. — to show your adjuster. After you take photos and videos of the damaged items, throw out flood-damaged contents that pose a health threat.

**4 MEET WITH YOUR ADJUSTER**  
When you meet your flood insurance adjuster, ask to see your Flood Center Number (FCN) card and other official identification. Your adjuster will provide guidance on how you can best submit an estimate for your covered loss. Send any questions to the adjuster to reduce the risk of miscommunication. Be sure to provide your written estimate and report receipts for services and repairs as completed. The insurance adjuster will review and pay for money covered under your policy.

## [Coming Home After a Flood](#)

**How to File a Flood Insurance Claim**  
May 2020

- 1 START YOUR CLAIM**  
If your property has flooded, always report the loss to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up an appointment to inspect your property's structure and contents. If you live in a high-risk flood area, you may be eligible for an advance payment to help you start recovering. This is also a good time to clarify your flood insurance coverage limits and what your policy covers. You might have a policy that only covers your structure, or you might have a policy that covers your personal items; some people have both.
- 2 DOCUMENT YOUR LOSS**  
Return to your home when it's safe. Take as many photos and videos of your flood-damaged home and contents as possible, including flood-water lines on the outside and inside of the structure.
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Keep separate of flood-damaged items — like carpets and other flooring, curtains, etc. — to show your adjuster. After you take photos and videos of the damaged items, throw out flood-damaged contents that pose a health threat.
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When you meet your flood insurance adjuster, ask to see your Flood Center Number (FCN) card and other official identification. Your adjuster will provide guidance on how you can best submit an estimate for your covered loss. Send any questions to the adjuster to reduce the risk of miscommunication. Be sure to provide your written estimate and report receipts for services and repairs as completed. The insurance adjuster will review and pay for money covered under your policy.

## [How to File a Flood Insurance Claim](#)

FEMA FACT SHEET

### Appealing Your Flood Insurance Claim

The Federal Emergency Management Agency (FEMA) has an appeals process for National Flood Insurance Program (NFIP) policyholders that may disagree with a claim denial from their flood insurance company.

**Eligibility**  
Any policyholder insured through FEMA's NFIP has a right to appeal the denial to the agency. The policyholder must submit the appeal within 60 days after the date of the insurance company's written denial letter. The policyholder may only appeal what the insurance company denied in the denial letter.

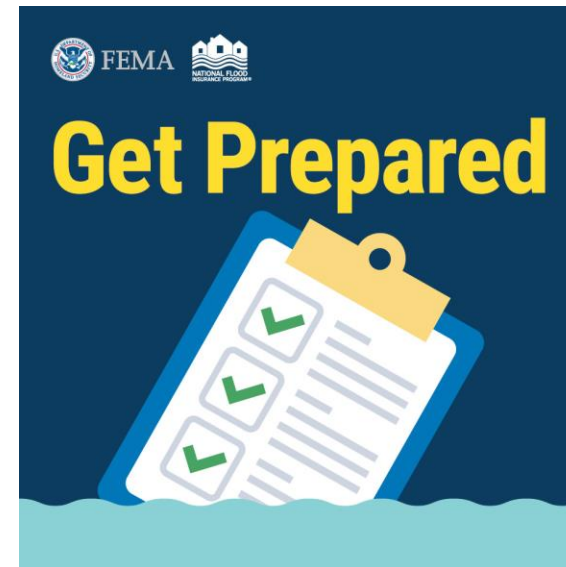
The appeals process is unavailable to any policyholder who files a lawsuit against their insurance company or enters the appraisal process to determine the value of their claim.

## [Appealing Your Flood Insurance Claim](#)

# How to Use Resources: Online

## Social Media

- Post frequently
- Set up posts in advance
- Choose a theme for each post
- Utilize talking points for posts
- Use prepared graphics on social posts
- Encourage followers to repost and share
- Link to [Floodsmart.gov](https://www.floodsmart.gov) website





# NFIP Desk Reference Guide

For State Insurance Commissioners and Others

(Numbers indicate total number of URLs on state's Dept. of Insurance website associated with the topic)	<a href="#">Alabama</a>	<a href="#">Florida</a>	<a href="#">Georgia</a>	<a href="#">Kentucky</a>	<a href="#">Mississippi</a>	<a href="#">North Carolina</a>	<a href="#">South Carolina</a>	<a href="#">Tennessee</a>	<b>TOTALS</b>
<b>FLOOD</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>2<sup>1</sup></b>	<b>4</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>26</b>
• NFIP	4	1	1	2	2	1	1	2	14
• Private flood	1	3			1		2	3	10
• Preparedness/Safety			1		1				2
<b>HURRICANES/WIND</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>0<sup>2</sup></b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>0</b>	<b>23</b>
• Mitigation/Credits/Grants	1	1			2		2		6
• Preparedness		2	3		4	2	1		12
▪ <i>Home Inventory</i>		✓	✓		✓	✓	✓		5 out of 8
▪ <i>Review insurance coverage</i>		✓	✓		✓	✓	✓		5 out of 8
▪ <i>Disaster kit/"Go Bag"</i>		✓	✓		✓	✓	✓		5 out of 8
▪ <i>Emergency Evacuation Plan</i>			✓		✓	✓	✓		4 out of 8
• Catastrophe modeling/data/stress testing		3					1		4
• Toolkit document for consumers (Preparedness, Post-Disaster Response, Home Inventory, NFIP information, etc.).						1			1
<b>EARTHQUAKES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>4</b>
• Earthquake insurance				1				2	3
• Earthquake safety								1	1
<b>TORNADOES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>

<sup>1</sup> KY DOI links to a [FEMA 2-page document](#) and an [NAIC Consumer Alert](#) about flooding; KY Emergency Management site lists more communications on flood.

<sup>2</sup> KY Emergency Management [website](#) lists more communications about hurricane preparedness.

	Alabama	Florida	Georgia	Kentucky	Mississippi	North Carolina	South Carolina	Tennessee	Totals
<b>WILDFIRES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>5</b>
• Preparedness								2	2
• Recovery						2			2
• Building Codes/Fire Safety						1			1
<b>NON-SPECIFIC DISASTER INFORMATION</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>3</b>	<b>25</b>
Disaster Preparedness (Supply kits, Home Inventory, Catastrophe Savings Accounts, etc.)	2			2	3	2	5	3	17
Prevention/Mitigation					1		2		3
Disaster Response			2			2			4
Disaster Recovery						1			1
<b>TOTALS</b>	<b>8</b>	<b>10</b>	<b>7</b>	<b>5</b>	<b>15</b>	<b>12</b>	<b>14</b>	<b>13</b>	<b>85</b>
<b>EXTERNAL AGENCIES MENTIONED ON DOI WEBSITE</b>									
<a href="#">FEMA</a>	✓	✓	✓	✓	✓	✓	✓	✓	8 out of 8
<a href="#">NFIP (Floodsmart.gov)</a>	✓	✓	✓	✓	✓	✓	✓	✓	8 out of 8
State Emergency Mgmt. Dept.		✓	✓		✓	✓	✓		5 out of 8
<a href="#">IBHS</a>	✓						✓		2 out of 8
NAIC <a href="#">InsureU</a>	✓	✓	✓	✓	✓		✓	✓	7 out of 8

<a href="#">Ready.gov</a>	✓				✓		✓		3 out of 8
<a href="#">FLASH</a>			✓	✓			✓		3 out of 8

COVID-19 and Disaster Response Information Available on State DOI Websites				
	Information available?	Format	URL	Summary
Alabama	No			
Florida	No			
Georgia	No			
Kentucky	No			
Mississippi	✓	Press release	<a href="#">Don't Wait, Prepare Now for Hurricane Season</a> (May 4, 2020)	<ul style="list-style-type: none"> <li>Suggests adding PPE (masks, sanitizer) to "Go Bag"</li> <li>Advises consumers to plan an evacuation strategy ("Storm shelters are practicing social distancing").</li> </ul>
North Carolina	No			
South Carolina	✓	Press release	<a href="#">SCDOI Helps Consumers Prepare with Free Starter Emergency Kits</a> (June 20, 2020)	<ul style="list-style-type: none"> <li>In partnership with Home Depot, SCDOI gave out 200 free starter emergency kits, which included pandemic PPE gear such as masks, sanitizer, and gloves.</li> </ul>
Tennessee	No			



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    - 85% of Florence flood losses were uninsured
- Our State, especially, the center part is prone to flooding due to population growth and other factors.
- Saw the need to educate North Carolina Residents of the importance of flood insurance.
- Appalachian State University conducted a flood risk and insurance research project.
- **Opportunities:**
  - During and as a result of a disaster, NCDOI sets up Insurance Camps/Victim Assistance Centers.
  - Developed Flood Insurance Conferences to educate Insurance Agent, Insurance Adjusters and Real Estate Agents. Education partnership with FEMA and NCDPS.
  - NCJUA - Pilot Grant Mitigation Program titled "Strengthen Your Roof".
  - New Private Flood Program.
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    - Approved by Commissioner of Insurance Mike Causey on February 28, 2020.
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# PRIVATE FLOOD INSURANCE

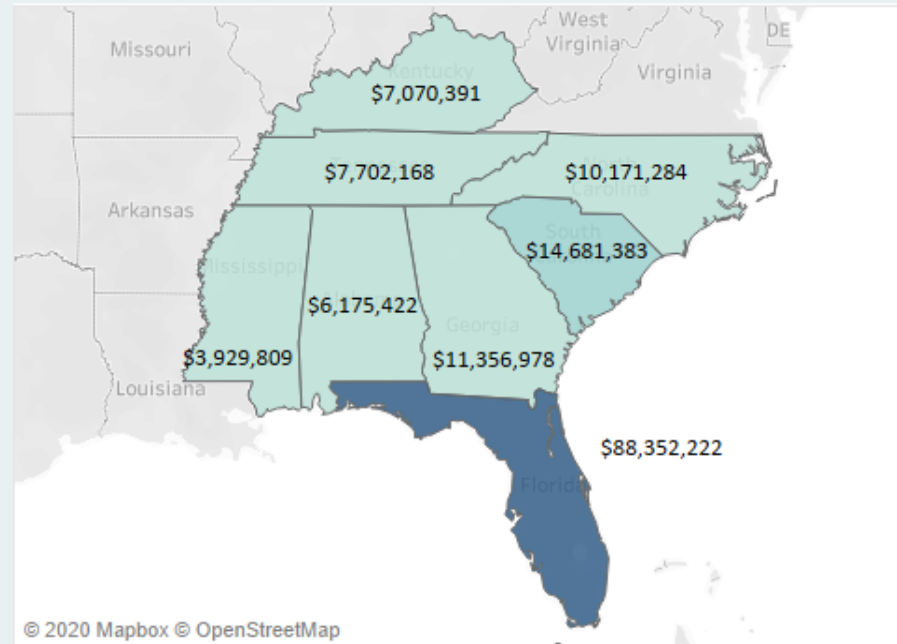
NAIC INITIATIVES



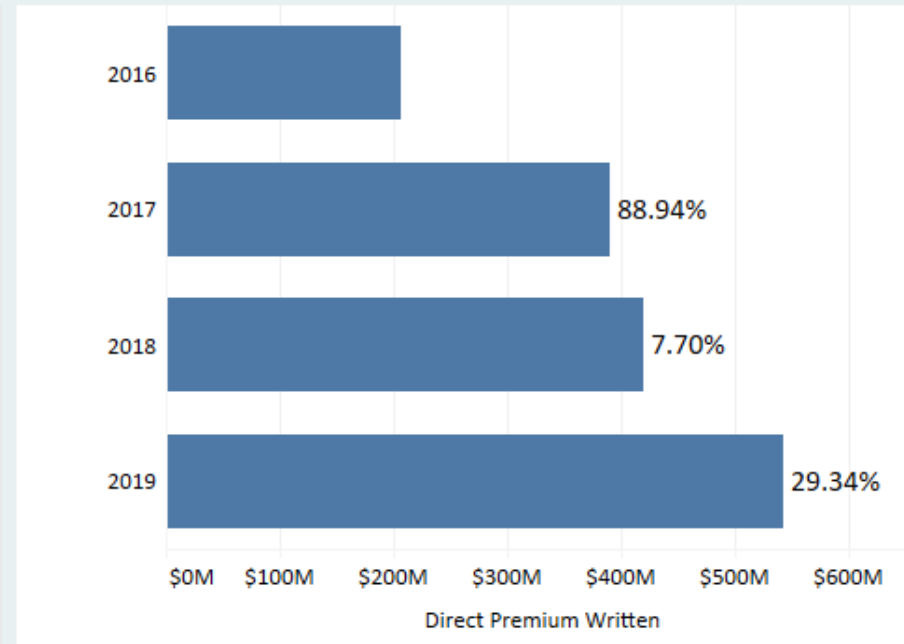
# PRIVATE FLOOD DATA

(NAIC FINANCIAL ANNUAL STATEMENT)

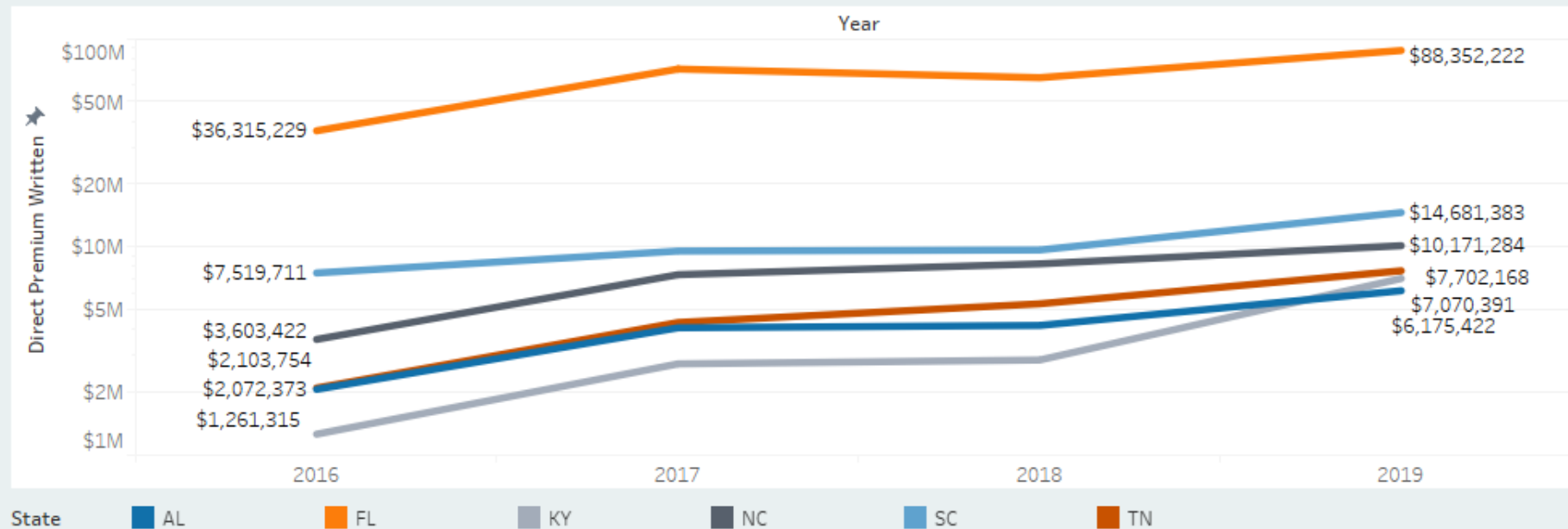
## 2019 Direct Written Premium



## Countrywide Change in Direct Written Premium



## By State Change in Direct Written Premium





# INDUSTRY DATA CALL

- Assist state insurance regulators and others in understanding coverage options for private flood insurance.
    - Residential vs. Commercial
    - First-dollar vs. Excess
    - Standalone vs. Endorsement
- 
- 



# DATA COLLECTION METHOD

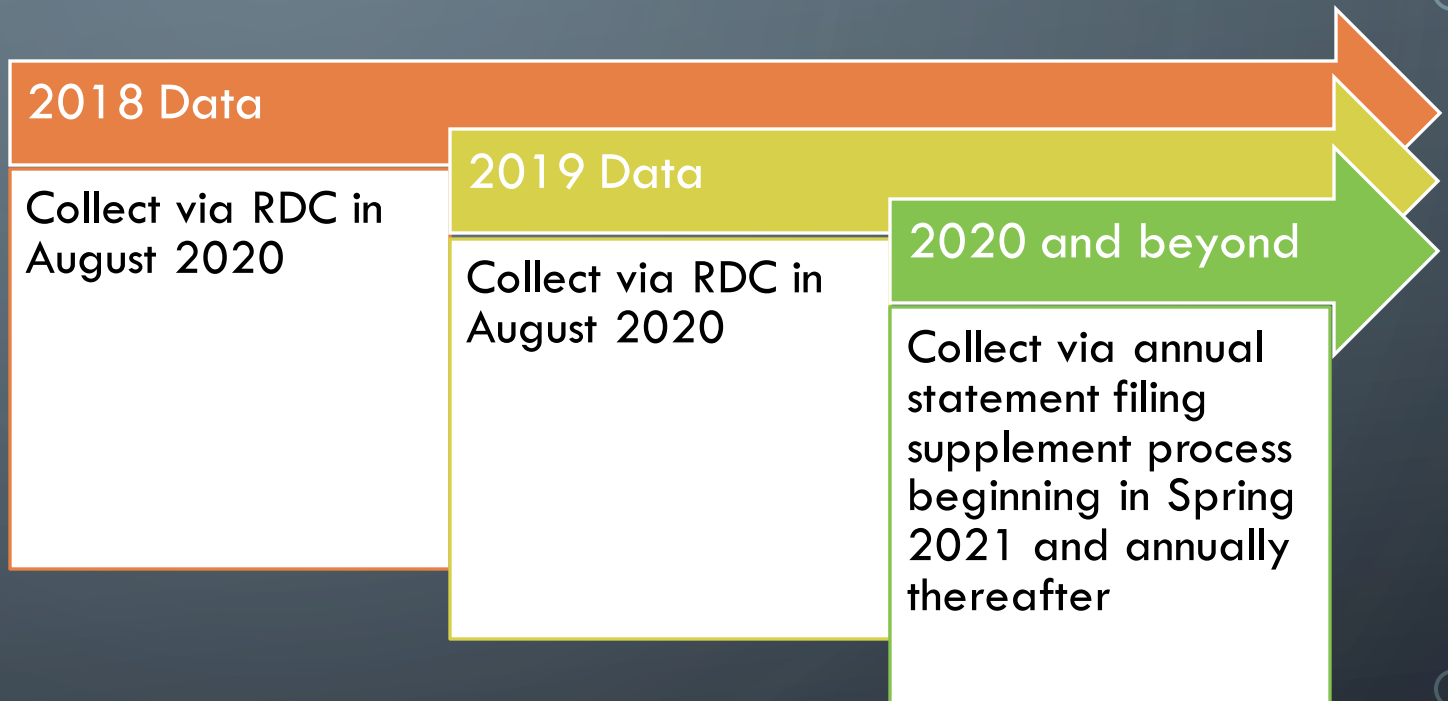
## Welcome to the Private Flood Insurance Data Collection System

Follow these steps to submit a file:

1. Click File Dashboard on the navigation bar.
2. Click on the boxed area in the center of the window to navigate to the file, or drag/drop the file to this area.
3. Click Upload!

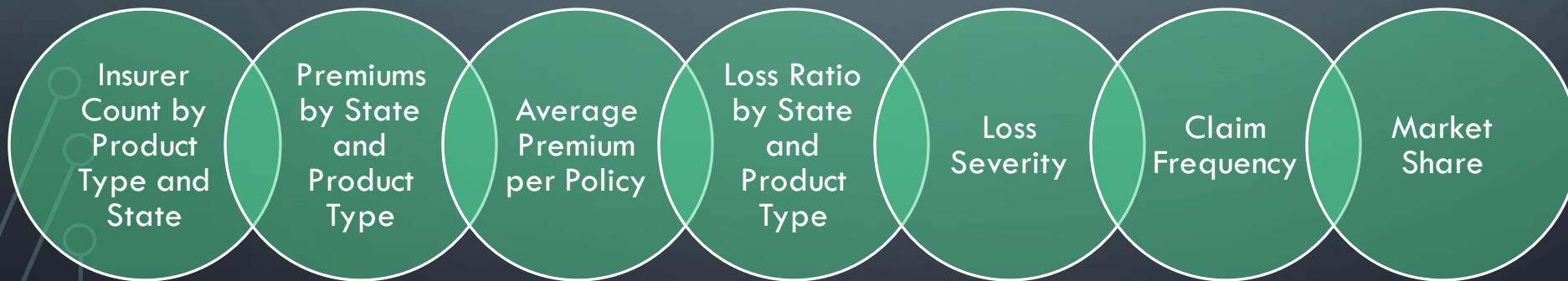
Your file submission and status will display underneath the upload button on the File Dashboard window. After the system validates the data file, if any exceptions occur, the exception count will display. Select the exception count link to view the exception details.

# PROPOSED TIMELINE



- Determine size and characteristics of private flood market by state and countrywide.
- Use annual data received to create trend analysis measuring change in private flood market over time.

## FOCUSED ACHIEVEMENTS



## Our Moonshots





**FEMA**



# Risk Rating 2.0

**FEMA Region IV – State  
DOI Disaster Resilience  
Virtual Roundtable**

July 9, 2020



# Day 2 - Building Disaster Resilience for the Future:

## **RECOVERY PROGRAMS**



**FEMA**

# Recovery Programs and State DOIs

- Work with and through our State Emergency Management Partners
- Better integration of States' data with FEMA's to improve damage reporting
- Working to include insurance and occupancy attributes among damage reporting to support the PDA/declaration process
- Obtaining data from private insurance pertinent to damage assessment process and aggregating it in a way to protect PII and proprietary information

# Recovery Programs and State DOIs

- **Individual Assistance:**
  - Facilitating the damage assessment process by helping to correlate tax records with insurance coverage, occupancy type, and residency
  - Help identify solutions to improve methods for IHP income verification and insurance validation
  - Maximizing DOIs' role in Disaster Recovery Centers (DRC)
    - Assisting applicants with navigating the insurance process and helping them acquire the documents they need to submit to FEMA for verification.
      - Speeds up assistance to survivors.
      - Helps avoid duplication of benefits.
      - Allows timely referral of uninsured/under insured households to proper voluntary agencies to meet unmet needs



**FEMA**

# Recovery Programs and State DOIs

- **Public Assistance:**
- Being prepared to support Governors' declaration requests with insurance information relevant to a major disaster declaration request
- Helping to eliminate disaster contingent language embedded in policy holders' insurance policies.
- Helping to enforce Obtain and Maintain Requirements
- Preloading summaries of coverage, insurance policies in the Public Assistance Grants Portal in steady-state
- Helping applicants obtain insurance documentation needed for PA project development earlier
- Helping to ensure applicants pursue all available insurance
  - Close the Insurance Gap (FEMA 2018-2022 Strategic Plan)
    - Insufficient/No Coverage
    - High deductibles
    - Expand number of properties covered by flood insurance



**STRENGTHEN  
ALABAMA HOMES**

*The Strengthen Alabama Homes program provides grants, up to \$10,000 per application, to Alabama residences for mitigating their home against wind damage by achieving the FORTIFIED™ standard developed by the Insurance Institute for Business and Home Safety.*



- ❑ The Strengthen Alabama Homes program became available statewide in 2019. Prior to 2019, the program was previously only available to Alabama's 2 coastal counties.
- ❑ Wind premium discounts are available from 20%-50% for homes meeting the FORTIFIED™ standard.
- ❑ The Strengthen Alabama Homes program is the only program of its kind in the U.S.
- ❑ Alabama leads the nation in the number of FORTIFIED homes. Alabama currently has 15,374 FORTIFIED homes (includes new construction and existing homes mitigated to a FORTIFIED™ standard), 18,428 nationally.





- ❑ As of July 1, 2020, the Strengthen Alabama Homes program has FORTIFIED just over 2,200 homes. Across Alabama.
- ❑ The Strengthen Alabama Homes program currently receives funding of \$10M per year.
- ❑ Positive Economical and Fiscal impacts to Alabama - Each \$1 million of SAH funding yields\*:
  - ✓ \$2.144 million in Economic activity
  - ✓ \$1.138 million in Additional GDP
  - ✓ \$700,000 in Worker earnings
  - ✓ 21 new jobs created

\*The University of Alabama Culverhouse College of Business, Center for Business and Economic Research



To learn more about the Strengthen Alabama Homes program, please visit our website at:

[www.strengthenalabahomes.com](http://www.strengthenalabahomes.com)



**WHERE PROTECTION & REGULATION MEET**

## **Brief Overview of SC Safe Home Program**





- The SC Safe Home program provides both matching and non-matching grants to coastal residents to help them strengthen their homes, making them more resistant to hurricanes and high-wind damage.
- Grants focus on roof retrofits and opening protection/ window and door retrofits.
- Maximum individual grant awards are as follows:
  - Matching Grants - \$4,000
  - Non-matching Grants - \$5,000
- SC Safe Home has awarded more than 5,900 grants totaling more than \$28.1 million dollars since the program began in 2007.

[SCSafeHome.com](http://SCSafeHome.com)

803-737-6087

Email: [scsafehome@doi.sc.gov](mailto:scsafehome@doi.sc.gov)

**SCSAFEHOME**





### **BENEFITS:**

- Retrofitted or strengthened homes are less vulnerable to the effects of severe winds thereby minimizing damages.
- Fewer damages result in lower or fewer insurance claims and over time will reduce insurance premiums for all South Carolinians.
- SC Safe Home Program has partnered with the IBHS Fortified Roof Program allowing homeowners to receive dual designations when mitigation work is performed on their homes. A dual designation may qualify the property for additional insurance benefits.

The program was established with the passage of the Omnibus Coastal Property Insurance Reform Act of 2007. The Act focuses on consumer-based initiatives and encourages preparations before a hurricane or catastrophic event.



### **SUMMARY:**

- Established and administered within the Department of Insurance
- Includes an Advisory Committee of professionals for management of the program
- Charged with implementing a comprehensive and coordinated approach for hurricane damage mitigation
- Dedicated funding source – all premium taxes paid by Wind Pool plus 1% of Insurance Premium Taxes collected annually are remitted to fund the program
- Authorized to seek private funding sources and may receive supplemental appropriations

# Building Resilient Infrastructure and Communities (BRIC) Program

July 9, 2020

Photo of Memphis, Tennessee



FEMA



## Legislation



- Disaster Recovery Reform Act (DRRA) Section 1234, which amends Section 203 of the Stafford Act
- Funded by a 6% set-aside from federal post-disaster grant funding
- Eligible applicants – states and territories with major disaster declarations in past seven years
- Will replace FEMA’s existing pre-disaster mitigation (PDM) program

# BRIC's Guiding Principles

## Guiding Principles



Support Community  
Capability & Capacity Building



Encourage and Enable  
Innovation



Promote Partnerships



Enable Large Infrastructure  
Projects



Maintain Flexibility



Provide Consistency

## Supports FEMA's Strategic Plan

1

Build a Culture of  
Preparedness

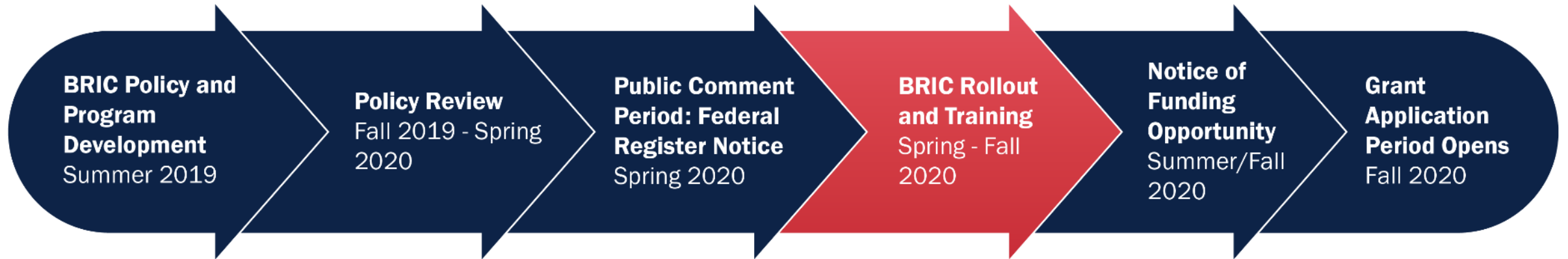
2

Ready the Nation for  
Catastrophic Disasters

3

Reduce the Complexity  
of FEMA

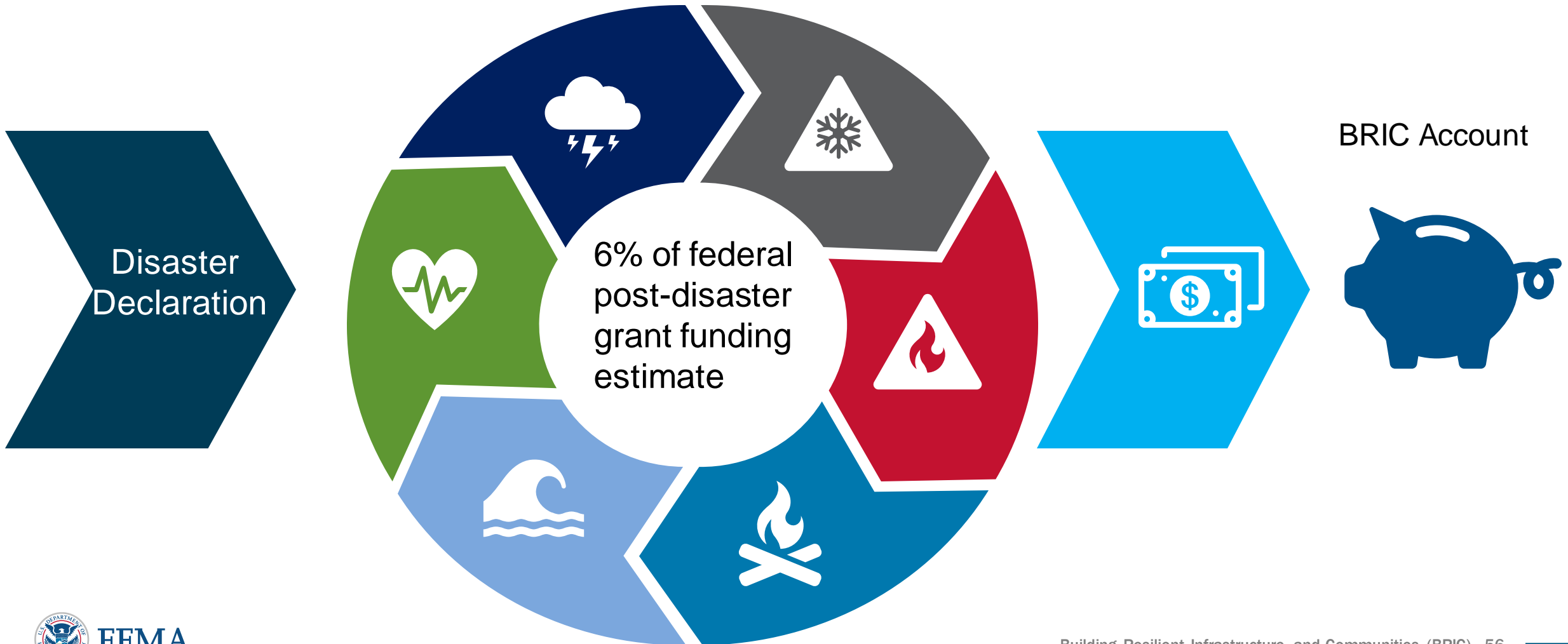
# Timeline



 Where we are now

\* Timing is estimated as of July 2020 and subject to change.

# BRIC Funding







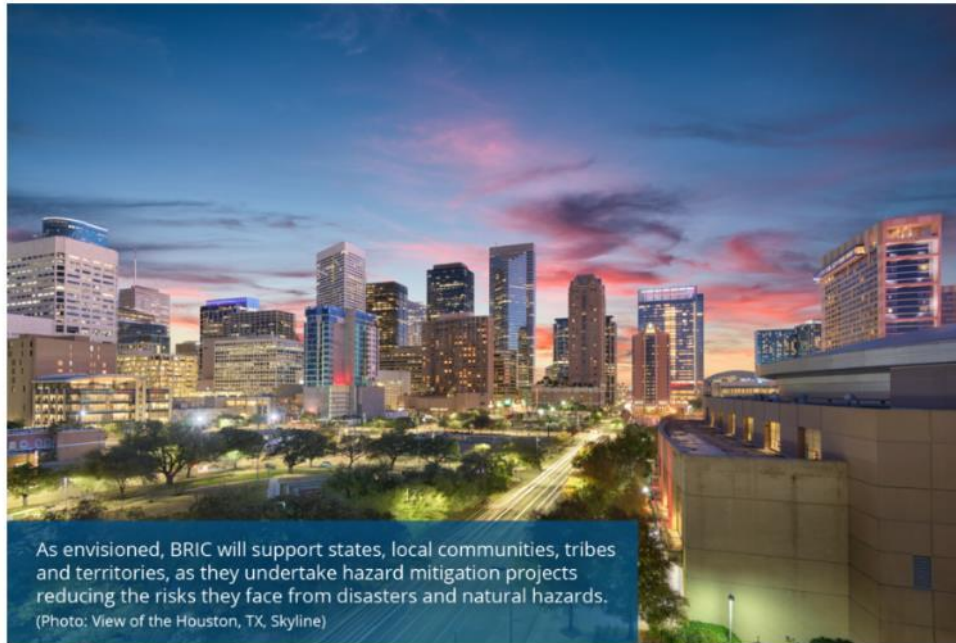
# BRIC Stakeholder Engagement Sessions

## Purpose and Goals

- Educate stakeholders on all aspects of the BRIC policy and program
- Increase awareness and understanding of key BRIC program components
- [BRIC Engagement Sessions](#) – all about the BRIC program (July 2020)
  - July 1: Introduction to BRIC
  - July 8: The Meaning of the BRIC Name
  - July 15: BRIC and Building Codes
  - July 22: BRIC and Community Lifelines
  - July 29: BRIC and Nature-based Solutions
- BRIC NOFO Webinars – will occur after NOFO is released (August - September 2020)

# FEMA Resources

## Building Resilient Infrastructure and Communities



This page provides general information about a new pre-disaster hazard mitigation program.

<https://www.fema.gov/bric>

**Sign up for BRIC and HMA Updates:**  
<https://www.fema.gov/hazard-mitigation-assistance>

### Other Resources:

- Community Lifelines Implementation Toolkit:  
<https://www.fema.gov/media-library/assets/documents/177222>
- Benefit Cost Analysis (BCA):  
[www.fema.gov/benefit-cost-analysis](http://www.fema.gov/benefit-cost-analysis)
- Hazard Mitigation Planning:  
<https://www.fema.gov/hazard-mitigation-planning>
- ISO Mitigation – Building Codes  
<https://www.isomitigation.com/bcegs/>





Thank you!

[fema.gov/bric](https://fema.gov/bric)

# **CLOSING REMARKS AND NEXT STEPS**

**4:20PM - 4:30PM**

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*

# Day 1 Key Ideas Discussed:

- **Pre-Disaster Relationships = Post-Disaster Success**

- Establish relationship with NAIC disaster assistance team pre-event
- DOI and Region coordination – how to make this happen?
- Insurance camps & villages opportunity?
- EM interaction – NEMA?
- Multi-Agency Resource Centers (MARC)?; VOADs?;

- **Disaster Planning/Culture of Preparedness**

- State DOI Disaster Response Plans ↔ FID Flood Response Playbook (Private flood carriers?)
- Continuity of Operations Plan ↔ State DOI Disaster Response Plans
- Practice – e.g., **2020 Great SouthEast ShakeOut**
- Mitigation funding available through DOIs – e.g., for elevation certificates? (*The Cost and Affordability of Flood Insurance in New York City* - [https://www.rand.org/pubs/research\\_reports/RR1776.html](https://www.rand.org/pubs/research_reports/RR1776.html))
- Higher education collaboration possibilities

- **Data Sharing**

- Can the State DOIs and/or the NAIC play a more prominent role in the Joint PDA process with providing insurance data?
- Is FEMA building out internal data dashboards with their NFIP policy data?
- Can states access detailed NFIP claim and policy data – e.g., 2010 Nashville flood retrospective?
- Can states access detailed IA data for insurance outreach purposes?

# **NEXT STEPS**

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**OTHER**



Some **immediate** take-aways from the meeting:

- Midwest DOI's able to formally connect with FEMA Region VII Director and Flood Insurance Specialists
- All participants made aware of/shared existing i) FEMA and NAIC flood related response, claims, and private flood insurance market best practice documents; ii) Iowa Flood Center flood risk identification and communication capabilities; and iii) NAIC event-based and market regulation data being collected
- As an outcome of the lunch breakouts the identification of DOI flood event response best practices for 2020 flood season and beyond
- Request for a map of NFIP participating communities within region VII – provided

Additionally, some areas for **further near-term collaboration** were identified during the meeting including (NAIC will follow up on these unless otherwise noted):

- Modifying the existing NAIC disaster response guidebook to be more specific to the state DOI as well as incorporating more feedback/edits from FEMA
- NAIC working with FEMA on a potential information sharing agreement
- Developing a disaster response checklist for the states (FEMA joint with NAIC)
- Building out regional IA, KS, MO, & NE flood modeling capabilities (Iowa flood center)
- Leveraging the CIPR online state resilience map for more information sharing amongst the states and FEMA