

***A Closer Look into How Our  
Organizations Operate Before,  
During and After Disaster  
Response***

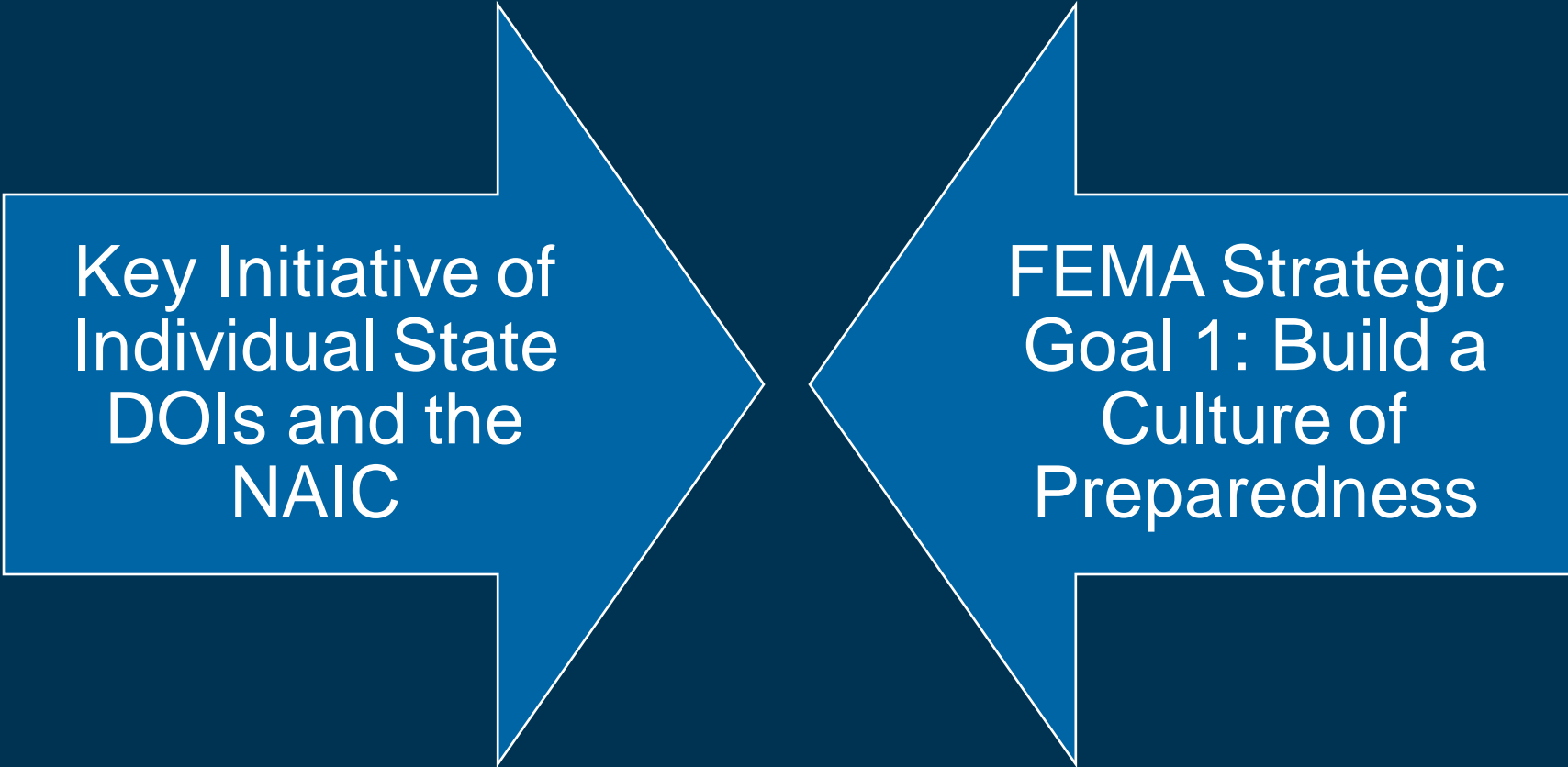
***Includes NAIC Organization  
and Disaster Assistance  
Capabilities Presentation***



# FEMA Region VIII, IX, & X- STATE DOI Disaster Resilience Roundtable

**February 10 & 11, 2021 – Virtual meeting**

# Climate & Natural Catastrophe Risk and Resilience



Key Initiative of  
Individual State  
DOIs and the  
NAIC

FEMA Strategic  
Goal 1: Build a  
Culture of  
Preparedness



AMERICAN SAMOA  
GUAM  
U.S. TRUST TERRITORY  
OF THE PACIFIC ISLANDS

PUERTO RICO  
U.S. VIRGIN ISLANDS

AK  
Seattle  
WA  
OR  
ID  
X

MT  
ND  
SD  
WY  
UT  
CO  
Denver  
VIII

MN  
WI  
MI  
IL  
IN  
OH  
Chicago  
V

NH  
ME  
VT  
MA  
RI  
CT  
New York  
NY  
NJ  
II

PA  
DE  
WV  
VA  
III

CA  
NV  
AZ  
San Francisco  
IX

NM  
OK  
AR  
LA  
TX  
Denton  
VI

NE  
KS  
MO  
Kansas City  
VII

KY  
TN  
NC  
SC  
MS  
AL  
GA  
FL  
IV



**FEMA**

MEMORANDUM OF AGREEMENT  
BETWEEN  
THE U.S. DEPARTMENT OF HOMELAND SECURITY/  
FEDERAL EMERGENCY MANAGEMENT AGENCY (DHS/FEMA)  
AND  
THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC)

I. PARTIES

The parties to this Memorandum of Agreement (MOA, or agreement) are the Federal Emergency Management Agency within the U.S. Department of Homeland Security (DHS/FEMA, or the Agency), and the National Association of Insurance Commissioners (NAIC). Both parties are responsible for the goals and activities contained in this agreement and shall contribute to its success.

# FEMA R8, R9, R10 Disaster Risk - % by Event Type

Total Number of Events 2010 – 2020

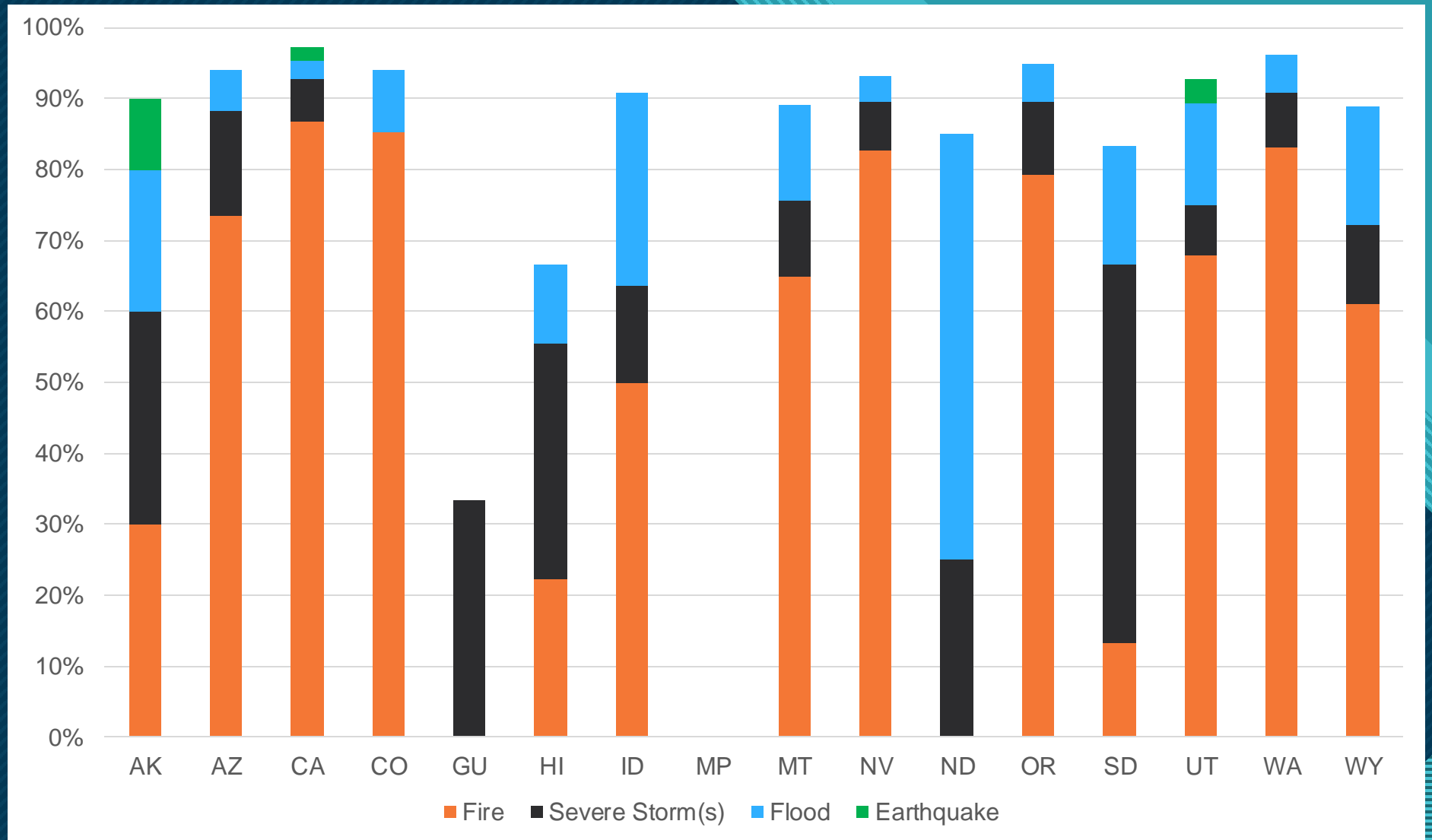
Fire, Severe Storm(s), Flood, Earthquake:

Region 8 - 149

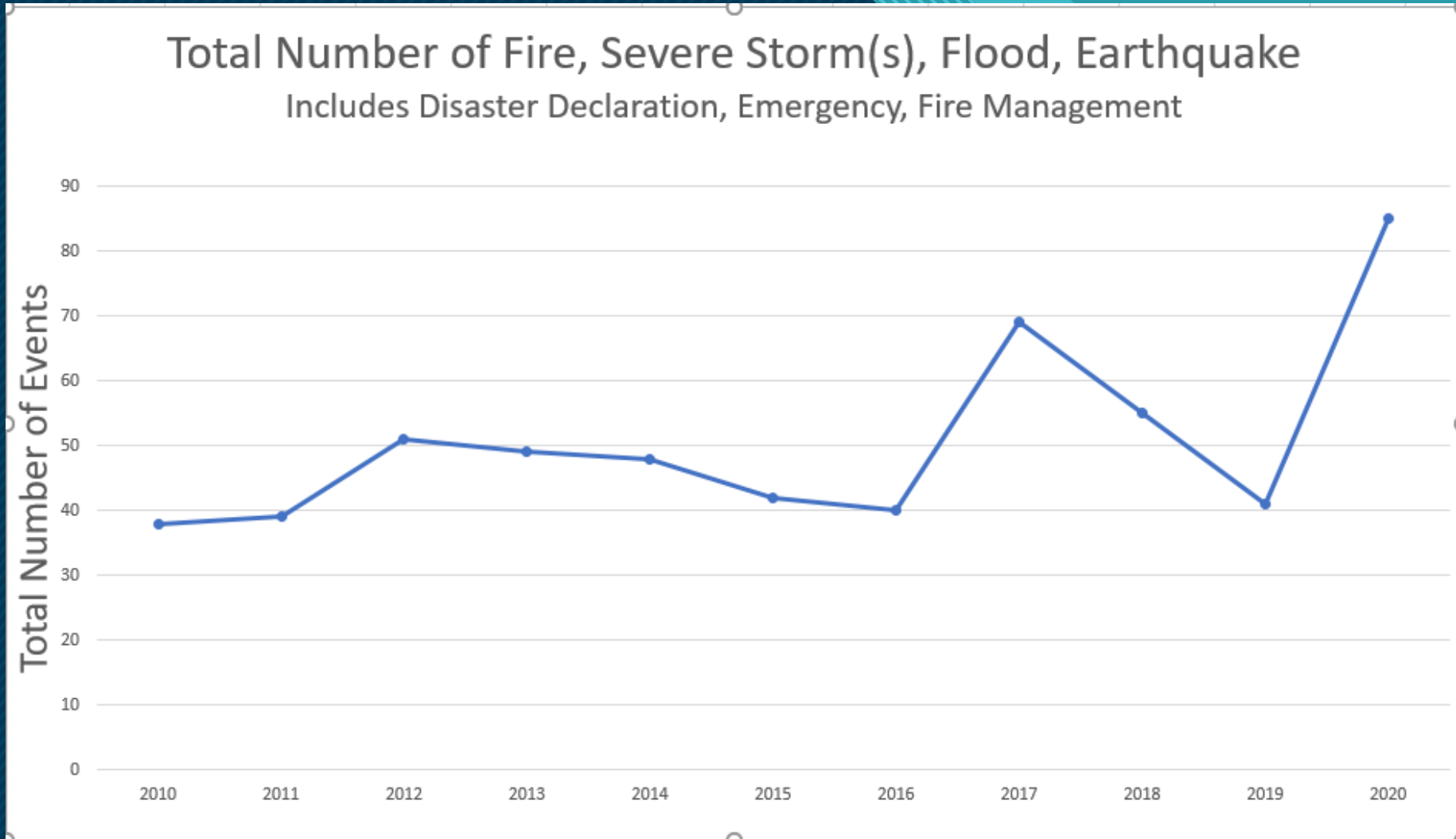
Region 9 - 205

Region 10 – 167

Total Events – All Three Regions – 521



# 2010 - 2020



Source: <https://www.fema.gov/api/open/v1/FemaWebDisasterDeclarations>

# DOI Survey Information (12 states responded)

When your state experiences an emergency such as a natural disaster, or in the event you have a question, do you know who to contact in your FEMA region?	80%
Are you aware that FEMA has an insurance specialist?	64%
Do you know who the FEMA insurance specialist is in your region?	50%

Satisfaction with FEMA region during the most recent disaster

Survey Results  
Average - 63.73%

More interaction throughout year from FEMA

More focus on perils that occur in the state during FEMA workshops

Satisfaction with FEMA region during "blue skies"

Survey Results  
Average – 68.11%

More frequent conversations

More conversation around grant opportunities for mitigation & resiliency



**February 10**

Time (Eastern)	Topic	Moderator/Presenter
1:00pm – 1:10pm	<b>Welcome and Agenda Overview</b>	Jeff Czajkowski
1:10pm – 1:30pm	<b>Leadership Remarks</b> Commissioner Lara (CA) Region 8 Leadership: Nancy Draganj (Acting RA) Region 9 Leadership: Tammy Littrell (Acting RA) Region 10 Leadership: Vince Maykovich (Acting RA)	Jeff Czajkowski
1:30pm – 3:35pm 2:35 – BREAK	<b>A Closer Look into How Our Organizations Operate Before, During and After Disaster Response</b> <i>Each group will have the opportunity to discuss how they are structured, who is responsible for various aspects of disaster management, and what disaster response looks like for each entity.</i>  <i>NAIC/State DOI Presentations:</i> <ul style="list-style-type: none"> <li>• NAIC Organization and Disaster Assistance Capabilities – Aaron Brandenburg &amp; Sara Robben</li> <li>• CA Dept. of Ins. – Tony Cignarale</li> <li>• OR Dept. of Ins. – Andrew Stolfi, TK Keen</li> <li>• UT Dept. of Ins.– Kyle Becker</li> </ul> <i>FEMA Presentations:</i> <ul style="list-style-type: none"> <li>• FID Flood Response Playbook – Heather Figore</li> <li>• Claims/Remote Adjusting – Donald Waters</li> <li>• 2021 Marketing &amp; Outreach Strategy – Butch Kinerney</li> <li>• Individual Assistance (IA) Overview – Cindy Poe</li> </ul> <i>FEMA Regional Presentation</i> <ul style="list-style-type: none"> <li>• Send participants to breakout rooms before Break.</li> </ul>	Jeff Czajkowski
3:35pm – 3:45pm	<b>Break</b> (address technical difficulties if needed)	
3:45pm – 4:40pm	<b>Breakout Groups</b> Split into 3 breakouts to have Regionally based conversations: <ul style="list-style-type: none"> <li>• R8-Diana Herrera &amp; Jeff Herd (FEMA), Sara Robben (NAIC)</li> <li>• R9-Edie Lohmann &amp; Gregor Blackburn (FEMA), Jennifer Gardner (NAIC)</li> <li>• R10-Scott Van Hoff &amp; John Graves (FEMA), Aaron Brandenburg (NAIC)</li> </ul>	<b>Each Region will facilitate a Breakout Group</b>
4:40pm – 4:55pm	<b>Breakout Discussion</b> What did you learn? What are your next steps?	<b>Regions 8-10</b>
4:55pm – 5:00pm	<b>Closing Remarks – Preview of Day 2</b>	Jeff Czajkowski

# Leadership remarks

1:10pm – 1:30pm

- Commissioner Lara (CA)
- Region 8 Leadership: Nancy Dragani (Acting RA)
- Region 9 Leadership: Tammy Littrell (Acting RA)
- Region 10 Leadership: Vince Maykovich (Acting RA)

# A Closer Look into How Our Organizations Operate Before, During and After Disaster Response

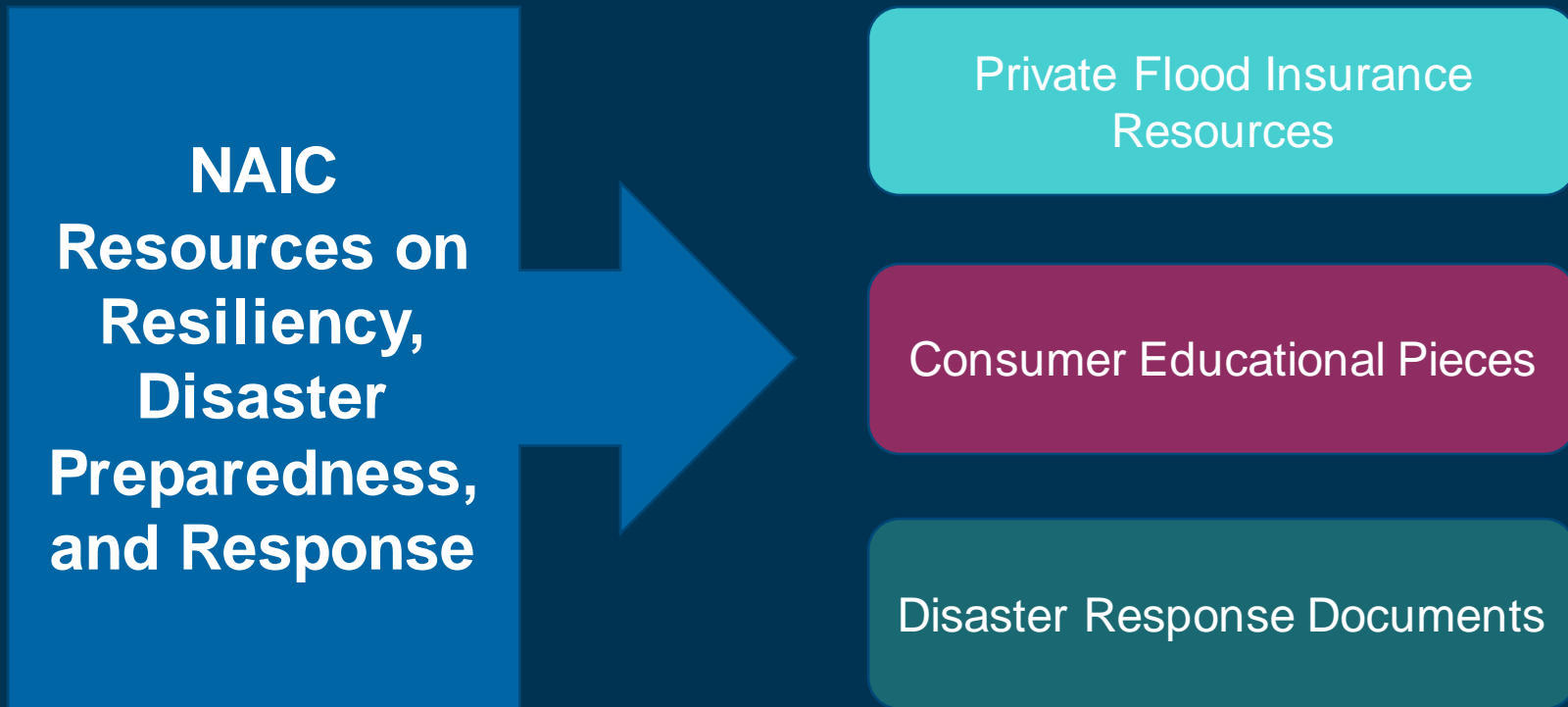
1:30pm – 3:35pm



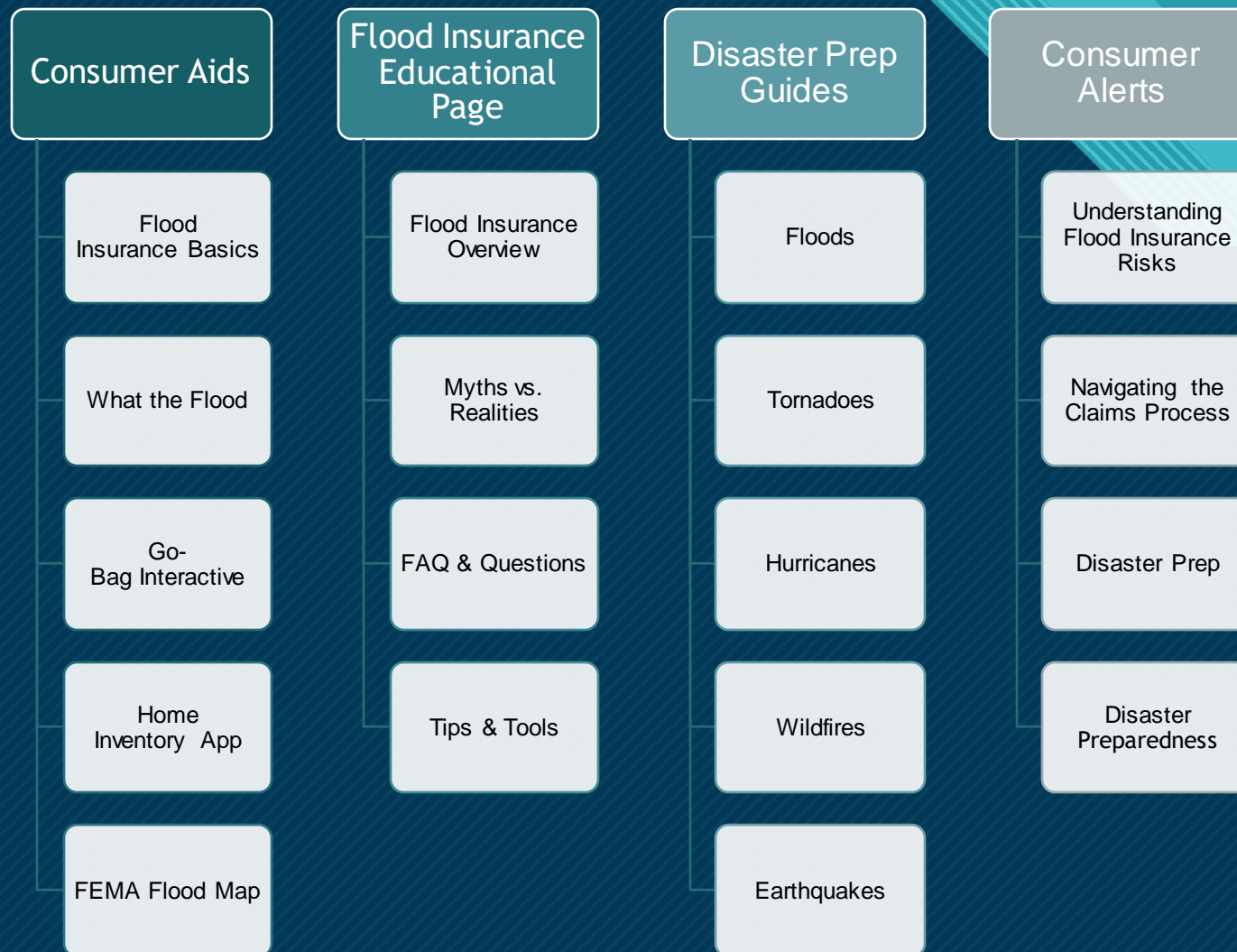
# NAIC Disaster Services

**Aaron Brandenburg & Sara Robben, NAIC**

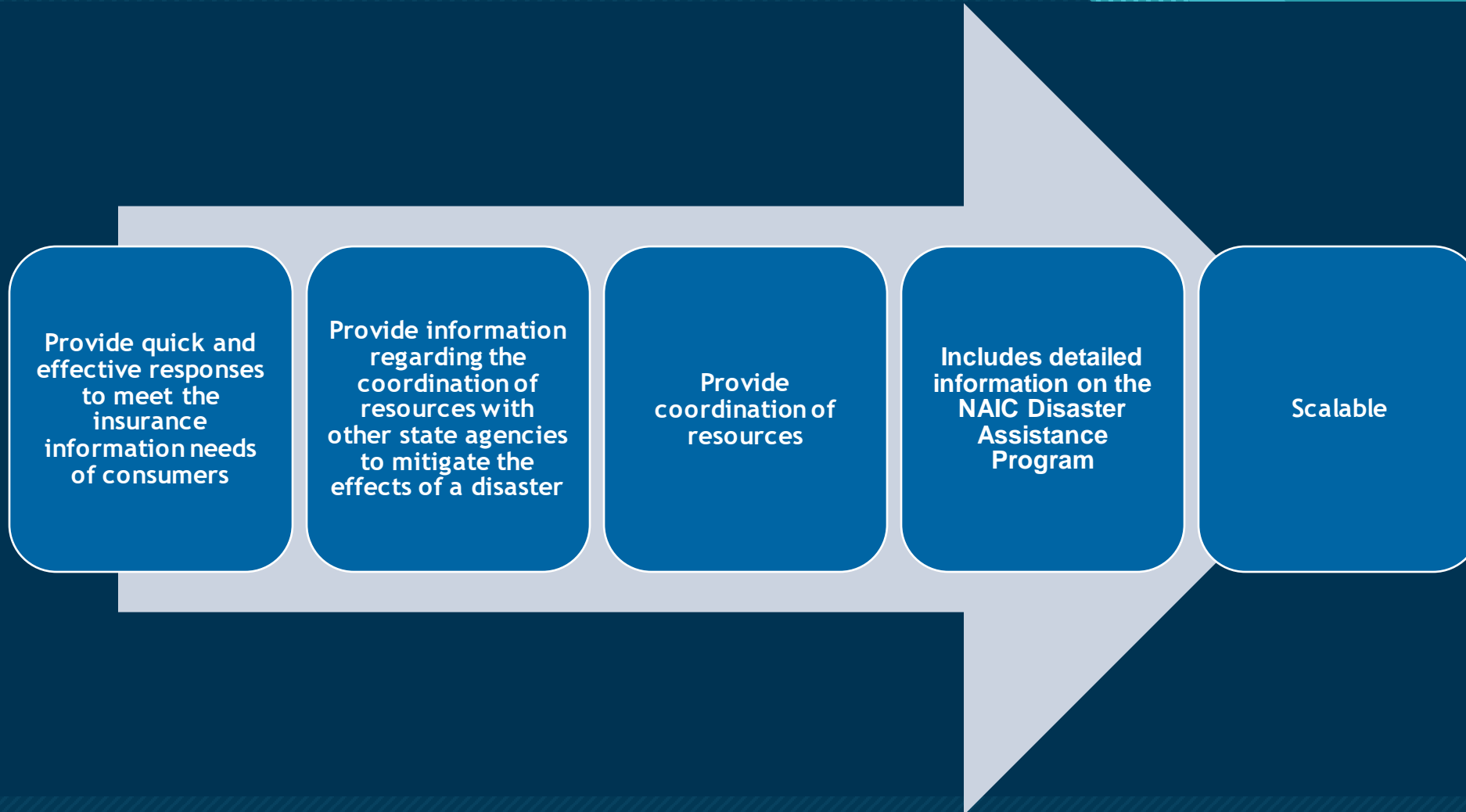
# NAIC Resources



# NAIC Communications Resources



# State Disaster Response Plan





## Insurance Disaster Response Plan

# Table of Contents

<b>Introduction</b>	<b>4</b>
What this document provides	5
The purpose of the disaster response plan	5
Information the disaster response plan provides	5
NAIC Disaster Assistance Program	6
Ways a jurisdiction can prepare to receive NAIC assistance	6
NAIC services set-up time after approval of assistance	7
<b>Additional information</b>	<b>8</b>
Disaster relief call center	8
DRC insurance regulator staff	9
NAIC-hosted insurance department website	9
NAIC-coordinated data call	9
<b>Preparation</b>	<b>10</b>
The steps to preparation	11
Important planning considerations	11
Available training	11
Insurance contact information that a DOI should regularly collect	12
Insurance company contacts	12
Requirements of insurance company contacts	12
Other necessary contacts	13
Types of information that should be ready for dissemination in the event of a disaster	13
Types of data a DOI should collect regarding disasters	14
Data collection tools the NAIC can provide	14
The NAIC coordinated data call	14
Types of information a DOI, in coordination with Public Affairs, should maintain, update, post on the state's website, and distribute via social media	15
Resources required for emergency response	15
Brief description of the Major Incident Management	16
Functions (See org chart template - Appendix 1)	16

## 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.





# PREPARATION SECTION OF DISASTER RESPONSE PLAN

## Steps

Planning Considerations

Training

Contact Information

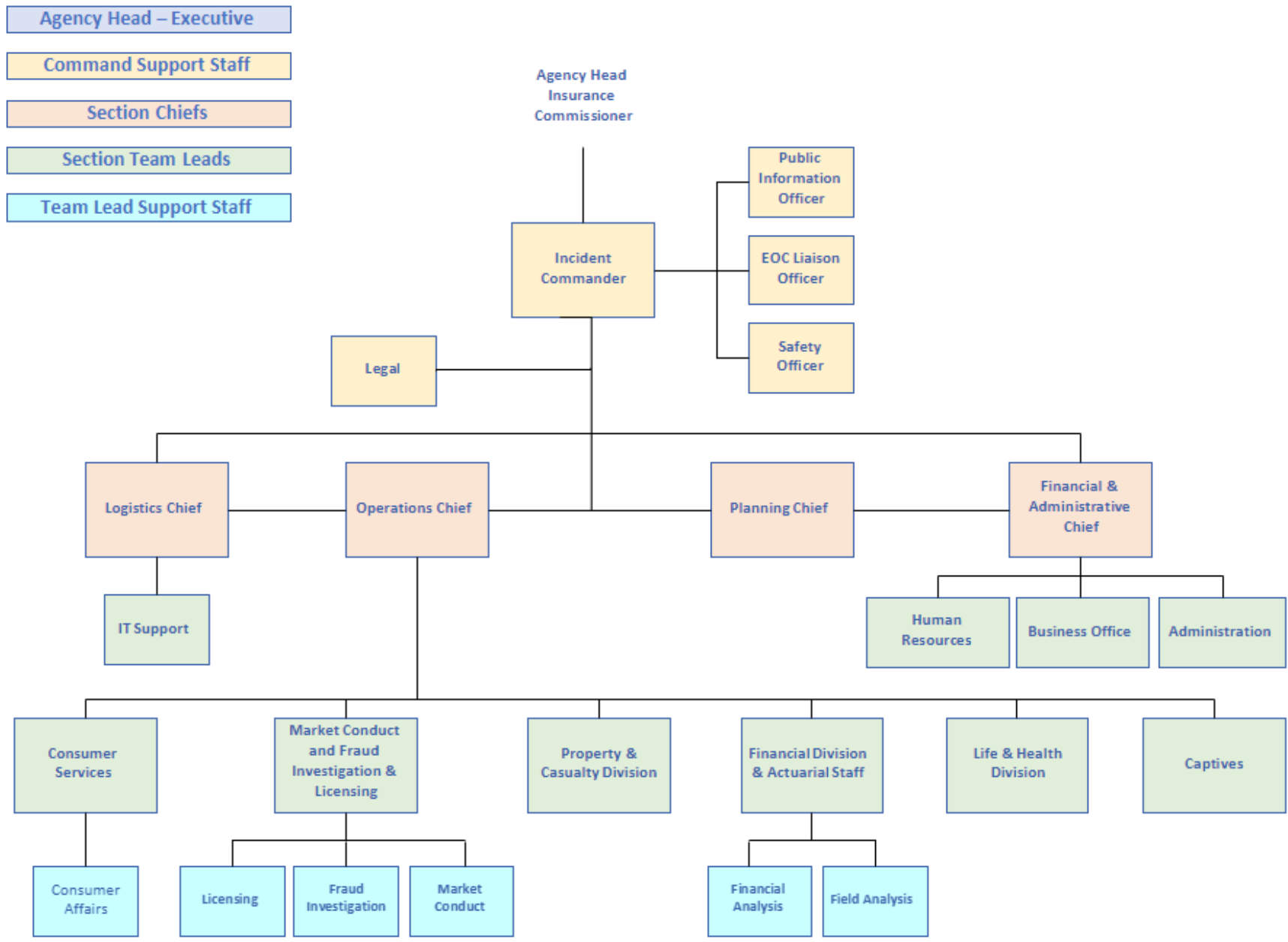
Information for Dissemination

## Types of Data a DOI Should Collect

NAIC Data Collection Tools

Resources Required for  
Emergency Response

Major Incident Management  
Descriptions



# Resources - Currently

## CIPR STATE RESILIENCY MAP

For more information, please visit our [NAIC and Federal Resources on Resiliency, Disaster Preparedness, and Response](#)

Click on a state or territory below to learn what disaster resilience information is available on their insurance department website.



ABOUT HELP myNAIC

National Association of Insurance Commissioners

Search...

Map Committees Members Products Education Consumers Industry

The CENTER for INSURANCE POLICY and RESEARCH

Topics & Key Initiatives Events & Education Journal of Insurance Regulation (JIR) CIPR State Resiliency Map Library CIPR Newsroom

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

NAIC & NAIC LIBRARY PUBLICATIONS	PUBLISHED DATE	SUMMARY	AUDIENCE
<a href="#">Considerations for State Insurance Regulators in Building the Private Flood Insurance Market (PDF)</a>	12/9/2019	This document provides information regarding ways for a DOI to encourage growth of private residential insurance.	State Regulators
<a href="#">State Disaster Response Plan (PDF)</a>	6/2020	This document is a template that is customizable to a DOI's individual needs. The Response Plan can be used when assisting consumers following a disaster.	State Regulators
<a href="#">Post Disaster Claims Guide (PDF)</a>	7/2019	This guide will help consumers understand what to do after a natural disaster damages their property, as well as how to prepare and take preventive measures to limit impact.	Consumers
<a href="#">NAIC Disaster Assistance Program (PDF)</a>	11/2017	The NAIC Disaster Assistance Program is a series of services provided by the NAIC to any member jurisdiction experiencing the aftermath of a catastrophic event where additional support is needed.	State Regulators
<a href="#">Flood Insurance Basics (PDF) (Spanish)</a>	N/A	Covers flood risk, flood facts, flood policies, and how to buy flood insurance.	Consumers
<a href="#">Flood Insurance Basics (PDF) (English)</a>	N/A	Covers flood risk, flood facts, flood policies, and how to buy flood insurance.	Consumers
<a href="#">Consumer's Guide to Earthquake Insurance (PDF)</a>	2011	This guide proves information to consumers on purchasing earthquake insurance coverage.	Consumers
<a href="#">Catastrophe Computer Modeling Handbook (PDF)</a>	11/2010	This handbook explores in some detail catastrophe computer models and discusses issues that have arisen or can be expected to rise from their use.	State Regulators
<a href="#">NAIC Disaster Reporting Framework (PDF)</a>	3/2008	This Framework provides a narrative to guide states on initiating a coordinated disaster reporting effort.	State Regulators
<a href="#">Resiliency and Mitigation Funding Sources (PDF)</a>	2/2020	A research report from the Library that summarizes resiliency and mitigation funding resources for states.	State Regulators
<a href="#">Climate, Catastrophe, and Resilience Library Resources</a>	N/A	A curated collection of resources selected by library staff as they pertain to insurance regulation.	State Regulators

### FEDERAL RESOURCES ON RESILIENCY, DISASTER PREPAREDNESS, AND RESPONSE

PUBLICATION/WEBSITE AUTHORIZING ORGANIZATION	SUMMARY	AUDIENCE
<a href="#">COVID-19 Pandemic Operational Guidance for 2020 Hurricane Season (PDF)</a> (FEMA)	In preparing for the 2020 hurricane season, this document provides actionable guidance to SLTT (state, local, tribal, and territorial) officials to prepare for response and recovery operations and encourages personal preparedness measures amidst the ongoing COVID-19 pandemic.	State Regulators; Consumers
<a href="#">National Flood Insurance Program (NFIP)</a>	Consumer education about flood mitigation and risks. Buy or renew a NFIP flood policy.	Consumers
<a href="#">NFIP Desk Reference Guide (PDF)</a>	Information on FEMA and NFIP resources before, during, and after a flood.	State Regulators; Consumers
<a href="#">NFIP Claims Handbook (PDF)</a>	Handbook on the claims process and how to file an appeal.	Consumers
<a href="#">Federal Emergency Management Agency (FEMA)</a>		State Regulators; Consumers
<a href="#">FEMA Flood Map Service Center</a>	Find official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.	Consumers
<a href="#">Ready.gov</a>	Information on preparing for and responding to natural disasters such as flooding, tsunamis, pandemics, hurricanes, and more.	Consumers
<a href="#">DisasterAssistance.gov</a>	Information on Federally Declared Disasters and disaster recovery aid.	Consumers
<a href="#">SBA Disaster Loan Assistance</a>	Federal disaster loans for businesses, non-profits, homeowners, and renters.	Consumers
<a href="#">Centers for Disease Control &amp; Prevention - Natural Disasters &amp; Severe Weather</a>	General information on various natural disasters and how to prepare and respond.	Consumers
<a href="#">National Oceanic and Atmospheric Administration (NOAA)</a>	Information on weather forecasts, severe storm warnings, and climate research, with an emphasis on technology and scientific processes.	State Regulators; Consumers
<a href="#">National Hurricane Center (NOAA)</a>	Track tropical storms/hurricanes, read analyses/reports and explore weather data.	State Regulators; Consumers
<a href="#">U.S. Geological Survey - Earthquake Hazards</a>	The USGS monitors and reports on earthquakes, assesses earthquake impacts and hazards, and conducts targeted research on the causes and effects of earthquakes.	State Regulators; Consumers
<a href="#">U.S. Fire Administration</a>	Information on preparing, preventing and mitigating fire, including an archive of fire statistics/reports. Federal grants relating to fire safety/education are also available.	State Regulators

# NAIC Resources - Future Plan

## + Bulletins

— ALE Extension

— Expedited Claims Handling

— Billing Grace Periods

— Moratorium on Non-Renewal

# NAIC Resources

## + Disaster Response

— NAIC Disaster Response Plan

— NAIC Disaster Assistance Program

— NAIC Data Call Template

# NAIC Resources

## + Federal Resources

### + FEMA

- COVID-19 Pandemic Operation Guidance for 2020 Hurricane Season
- Other FEMA Resources

### + NFIP

- NFIP Desk Reference Guide
- Other NFIP Resources

# NAIC Resources

## + Information Regarding Specific Perils

+ Earthquake

+ Flood

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

+ Hail

+ Hurricane

+ Wildfire

+ Wind

# State Survey Information

- 17% of the states responding to survey stated they were unaware of the NAIC Disaster Assistance Program
- 36% of the states responding to the survey stated they were unaware of the services the NAIC offered as part of the disaster assistance program
  - We will discuss the available services during this presentation

Peril	#1 Priority	#2 Priority	#3 Priority	#4 Priority
Wildfire	2	6	4	0
Flood	7	2	1	2
Wind/Hurricane/Tornado	2	4	4	2
Earthquake	1	0	3	8



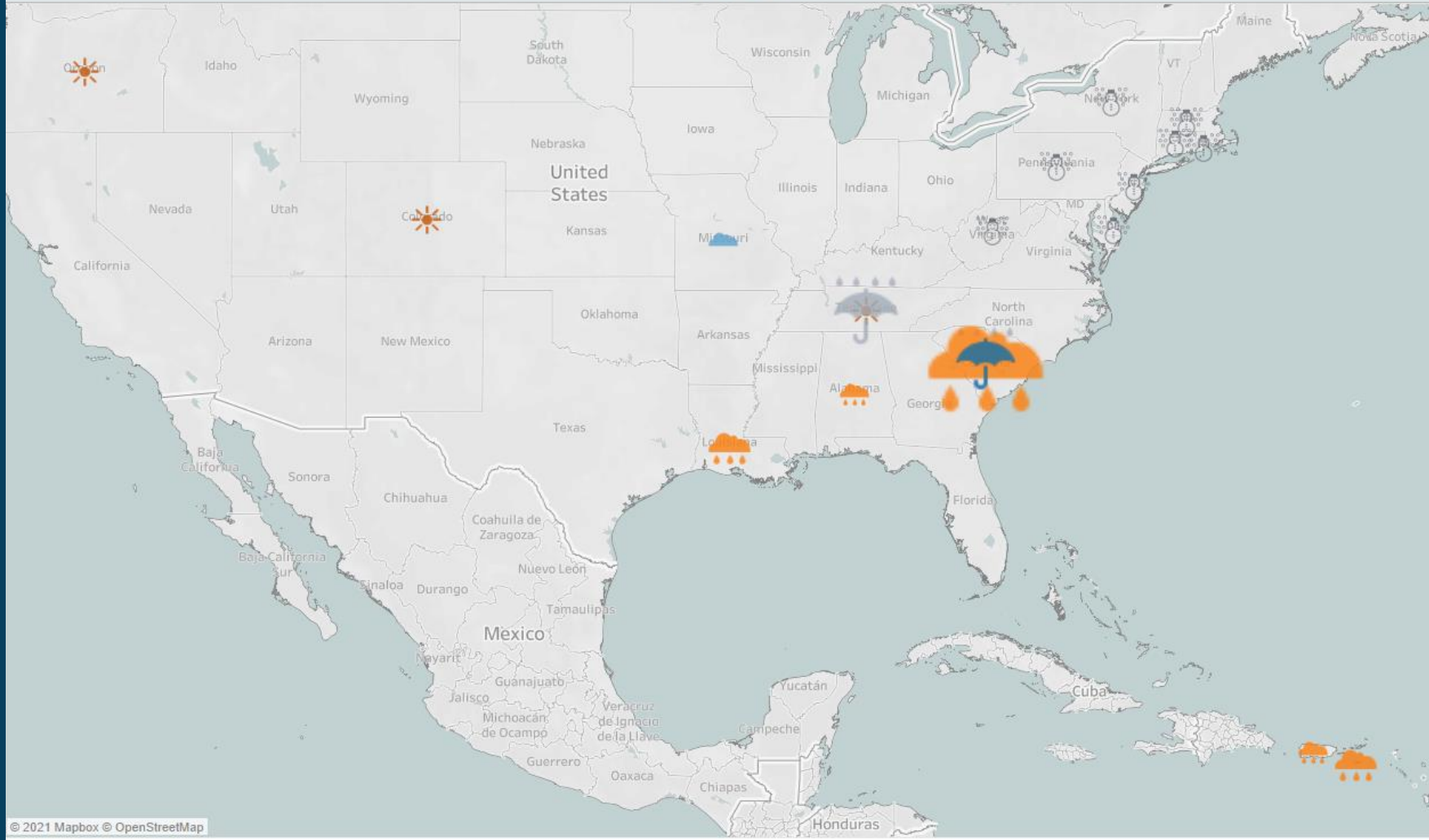
## NAIC DISASTER ASSISTANCE SUPPORT

**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

History of Disaster Data Calls Conducted by NAIC  
2012-2020



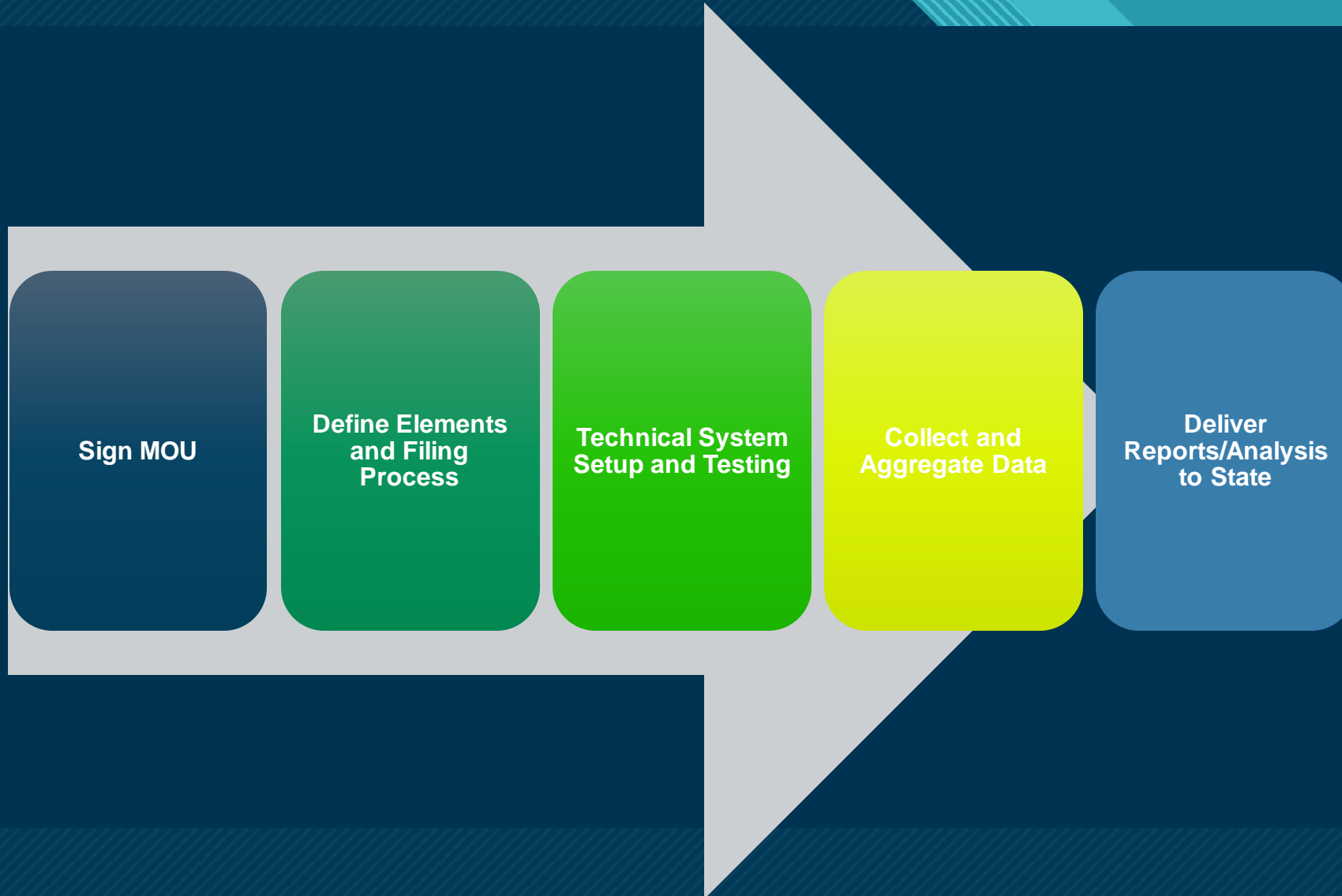
Type of Disaster

- Flood
- Hurricane
- Severe Weather
- Superstorm Sandy
- Tornado
- Wildfire

Disaster

- Flood
- Hurricane
- Severe Weather
- Superstorm Sandy
- Tornado
- Wildfire

# 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>						%

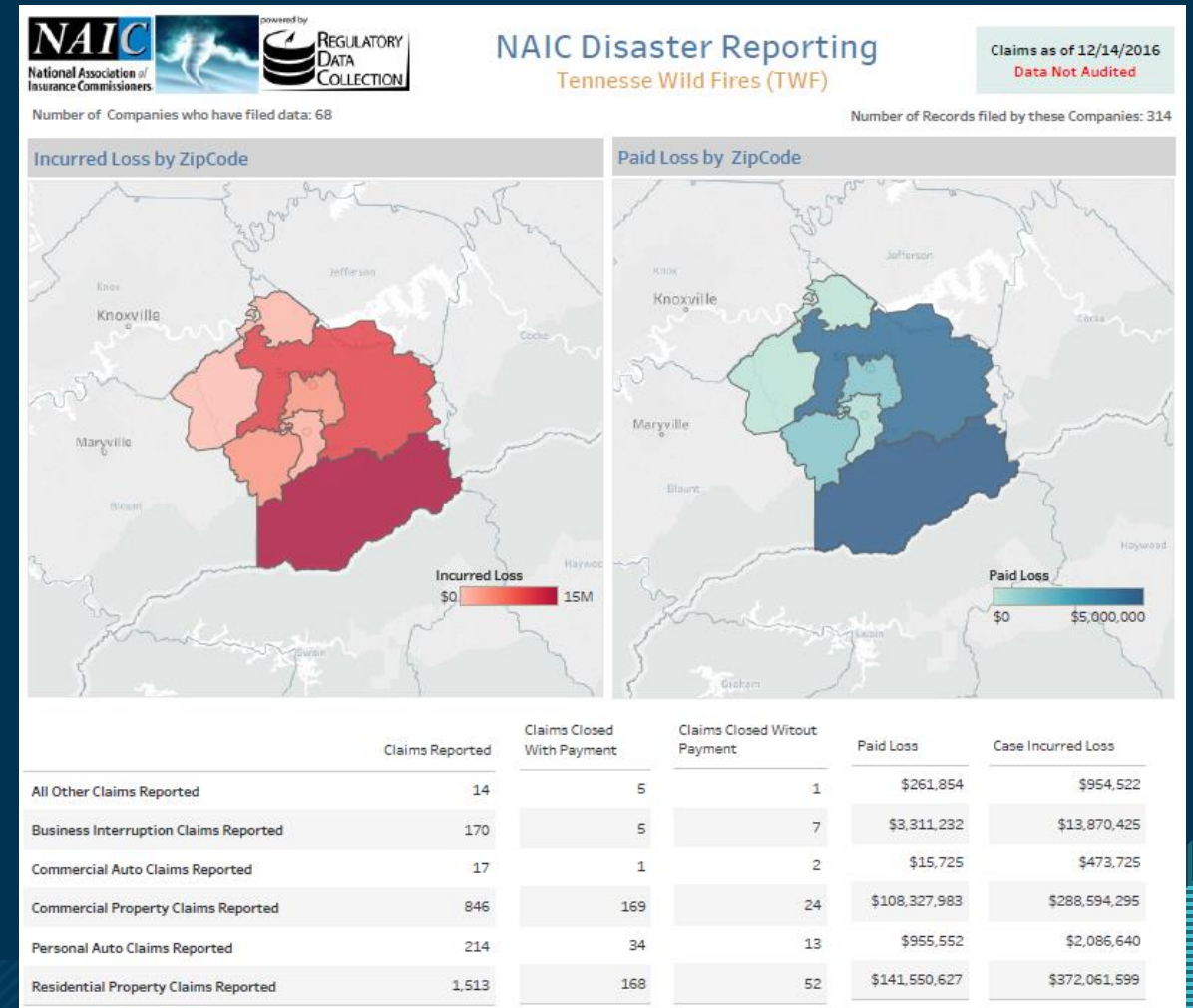
# Disaster Data Call Enhancements

 National Association of Insurance Commissioners  
 RDC Home Datacall Administration File Administration

## Datacall Selection

Select datacall group:

Select datacall:



# Any Questions?

Sara Robben – [srobben@naic.org](mailto:srobben@naic.org)

Aaron Brandenburg – [abrandenburg@naic.org](mailto:abrandenburg@naic.org)

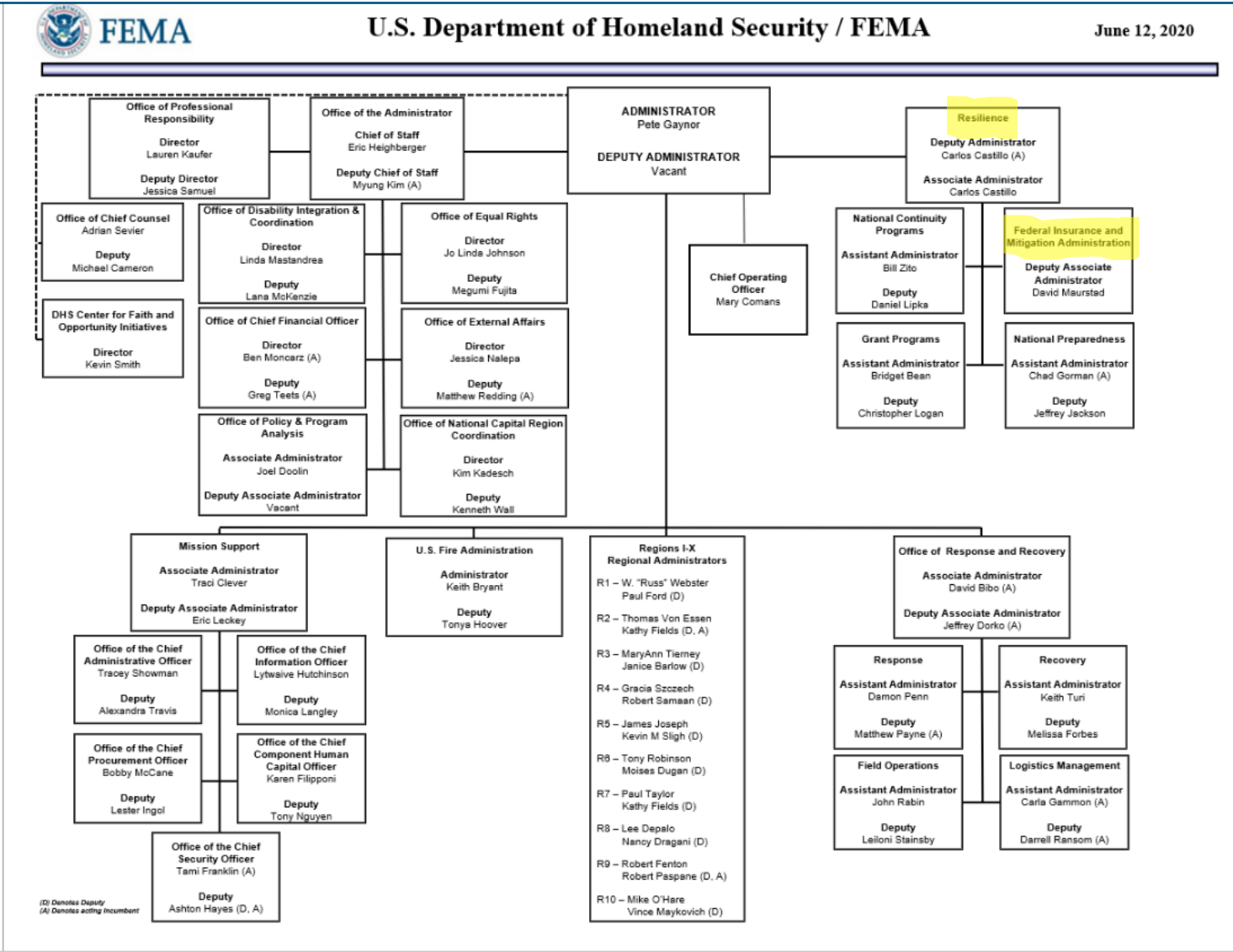
# FEMA and Federal Insurance Organizational Structure

July 8, 2020



**FEMA**

# FEMA Organizational Chart



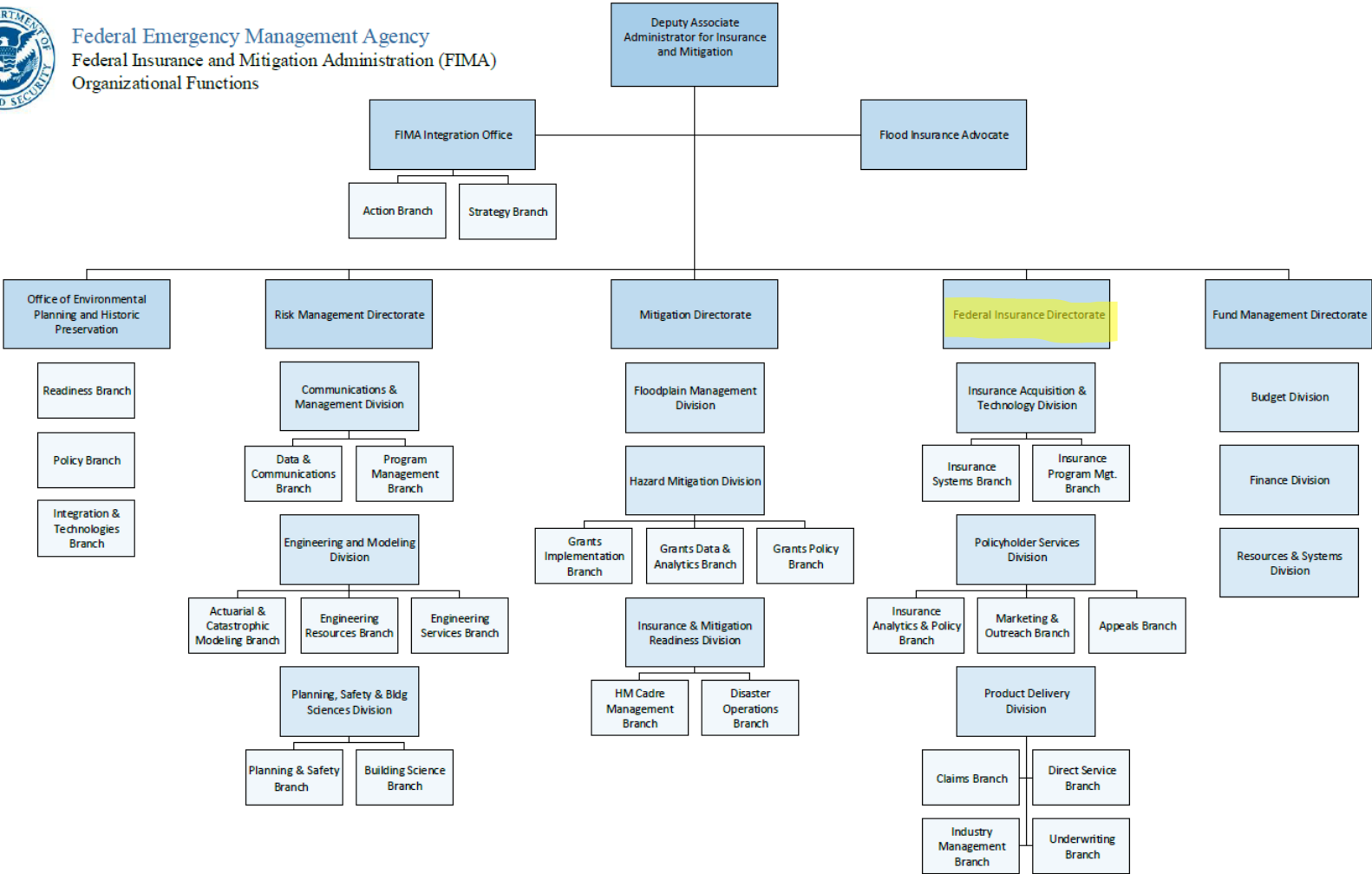
al Emergency Management Agency



# FIMA Organizational Chart



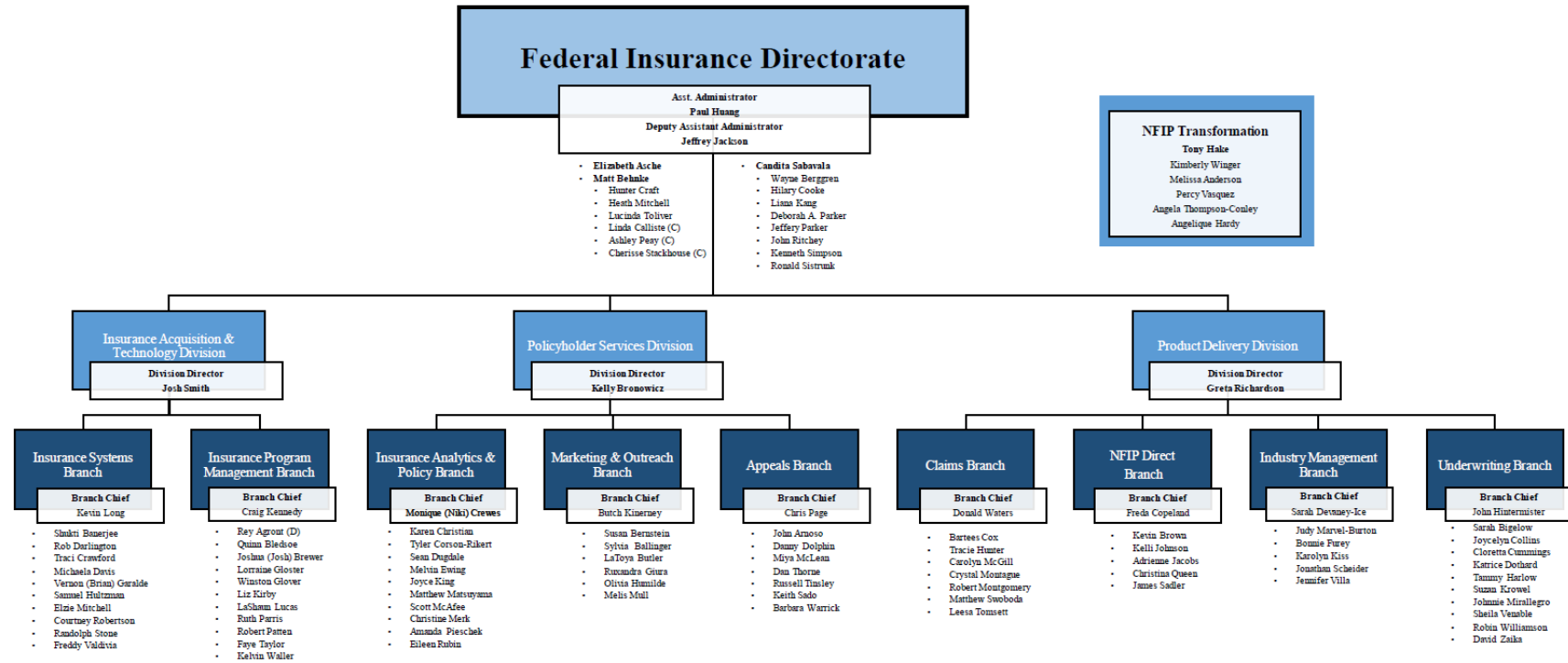
Federal Emergency Management Agency  
 Federal Insurance and Mitigation Administration (FIMA)  
 Organizational Functions



# Federal Insurance Organizational Chart



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

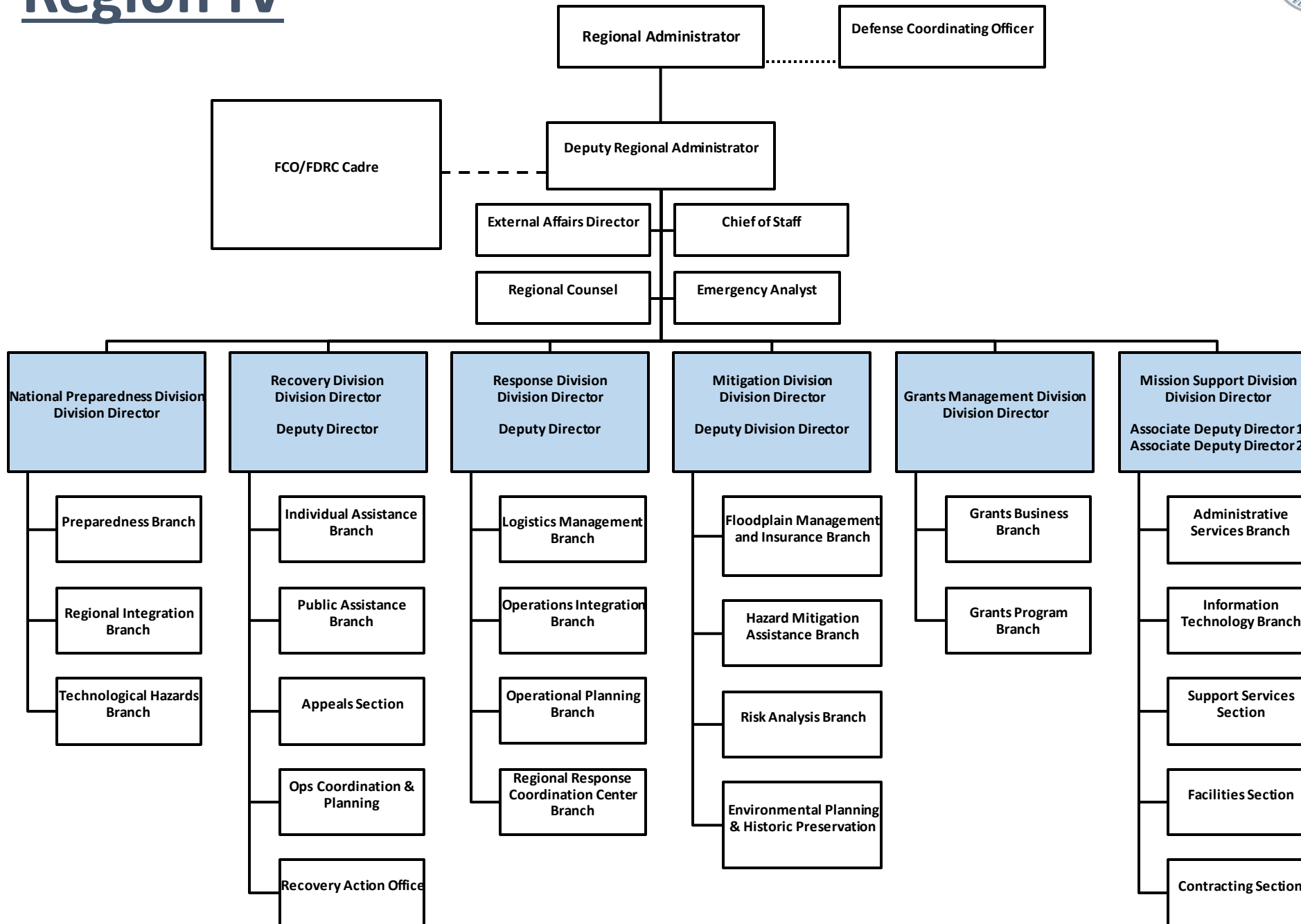


# Federal Insurance Directorate

- 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



# 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

# ***California Department of Insurance***

- ***California Wildfire Response***

# CALIFORNIA WILDFIRE RESPONSE

February 10, 2021

FEMA Regions 8-10 and State DOI Roundtable



# Disaster Management

- Monitor Current Events Continuously
- Work Closely with CalOES to Prepare for Deployment and Coordinate with Enforcement Branch
- Staff Local Assistance Centers (LACs) or Disaster Response Centers (DRCs) – In CA, LACs are established in coordination between the counties and CalOES.
- Identify List of Possibly Affected Insurers & Work Closely with Licensee CAT Teams
- Provide Assistance Via Consumer Hotline/Chat
- Keep CDI [Wildfire Resources](#) Page Current (Includes Tips, Notices, Locations of LACs, etc.)
- Locate Residential Policies as Needed via CDI's [Residential Policy Locator Tool](#) (codified in statute in recent years )





# Local Outreach Through Wildfire Strike Team

- Establish communications with American Red Cross, local City, County, Assembly, Senate and Congressional Offices
- Provide online consumer assistance and information that can be shared immediately
- Deliver informational brochures to local offices and Red Cross Evacuation Centers
- Host Virtual Town Hall with the Commissioner and other stakeholders on wildfire assistance and resources

# LACs & DRCs vs. Workshops

- At the LACs & DRCs, the focus is on expediting recovery for consumers (ALE, contents, etc.)
- Connect insureds with insurance companies on-site (or CAT team members)
- At the CDI workshops, one-on-one focus on consumer-specific complaint issues (Appointments and Walk-Ins)



# LAC/DRC/Workshop Deployment Preparation

- Boxes of relevant publications are prepared in advance
- Pre-deployment briefings are conducted to go over logistics, equipment need, and technical review of pertinent laws and regulations
- Daily reports are reviewed
- Staff debriefing conducted upon return to the office



# Inquiries & Complaints

- Consumer Hotline – Intake and Respond to General Inquiries During & Following Disasters
- Written Case Units – CAT Team Activated to Review & Investigate Complaints
- Administer the Formal Mediation Program, as Needed (Triggered by Declared Disaster)



# Notices/Bulletins

- Assess the need to issue Notices to expedite claim handling as unique situations arise in different regions
  - [Archived Notices](#) (Pre-2020)
- Issue Bulletins as required or needed (i.e. [Moratorium on Zip codes](#))
- Discuss need for Legislative Proposals



# Past Issues

- Debris Removal/Right-of-Entry
- Personal Property Inventory
- Efficient Proximate Cause
- ALE Extensions due to inability to rebuild  
(addressed through statute)



# Interactions with FEMA

- Continue to deploy CDI staff to DRCs
- Invited the Region IX Insurance Specialist to attend CDI led workshops
- Used the “blue skies” period and invited the FEMA Insurance Specialist to provide training to CDI staff on the latest changes in the NFIP



# Opportunities

- Have a better understanding of FEMA's Individual Assistance Program.
- Explore the options of implementing a true remote DRC to reach a wider audience.
  - Consumers scattered miles away/cumbersome to travel
  - COVID issues/Consumers were hesitant to attend in person
- Mitigation of Future Disasters





# CDI Contacts

Tony Cignarale  
**Deputy Commissioner , Consumer  
Services & Market Conduct Branch**

[Tony.Cignarale@insurance.ca.gov](mailto:Tony.Cignarale@insurance.ca.gov)  
213-346-6360

Lucy Jabourian  
**Chief, Consumer Services Division**

[Lucy.Jabourian@insurance.ca.gov](mailto:Lucy.Jabourian@insurance.ca.gov)  
213-346-6899

**CDI Website**

[www.insurance.ca.gov](http://www.insurance.ca.gov)  
[Wildfire Resources](#)  
[Earthquakes](#)  
[Floods](#)



**END OF PRESENTATION**



# ***Oregon Department of Insurance***

## ***Wildfire Response***

# Labor Day wildfire disaster response and lessons learned



# Department response:

- Policy review and approval
- Licensing
- Consumer protection
- Coordination with partners
- Future actions



# Consumer protection – Orders and agreements

- Wildfire emergency order
  - Extended deadlines to report claims
  - Provided grace period to pay premiums
  - Suspend cancellations and nonrenewals
- 2 year rebuild agreement
  - Provides at least 2 years from date of loss to rebuild home
  - Provides ability to rebuild at a different location

# Consumer protection – Communication and outreach

- In-person outreach at all evacuation centers
- 2 statewide virtual townhalls
  - Captioned in English and Spanish
- Wildfire insurance webpages in English and Spanish
- 6 news releases related to wildfire recovery
  - 70+ media stories about wildfire insurance tips
- Multiple virtual events with partner organizations

# Consumer protection – Advocacy

- 293 phone inquiries
- 41 email inquiries
- 74 complaints filed
- Complaints may increase as construction begins in Spring





# Coordination with county, state, and federal partners

- 2 DCBS staff at OEM
- Serving on Debris Task Force, Governor Disaster Cabinet and Wildfire Economic Advisory Council
- Supporting affected building departments and agencies
- Assisting FEMA with insurance response and recovery

# Planning and coordination lesson learned

- DFR, OEM, FEMA establish regular planning and improve collaboration
- Identify and use best practices from each region that are not bound by state law
- Work together to develop best practices for city, county, and tribal municipalities based on Oregon law

# Future actions

- Data collection
- Lessons from actions taken by other states
- State FAIR Plan
- Continued engagement with affected communities and agencies
- Governor's Wildfire Council



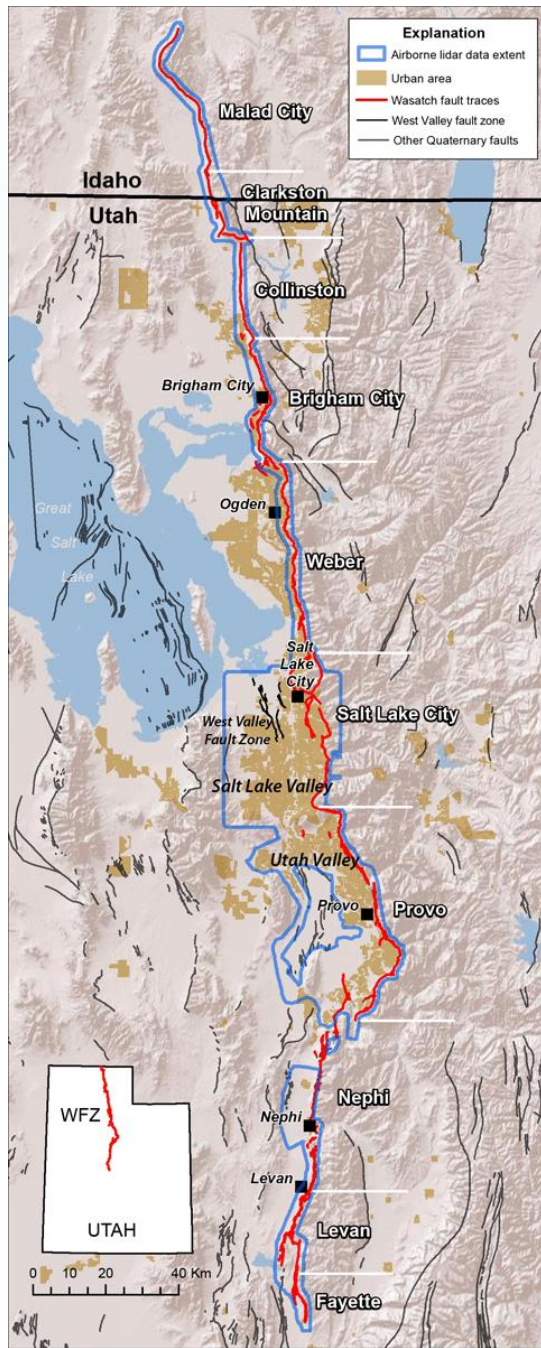
***Utah Department of Insurance***

***Earthquake Exposure***

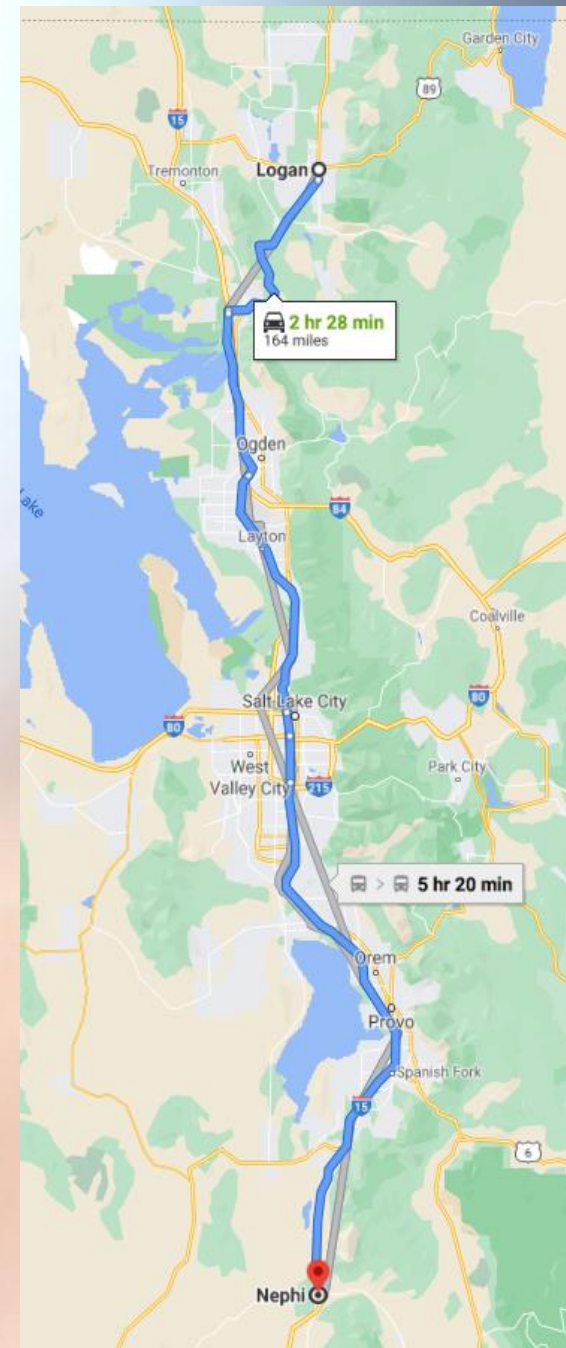


# Utah Disaster Response

Earthquake response and recovery



# Utah's Earthquake Exposure



# Reasons for concern

- Wasatch Faultline

- The fault roughly corresponds with the I-15 corridor, from Nephi, UT to Logan, Ut.
- 80% of Utah's total population lives along the Wasatch Fault area.
- 75% of all of Utah's economic activity is along this corridor.
- There is a 50% chance of a 6.0 magnitude earthquake within the next 50 years.
- Projections in the event of a 7.0 magnitude quake are for 10,000 fatalities and \$33,000,000,000 in total economic damage.
  - 75% to 95% of casualties result from collapsing URM's.

- URM:

- Unreinforced Masonry Buildings: Prevalent throughout Utah, and are concentrated in the Salt Lake Valley.

# Earthquake preparedness

- Combination of Government and Civic organizations
  - Utah Seismic Safety Commission
    - Formed in 1994 as an advisory committee designed to enhance awareness of Earthquake risks and coordinate efforts to mitigate damage
    - 15 member committee with each member from different organizations, including a member representing the Utah Insurance Commissioner.
    - Great Utah Shakeout
      - Annual simulation used to practice “drop, cover, and hold on” and post earthquake reporting procedures
    - Fix the Bricks Program by Salt Lake City Emergency Management supported by a federal pre-disaster mitigation grant
  - Utah Department of Risk Management
    - The costs associated with earthquake damage to State owned properties are addressed with a combination of self-insurance and reinsurance policies
  - Additional private sector and civic organizations: Envision Utah, Structural Engineers Association of Utah, Utah Citizens for Seismic Safety

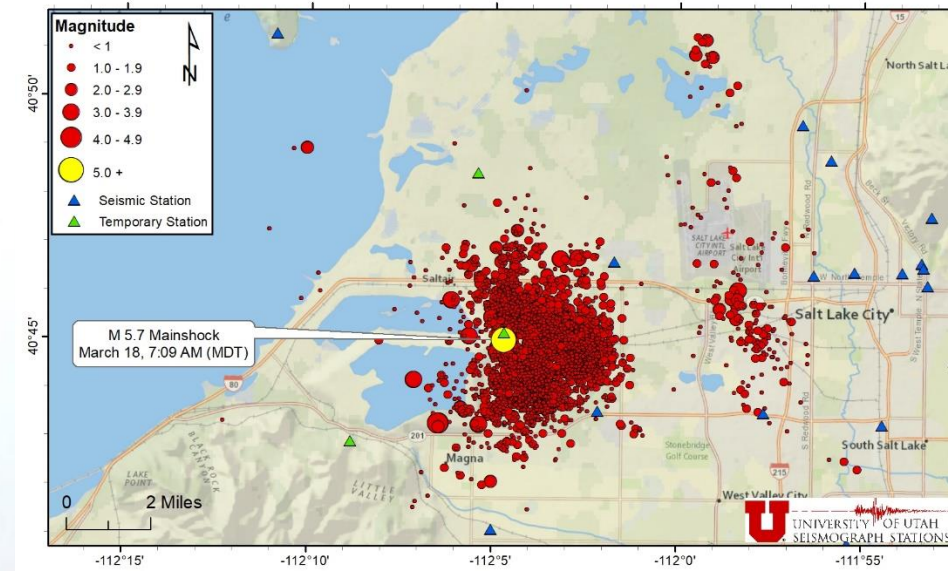


3/18/2020, 7:09am

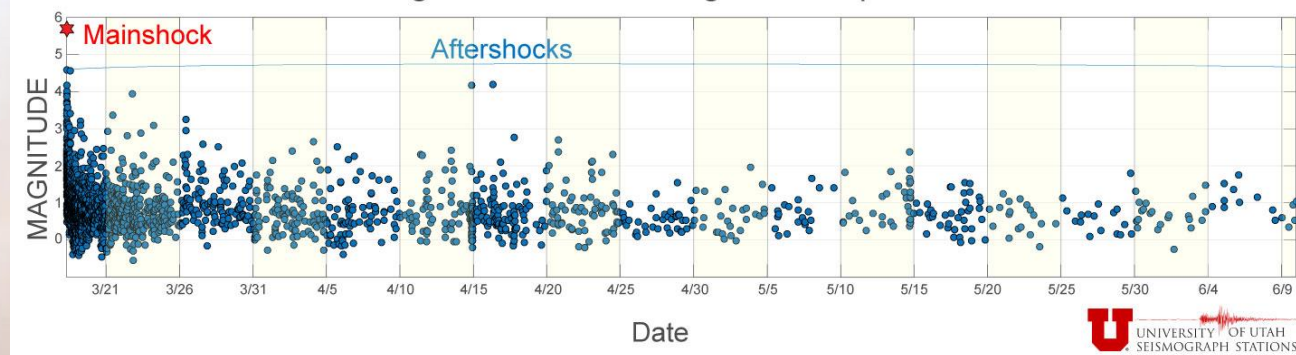
- Earthquake epicenter located near Magna, UT. West of Salt Lake City
  - 5.7 magnitude mainshock
  - Over 4,000 aftershocks recorded by May, 7 2020
  - Several aftershocks greater than a 4 magnitude
  - Largest quake observed with modern detection equipment
  - The Magna quake was not associated with the main Wasatch Faultline
  - Salt Lake County sustained \$48.5 million in property damage

### Recent seismicity near Magna, Utah

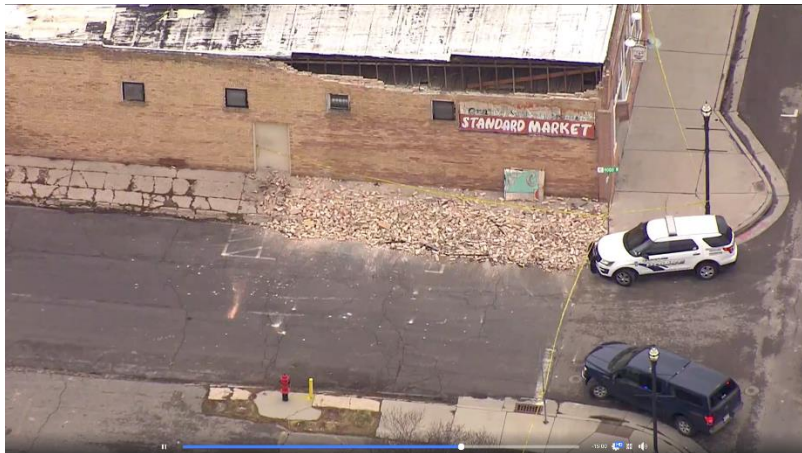
March 18 - September 18 (11AM MDT), 2020



### Magnitude vs Time Magna Earthquakes



# Damage photographs



# Post earthquake response

- Division of Emergency Management
  - Already in an “operational status” due to Covid-19.
  - Shelter opened that was eventually used to house 23 people.
  - Division Chief was available with local news organizations the morning of the quake to discuss damage and address rumors.
    - Rumors were spreading about broken gas lines and damage at an oil refinery north of Salt Lake. Lines forming at gas stations as people rushed to top off vehicles.
- UDOT
  - Bridge management engineers organized inspection crews within hours of the quake.
  - Bridges are tagged and labeled on a 1-4 level scale from a critical closure, open only to emergency vehicles, non-structural damage not requiring closure, and not damaged.
    - Frequent re-inspection necessitated by continuous aftershocks.
- Salt Lake Public Works
  - Evacuation of Magna discussed but ruled out.
  - Physical inspections performed of gas lines to rooftop HVAC systems, with problems found at the Magna public library and the prison.
- Structural Engineers Association of Utah
  - Determined Unreinforced Masonry buildings and mobile homes were the most susceptible to damage.
  - Association representatives would eventually describe this as a “designer quake.”
- University of Utah Seismograph program gathered data from seismographs and distributed the data to other organizations such as the Utah Geological Survey.

# Post earthquake response

- Department of Risk Management
  - \$525 million earthquake coverage limit with a \$1 million dollar deductible.
  - Damage to State owned properties estimated between \$25 and \$40 million including 27 schools in and around Magna.
- Utah Insurance Department
  - The Department COOP, (Continuity of Operations Plan) contains guidance for quickly completing a post disaster head count and then relocating as necessary to maintain organizational functionality.
    - Due to Covid-19 the COOP plan was already partially activated.
  - The Department served as a front line contact to address consumer inquiries about earthquake insurance policies
    - Consumer complaints regarding sizeable out of pocket costs not covered by the earthquake insurance
    - “Earthquake” keyword in Sircon monitored for trends in consumer complaints
    - Questions about the difference between earthquake insurance from admitted markets versus surplus lines.
      - A total of \$49,607,439 in earthquake premium written out of 130 insurers with the top 20 insurers writing \$40,607,439.
      - \$11,910,699.53 in total surplus lines premium for earthquake coverage in 2020

# Next steps

- FEMA grant money is being distributed via the Department of Emergency Management
  - Funds are focused on a mobile home park in Magna that sustained significant damage with a very limited percentage of homeowners covered by private insurance.
- Civic and governmental organizations designed to raise awareness for earthquake risk in Utah are increasingly working together to increase the consistency of messaging in order improve market penetration.

# Collaboration with the USSC and Utah Citizens for Seismic Safety a direct result of the Magna quake

- Four Things you Need to Know about the Earthquake Problem in the Wasatch Front
  1. The threat is REAL.
  2. The impact will be BIG.
  3. We have a URM PROBLEM
  4. Your ACTION is needed!

- The end.

# ***FEMA Presentations***

- ***FID Flood Response Playbook***
- ***2021 Marketing & Outreach Strategy***



# Federal Insurance Flood Response

February 10, 2021



**FEMA**

# FID Flood Response Playbook



## *Flood Response Timeline*

Phase I	Phase II	Phase III	Phase IV	Steady State
<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</i> <i>(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>

# Flood Response Playbook: Phase I

---

- Phase I is Coordination and Assessment
- Internal coordination:
  - FID Disaster Status Meeting - comprised of FID Leadership and the Region(s)
  - Initial Stakeholder Outreach
  - FIRRS Coordination

# Flood Response Playbook: Phase I Continued

---

- Situational Assessment
  - Data Analysis of Policies
- Resource Assessment
  - Determine the availability of various resources
    - Insurance IM COREs
    - FID FTEs
    - NFIP General Adjusters
- Financial Assessment
  - Claims projection analysis
  - Fund Management Directorate

# Flood Response Playbook: Phase II

---

- Phase II revolves around implementation:
  - Staging
    - Claims
  - Outreach
    - Marketing and Outreach
    - Industry Management
  - Tailored Response
    - Bulletins

# Flood Response Playbook: Phase III

---

- Phase III is all about Field Coordination and Engagement
  - Congressional and Media Requests
  - Leadership Engagement
  - Resource Deployment (IM COREs and FTEs)

# Flood Response Playbook: Phase IV

---

- Phase IV outlines how we demobilize, stand down the playbook and capture lessons learned
  - Exit Strategy
  - After Action Evaluations

# Flood Response Playbook: Steady State

---

- After the playbook is stood down, and we have gone through the four phases of activation, we want to make sure we use steady state time to concentrate on the following:
  - Playbook Updates
  - Readiness Exercises



# Federal Insurance Directorate (FID) Claims Branch

National and State Insurance Commissioners Roundtable  
Regions 8, 9, and 10  
Feb 10-11, 2021



**FEMA**

# Region VIII Data

States/Territories	Policy Count	Total Coverage
COLORADO	19,267	\$5.29B
MONTANA	4,292	\$957.7M
NORTH DAKOTA	13,012	\$3.76B
SOUTH DAKOTA	3,579	\$835.8M
UTAH	3,808	\$1.04B
WYOMING	1,681	\$454.5M
<b>Grand Total</b>	<b>45,639</b>	<b>\$12.34B</b>

States/Territories	Number of Losses	Total Net Payments
COLORADO	17	\$ 162,970
MONTANA	5	\$ 48,464
NORTH DAKOTA	32	\$ 241,577
SOUTH DAKOTA	24	\$ 208,384
UTAH	6	\$ 15,101
WYOMING	0	\$ -
<b>Grand Total</b>	<b>84</b>	<b>\$ 676,496.00</b>

# Region IX Data

States/Territories	Policy Count	Total Coverage
AMERICAN SAMOA	40	\$1.73M
ARIZONA	27,956	\$7.404B
CALIFORNIA	208,737	\$61.98B
GUAM	161	\$32.9M
HAWAII	60,948	\$14.5B
N. MARIANA ISLAND	8	\$451,900
NEVADA	10,405	\$2.77B
<b>Grand Total</b>	<b>308,255</b>	<b>\$86.7B</b>

States/Territories	Number of Losses	Total Net Payments
AMERICAN SAMOA	1	\$ -
ARIZONA	19	\$ 119,010
CALIFORNIA	136	\$ 1,340,598
GUAM	0	\$ -
HAWAII	58	\$ 1,060,864
N. MARIANA ISLAND	0	\$ -
NEVADA	1	\$ -
<b>Grand Total</b>	<b>215</b>	<b>\$ 2,520,472</b>

# Region X Data

---

States	Policy Count	Total Coverage
ALASKA	2,253	\$ 633.4M
IDAHO	5,905	\$ 1.592B
OREGON	24,849	\$ 6.62B
WASHINGTON	32,751	\$ 8.94B
<b>Grand Total</b>	<b>65,758</b>	<b>\$ 17.78B</b>

States	Number of Losses	Total Net Payments
ALASKA	19	\$ 324,153
IDAHO	4	\$ 5,152
OREGON	54	\$ 1,487,303
WASHINGTON	250	\$ 5,594,179
<b>Grand Total</b>	<b>327</b>	<b>\$ 7,410,787.00</b>

# Transforming the NFIP

---

- 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

# 2021 Marketing & Outreach Strategy

**FEMA Regions 8, 9 & 10 – State DOI Virtual Roundtable**  
Feb 10, 2021



**FEMA**



# Our Strategic Foundation Will Remain Constant In 2021...

## Vision, Mission, Aspiration

**VISION**

A prepared and resilient nation



**MISSION**

Reduce disaster suffering



**ASPIRATION**

Build a world class organization by focusing on customer satisfaction and empowering people to drive action together



*\*Vision adopted from FEMA's strategic plan*

## The 4 P's

Building a world class organization by focusing on customer satisfaction and empowering people to drive action together

<p><b>People</b></p> <p>Maintain strong organizational health</p> <p>FID will obtain staff feedback, assess skills, recognize staff contributions, and prioritize innovation opportunities.</p>	<p><b>Pricing</b></p> <p>Deliver a new pricing paradigm</p> <p>NFIP will have an actuarially sound methodology for risk rating.</p>
<p><b>Product</b></p> <p>Redesign flood insurance policy forms and update supporting business processes</p> <p>FID will build data-driven insurance products that are ultimately what customers want and are easy for agents to sell.</p>	<p><b>Process</b></p> <p>Leverage technology to transform business processes and enhance the customer experience.</p> <p>FID will infuse technology and innovation in our business processes to meet customer expectations.</p>

**Double Flood Insurance Coverage**

## Core Values

- Positivity
- Collaboration
- Intellectual Curiosity

# ...But This Will Be A Year Of Substantial Transformation

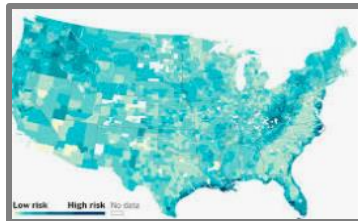
## New Administration



## New Post-Pandemic World



## New Maps & Pricing



## New Weather Patterns





# And A Year Of Ambitious Goals For NFIP

## Marketing & Outreach

Opening the door by:

Informing on flood risk

Empowering people to take well-informed actions



## Sales & Acquisition

Deliver 80k new policies in force (2% growth)



## Impact

Close the insurance gap.

Create more resilient communities for all of us.

---

# Our Strategic Pathway To Success – 4 Guiding Principles

In order to deliver a holistic, audience-based approach to our integrated marketing strategy, we must:

**Think & do things differently**

**Longer-term learnings, short-term goals**

**Collaborate seamlessly**

**Measure success, optimize accordingly**



**FEMA**



# A Strategic Approach To Deliver On Our Goals

## We will deliver:

1. External trend assessment
2. Behavioral insights
3. Audience personas
4. Holistic customer journey
5. Measurement framework
6. Ongoing enhancements

## To accomplish :

Opening the door  
by:  
Informing on flood risks

Empowering to take well-informed actions

## And help drive:

Delivering on our sales goal with:

80k new policies in force  
(2% growth)



FEMA



# External Trends and Data

## Generational Trends

## Renters and Homebuyers Trends

## Digital Adoption

## Personalization Trends

## MarTech Adoption

Survey conducted by Neptune Flood Insurance

**70%** of individuals without flood insurance cite not being at risk



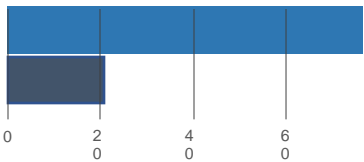
**63%** believe they are at low to no risk of flooding



**54%** don't know what flood zone their home is in

**45%** opted not to buy flood insurance due to perceptions or concerns about cost

Among those that do not have insurance,



**77%** don't know what it would cost  
**21%** believe it is too expensive

**Up to 25%** thought they had a private flood policy, when in fact it was a WYO policy from NFIP



As many as **50%** of the homes in the high hazard zones and **99%** of homes in all other zones opt to go uninsured for flood.

## Buyers

*Widespread Misconceptions*

## Agents

*Credibility is Key*

## Influencers

*Highly Trusted Sources*

## Stakeholders

*Outreach is Crucial*

Source: 2019 USAA Flood Insurance Facts & 2020 Deloitte Global Personal Lines Survey



FEMA



# Behavioral Insights



# Behavioral Insights Will Lead To Stronger Learnings

---



- Perceptions, understandings, and attitudes about NFIP and our products
  - Drivers of agents' willingness to sell NFIP products
  - Most effective ways to increase agent understanding and acceptance of NFIP products
- 

- Perceptions, understandings, and attitudes about floods, risk, mitigation, and insurance
  - Behavioral barriers to purchasing flood insurance
  - Messages and strategies to combat these barriers
  - Demographic, economic, structural, behavioral & geographic influences
- 

- What is the best way to engage internal stakeholders to reach NFIP's goals?
- Who are external stakeholders with influence over our audience?
- What is the best way to engage them?

# Persona Development

## HealthPrism™

**230M+**  
U.S. Adults

**150+**  
Advanced predictive  
algorithms

**1,700+**  
Variables

### Sample Predictive Models:



COVID-19



Behavioral Nudging



Opioid Use Disorder



Employment

## NFIP Data

5 Datasets with Variables on Community,  
Occupancy Type and Flood Zone at the State Level:



Coverage



NFIP Direct Policies



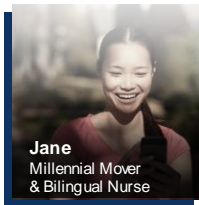
WYO Policies



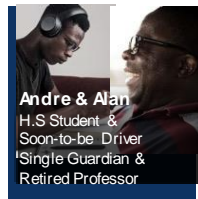
Claims



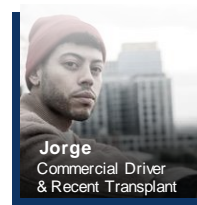
HealthPrism™ is updated monthly, making data far more recent than publicly available sources



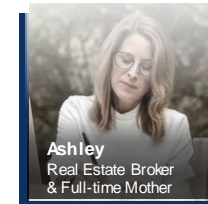
**Jane**  
Millennial Mover  
& Bilingual Nurse



**Andre & Alan**  
H.S Student &  
Soon-to-be Driver  
Single Guardian &  
Retired Professor



**Jorge**  
Commercial Driver  
& Recent Transplant



**Ashley**  
Real Estate Broker  
& Full-time Mother

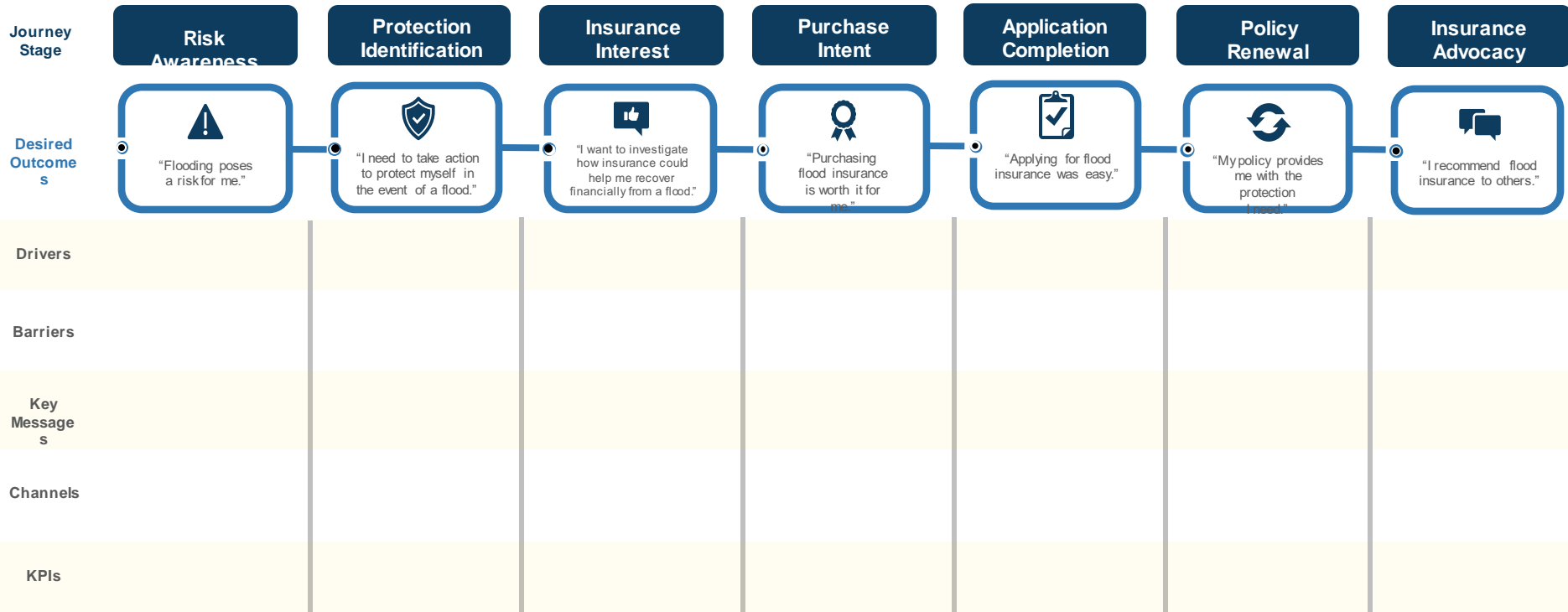


FEMA



# Understanding Our Customers Throughout Their Journey

Inform on flood risks + Empower to take well-informed actions ➔ +80,000 PIFs



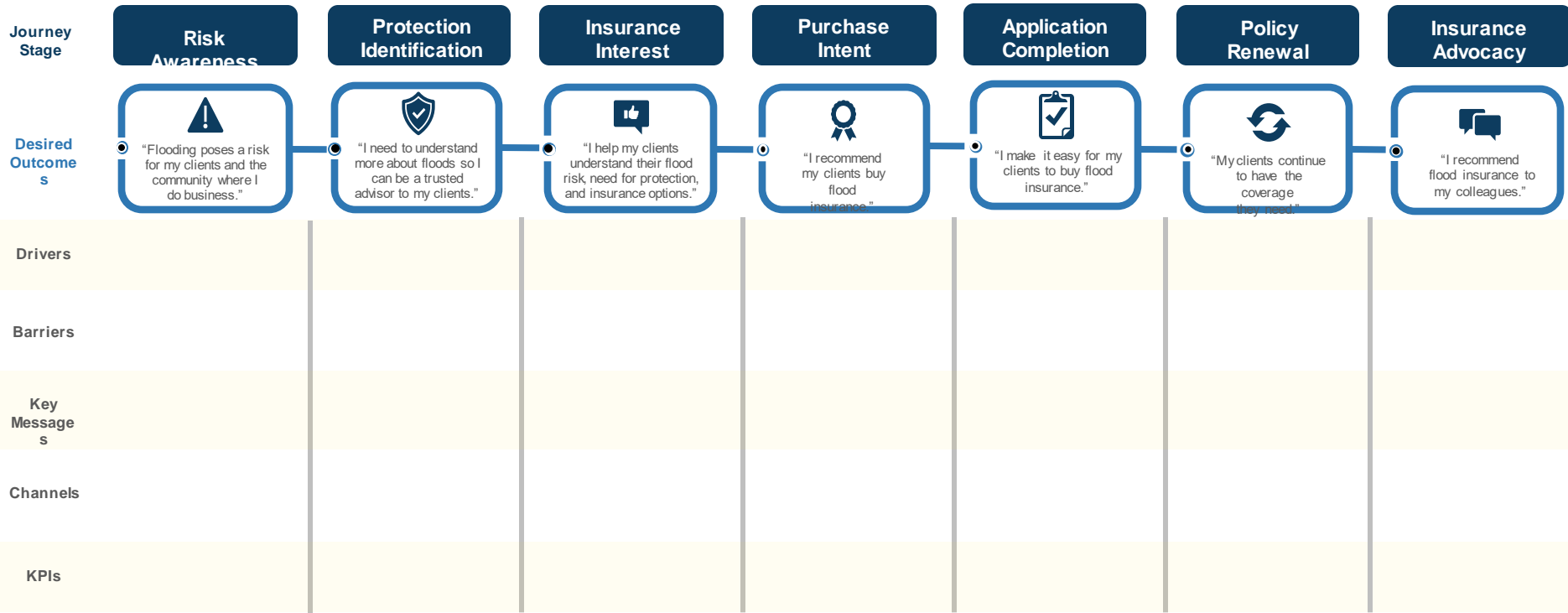
FEMA





# The Agent Journey

Inform on flood risks + Empower to take well-informed actions ➔ +80,000 PIFs

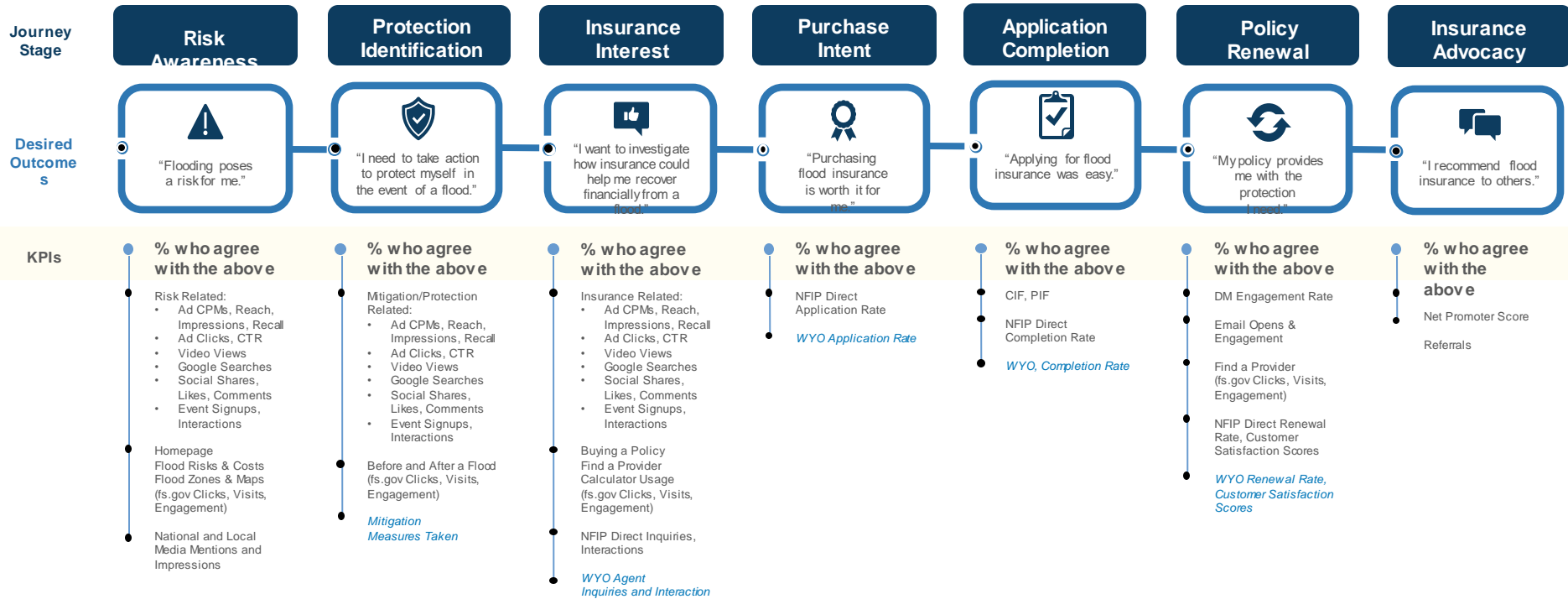


FEMA



# A Data-Driven Approach To Measuring Success

Inform on flood risks + Empower to take well-informed actions ➔ +80,000 PIFs



FEMA



# Delivering Enhanced Tools & Resources

## Expanded regional

The image shows a screenshot of the FEMA website's 'Region 10' page. The navigation bar includes 'Disasters & Assistance', 'Grants', 'Floods & Maps', 'Emergency Management', 'About', and 'Work With Us'. Below the navigation, there are links for 'Environmental Planning and Historic Preservation', 'Risk Map', and 'Leadership'. A sidebar lists 'Regions' 1 through 10. A 'Contact Us and News' button is also visible. Overlaid on the right side of the screenshot are two promotional graphics: one with the text 'When flames go out, the risk of flooding goes up.' and another with 'Today's snow. Tomorrow's flood.' and 'GET FLOOD INSURANCE'.

## COVID-related enhancements



## New digital

The image shows a LinkedIn profile for the 'National Flood Insurance Program FEMA'. The profile picture is a photograph of a flooded street with a car partially submerged. The profile name is 'National Flood Insurance Program FEMA' and the location is 'Washington, District of Columbia'. It shows 1,225 followers and a bio that reads: 'Helping your clients protect their assets and recover faster when floodwaters recede'. There is a 'Follow' button and the LinkedIn logo.

## Enhanced training opportunities

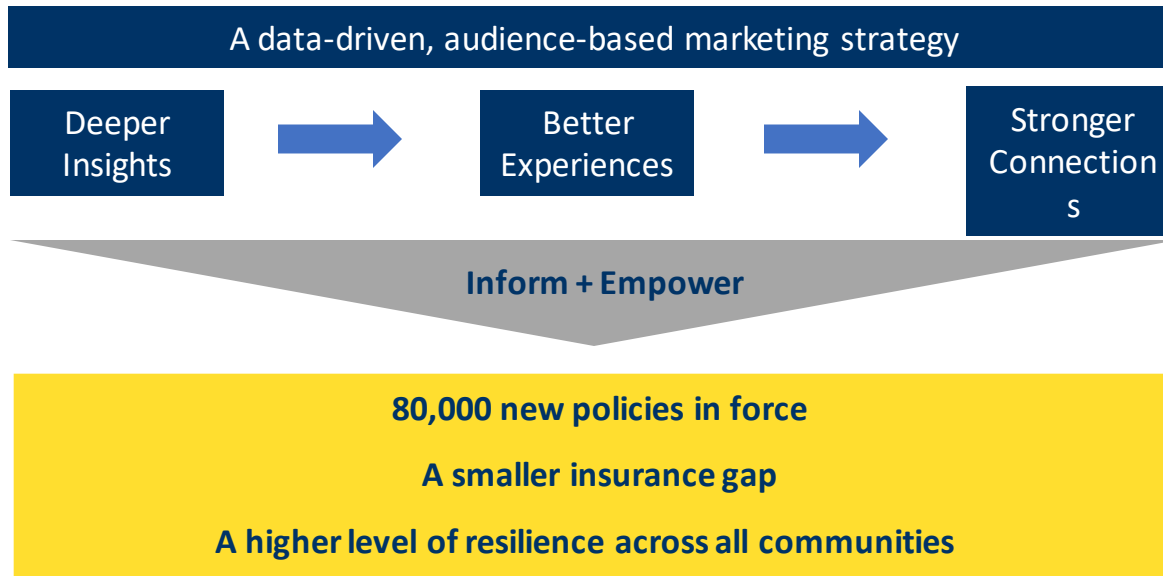
The image shows a screenshot of the FEMA website's 'NFIP Training' page. The navigation bar includes 'Home', 'Claims', 'Industry Resources', 'Lenders', 'Manuals', 'NFIP Training', and 'Reporting'. The main content area features a 'NFIP Training' section with a description: 'NFIP Training courses for insurance agents, claims adjusters, surveyors, and community officials, traditionally delivered as classroom seminars and webinars, have moved online to the FEMA Emergency Management Institute (EMI) Independent Study Program. This allows insurance agents, claims adjusters, lenders and other professionals 24/7/365 access to FEMA NFIP training right from their personal or business computer. The online classes also provide FEMA training to those unable to attend a classroom-based training.' Below this are links for 'Agent Training' and 'State Training Requirements for Agents'. On the right side, there is a 'National Flood Insurance Program FEMA' LinkedIn profile card and a 'FREE ONLINE COURSE: FEMA Mapping Changes' banner.



FEMA



# Achieving Our Vision For Success



FEMA



---

## What We're Asking Of You

Go

Look

Use

Tell



FEMA



***FEMA***

***Individual Assistance (IA)  
Overview***

# Federal Emergency Management Agency



**FEMA**

## Individual Assistance

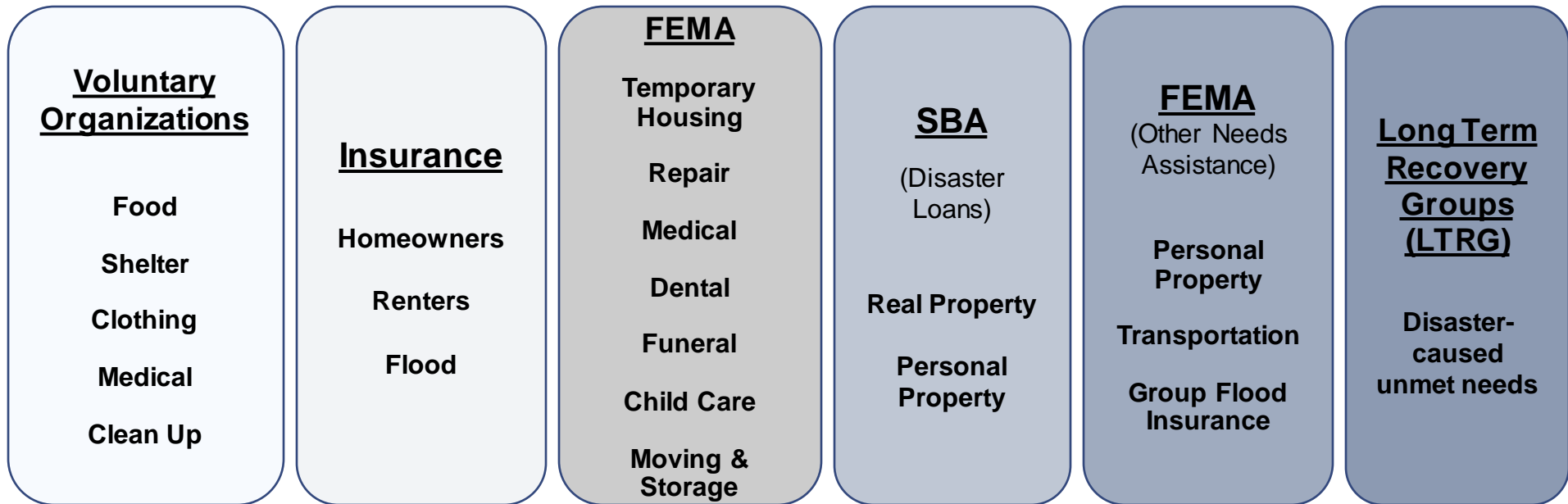
- Sequence of Delivery
- Role of Insurance in the Disaster Assistance Process
- Insurance in the Disaster Recovery Center (DRC)



**FEMA**



# Sequence of Delivery



# Role of Insurance in the Disaster Assistance Process

---



Insurance is primary in the order of assistance

File a claim with the insurance company as soon as possible

Apply with FEMA even without a decision from insurance

FEMA cannot duplicate insurance

Provide settlement, denial, lack of coverage

FEMA assistance and flood insurance

Requirement to maintain flood insurance

Group Flood Insurance Program (GFIP)



**FEMA**

# DRC Planning Operations

## What is a Disaster Recovery Center?

DRCs are a one-stop center for registration and information about FEMA disaster assistance programs and other assistance available from federal, state, tribal, and non-governmental organizations. They should be located in disaster-impacted areas and accessible to disaster survivors.



FEMA

# Insurance in the Disaster Recovery Center (DRC)

---



Assistance and/or counseling regarding ways to obtain copies of lost policies, file claims or expedite settlements

Flyers, brochures, contact information

Assistance with understanding of information needed to access other potential assistance:

- Settlement, denial, or no coverage

  - Drop off at DRC

  - Mail or fax to FEMA Mailroom

  - Upload from Disaster Assistance Center account



FEMA