

The Lessons Learned from Recent Disasters and Recommendations for Improved Response for Independent Agencies and the Industry

A Report of the ACT Disaster Preparedness Work¹

Introduction

The charge to our work group was to identify the specific problems encountered in the horrific disasters of the last couple of years and to identify specific recommendations for improvement. We have sought to do that in the report below. We were extremely fortunate to have the active involvement of several agents who directly experienced these disasters, as well as the participation of several vendors and association representatives who provided direct support to agencies that had been dislocated. The full roster of our work group follows at the end of this report. Our next steps are to update the ACT disaster planning tool based upon the information in this report and to present our association recommendations to IIABA and the state associations for their further consideration. We would appreciate any further input from the full ACT group on the report below and would like to receive your approval to publish it following the May ACT meeting.

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¹ The Agents Council for Technology (ACT) is an association of agents, brokers, users groups, carriers, vendors, and industry associations dedicated to encouraging and facilitating the most effective use of technology and workflow within the Independent Agency System. ACT is a part of the Independent Insurance Agents & Brokers of America, Inc. (IIABA). See the ACT web site at www.independentagent.com/act for more information about ACT and its initiatives.

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Problem Areas Identified	Recommendations for Improvement
<p style="text-align: center;"><u>AGENCY ISSUES</u></p> <p style="text-align: center;">General Commentary</p> <p>The time to plan for a disaster is before it strikes. Emergency preparedness & recovery planning is essential for survival. Without a plan you will spend initial precious time trying to decide what to do, who should do it, and what to tackle first.</p> <p>Recognize that preparedness has no flexibility; however, response to the disaster must be flexible.</p> <p>Your plan must contemplate the unexpected and prepare you for the worst case scenario.</p> <p>Agents are sometimes reluctant or apprehensive about accepting assistance from outside groups.</p> <p>Approximately 20% of disasters are caused by nature. That leaves a wide range of other disasters such as fire, IT hardware/software/OS failures, internal and external threats (virus, worm, etc), espionage, terrorism, disgruntled employees, theft) all of which can bring an agency to its knees in a heartbeat.</p>	<ul style="list-style-type: none"> • Appoint & support qualified staff for the development and implementation of your emergency preparedness and recovery plan. • Identify key employees and make sure they know what is expected of them during a disaster. Make sure <u>all</u> employees understand their specific role following the disaster. • Remember, being there for your insureds in the face of a disaster is what it's all about. • You MUST be prepared to allow others to help you, because you will NOT be able to handle all of the customer, carrier, adjuster, staffing, management, communication, technology, re-building, re-purchasing, and emotional issues yourself, no matter how good you are or how much experience you have. • Disasters—whether natural or man-made can threaten the continuity of any agency. This report is for every agency. • This report highlights the problems experienced and the lessons learned from the latest series of disasters in 2005. • Agents also should consult ACT's report, "Key Considerations in Disaster Planning & Management for Independent Agencies &

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	<p>Brokerage Firms” found at www.independentagent.com/act under “Agency Improvement Tools.”</p>
<p style="text-align: center;"><u>AGENCY PHYSICAL OFFICE ISSUES</u></p> <p>After a disaster, you may not have access to your office especially if you are located in a large office building that is shut down due to local code enforcements (lack of power).</p> <p>In some cases, your office may be completely destroyed, or it may be habitable but without power or water.</p>	<ul style="list-style-type: none"> • Consider contracting with a third party vendor for emergency office set up. This must be done before a disaster strikes. • Consider a buddy system or sister agency outside of affected territory. • Utilize travel trailer, tents, tarps as temporary shelter and office space if you have no pre-arrangements. • Post carrier 1-800 numbers on your website and encourage clients to call their claim in directly, if access to cell, satellite or land line. • Purchase a generator. You can have it hard wired to your building or use it at a temporary office set up site. • Gasoline supplies could diminish or not be available. Make arrangements in advance to have gasoline supplied to your staff. • Normal routes to your office or temporary office could be inaccessible. Make sure your staff knows alternate routes.
<p style="text-align: center;"><u>COMMUNICATIONS ISSUES</u></p> <p>Inability or problems communicating with agency staff, customers, carriers and independent adjusting firms due to no power, no phones or cell phone service interruptions</p>	<ul style="list-style-type: none"> • Use Cell phones, satellite phones, text messaging, • Your website needs to be OFFSITE, so that it may be easily accessed and updated for your customers and staff and carriers to know how to reach you. • Internet - you need to be able to access agency emails. Maintaining communications with customers is critical. You need to be up and running within 24 hours. • Consider third party vendor for emergency communication services. This service must be arranged in advance.

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	<ul style="list-style-type: none"> • Not having an employee phone tree (including how to contact them in emergency situations) will be disastrous if key personnel cannot be contacted at critical times. This must be updated monthly.
<p>Customers need to be able to contact you. Pre-planning and or immediate action must be taken regarding this item.</p>	<ul style="list-style-type: none"> • You need the ability to have your phone lines roll to an alternate phone number at the telephone company switch, or better yet, have it roll to a specialized third party telephone service. • Re-route your phone lines to an alternative site (satellite office or buddy agent outside of the affected territory). • Before a disaster season, communicate with customers as to how they can contact you in the event of a disaster--Internet, emergency phone methods (third party services, satellite phone, V over Internet, buddy or affiliated agency, etc.) Also, provide customers with the direct claims numbers for their specific carriers.
<p style="text-align: center;"><u>CUSTOMER ISSUES</u></p> <p style="text-align: center;">General Commentary</p> <p>In the middle of all of the crisis-handling, you will still need to be able to provide customer service. Having a plan for this allows you to make decisions in advance and with clear thought.</p> <p style="text-align: center;">Policyholders fall into 3 categories</p>	<ul style="list-style-type: none"> • You must quickly establish processes for handling the “claims-monster”, as well as the regular customer service transactions (new business, endorsements, cancellations). You will need to do this with less staff (some will not be able to return) and at a much higher activity level. • Secure services or contract with an entity that has the capability to step into your shoes to respond to the surge of customer calls and claims. Provide them with your data, have them answer your phones and process your claims. Ghost your operation. These organizations will notify you of those customer contacts that

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<p>1) Completely outside the area of the disaster, yet still needing service;</p> <p>2) Escaped from the area of the disaster, but affected by it. They have phones, Internet and most important, they are in need of service.</p> <p>3) Involved in the Disaster with the agent, likely to be more empathetic to the situation. Patient but still in need of service.</p>	<p>require your involvement, according to criteria you have established.</p> <ul style="list-style-type: none"> • Volunteers should be welcomed and utilized. Volunteers don't necessarily have to be licensed insurance individuals. You will need people to help you secure temporary operations, greet clients that may come to your premises, and provide many other types of assistance that do not require a license to perform. • Licensed volunteers should be utilized in the claims process as well as dealing with customers who might have coverage or deductible questions.
<p>Many customers will be in shock the first several days following a disaster. They may become frustrated, ill, and emotionally unstable.</p>	<ul style="list-style-type: none"> • Be prepared to handle the emotional and physiological effects a disaster has on people. They will not be thinking clearly. • Provide clients with drinks and food. They may say that they don't want or need anything, but keeping the body hydrated and nourished is very important. We found that clients are so busy in the recovery effort that they don't pay attention to their health and well being. • Appoint a volunteer or staff member to manage the client process, create waiting lists, and direct the claims process traffic.
<p>Difficulty in reaching customers who have had to relocate.</p>	<ul style="list-style-type: none"> • Make sure you make it procedure to obtain clients' cell numbers, email addresses and website information and that this information is stored in your client database. • Customers who have access to Internet will go to your website for information. It is important that your site be accessible even if the agency is down. You can post information as to your temporary location, how to contact you and how to file a claim with individual carriers or with you. • You need to have a method of reaching out to your customer

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<p style="text-align: center;"><u>STAFFING ISSUES</u></p> <p style="text-align: center;">General Commentary</p> <p style="text-align: center;">Agencies are not staffed to handle the tremendous spike in customer demand for service in the aftermath of a disaster, even if full staff is available.</p> <p>Because agency staff can be equally affected by the disaster, many employees are unable to return to work in the immediate aftermath of the disaster, leaving agencies severely under-staffed.</p> <p>The heaviest demand occurs in the first 48-72 hours after the disaster, when the agency has the least resources available.</p>	<p style="text-align: center;">population by radio, TV, website and signage.</p> <ul style="list-style-type: none"> • Not every one of your staff will be able to return. Ensure that your staff remains motivated and are not pushed too hard with long hours and no time off. They are your most important asset, and if you “break” them, they will be gone. • Depending upon the scope of the disaster, the initial claims taking process could last for 4-6 weeks. It doesn’t end there. • Once the claim is reported, clients will find their way back to you for assistance in getting with their adjusters, getting estimates and with other general issues or challenges they are experiencing. • Depending upon the scope of the disaster, assistance could be needed for months. • Make sure employees are personally prepared and have a personal plan in place that will allow them to respond to the agency immediately following the event. • When outside help is offered, take it. You will need the help, you will make life-long friends, and you will provide better service to your customers. • Assess your staffing needs and be prepared to re-assign staff to other areas. • Remember the psychological and emotional well being of your staff is imperative. Post traumatic stress symptoms include hostility, lethargy, depression and emotional outbursts. Provide professional psychological help for staff. • Prepare your staff to be flexible and able to move from one area

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	of operations to another.
Employees are oftentimes homeless, yet we expect them to step up to the plate. They may have needs that you don't know about.	<ul style="list-style-type: none"> • Assess the needs of your staff. • Provide assistance with whatever their personal issues are so they are better able to be there for you and your agency.

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The office atmosphere will be chaotic. Emotions will be running high and people will be confused.	<ul style="list-style-type: none"> • Hold daily huddles – five minutes in the morning and five minutes at the end of the day. Ask for feedback on what is or is not working so you can adjust your operations and response accordingly. • Educate and train staff on Behavioral Health Awareness for Terrorism and Disasters (Search for this term on the Internet for more info).
<p style="text-align: center;"><u>ADJUSTER ISSUES</u></p> <p>It appears that there is no ownership or accountability by independent adjusting firms on timeliness of inspections and getting reports to carriers.</p>	<ul style="list-style-type: none"> • Agents need a commitment on the claims process. What time-lines should we anticipate during a disaster? • Regular communication or updates to the agency as to what we can do to streamline the process. • Suggest a “Do and Don’t Do” for agents, for example, “don’t call the adjuster during this time because he’s working on written reports”; “Don’t leave a voice message and then an email on the same subject”, etc. • Share information as to backlog issues to help us communicate better with insureds.

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	<ul style="list-style-type: none"> • Carrier to maintain a physical presence in the affected area and make frequent contact with affected agents. • Don't provide inaccurate policy information and forms to customers, be mindful that state forms vary. • Don't advise the customer that they will have a check in 2-3 weeks when in fact the process will take months. • Adjusters should obtain policy coverage information from carrier. • Communicate status of claim to agent on a frequent and regular basis, so that agent can assist with customer communications. • Carriers should consider sending the agent weekly summary of claims status.
<p>Many Independent adjusters did not have systems that could interface with carriers electronically. Some adjusters have to write up their report, send to dictation, then mail to the carrier.</p>	<ul style="list-style-type: none"> • Automate the process and make the information available to agents.
<p>Storm surge or supply and demand during a catastrophe drives material and labor pricing up. Many adjuster reports did not keep up with the increased cost of construction, which reduced claims payments leaving the insured without enough money to repair the damages, which required them to report supplemental claims. This resulted in not having enough money to finish the work, or caused them to lose the contract for repair work given there were hundreds of other customers waiting in line.</p>	

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<p>Independent adjuster burn-out was evident, due to the volume of claims and the geographical response. Files get lost and adjusters get re-assigned. Some clients go through three adjusters before the report is finally submitted to the carrier.</p>	
<p>Inexperienced adjusters</p>	<ul style="list-style-type: none"> • Provide ongoing training programs for veteran adjusters. • Provide detailed training for new adjusters • Provide a resource for the adjuster on technical estimating and policy issues.
<p>Adjusters do not always know the policy or policy forms and special endorsements.</p>	<ul style="list-style-type: none"> • Any information the carrier can provide the adjuster in advance of the claim relative to the policy and forms is important. They will welcome this assistance and an established line of communication will be invaluable to the claims process.
<p>Adjusters have needs too, and while it is not our job and we are not their employer, establishing a relationship with them is imperative.</p>	<ul style="list-style-type: none"> • Offer your facilities in the event the adjuster needs a safe haven in the affected area. • Be hospitable; offer them food, cool drinks, supplies and equipment. • Ask them how you can help or what they need.
<p style="text-align: center;"><u>CARRIER ISSUES & SUPPORT</u> General Commentary</p> <p>Agencies perceive their relationships with their carriers as a partnership. We are very fortunate to have many carriers that step up to the plate in the face of disaster to assist their agency partners recover. Carrier support is invaluable not only to the</p>	<ul style="list-style-type: none"> • Provide the agency with emergency contact numbers in the event there is an issue or challenge that needs to be met. • Know your agencies' key contact emergency numbers in advance. • Assist the agency in setting up temporary office site. This can range anywhere from tarps to trailers, cell phones, satellite phones, laptops, food, equipment and supplies. • Provide client lists and policy numbers with effective dates and

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<p>agency but to the clients that depend upon us both to be there when it counts the most.</p>	<p>other pertinent information to your agent.</p> <ul style="list-style-type: none"> • Consider supplying policy information to adjusters and adjusting firms taking the burden off the agency. • Customers will want copies of their complete policies following disasters. Have these complete policies accessible to agents and customers online. • Implement procedures for more flexible claims reporting and reporting claims in bulk to assist agencies in handling the spike in claims. • Be prepared to provide claim reporting on entire books of business depending upon the scope of the disaster. • Involve your agents in the development of your disaster claims reporting procedures and advise your agents of these special procedures in advance of disasters. • Provide claims staffing at agency site if possible. • Have systems in place to address expirations and billing of clients in affected areas and allow extension of time for receipt of payment.
<p>The claims processing procedure is not always understood by the agent. The process takes too long; we have some claims that are still open after 7 months.</p>	<ul style="list-style-type: none"> • It would be helpful if carriers inform and educate agents of the claims process and procedures within their organization, especially special disaster claims reporting procedures. Advise agents when procedures are in place for larger claims that must be reviewed by committees prior to sign off. • Carriers need to assign claims numbers at the time the claim is filed, not 4 weeks later. This gives a tracking method to prove the

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	<p>claim was filed.</p> <ul style="list-style-type: none"> • Claims reports are lost in transmission to the adjuster's office. Carriers should develop a system to facilitate transmission of claims reports from the adjuster in the field to the examiner in the carrier's office to avoid lost reports and to expedite settlement with the customer. • Adjuster's reports should be available as a scanned image for the agent and customer. This should not be private info withheld from the agent as some carriers do. • Independent adjusters should be held to strict standards to assess claims and file claims reports on a timely basis, and this process should be automated between the carrier and adjuster.
<p>Clients need emergency funding fast. Due to limited or no draft authority, agents, unlike direct writers, are unable to meet an immediate need.</p>	<ul style="list-style-type: none"> • Carriers should consider providing clients or agents with ATM cards that would be activated upon reporting the claim. We know carriers like to provide money directly, but the independent agent's reputation is scarred by not being in a position to assist the client/insured immediately from a financial standpoint. • Consider providing draft authority to the agent.
<p>Claims follow up procedure many times requires the agent to make multiple calls and emails to the adjuster, the adjusting firm, the carrier, and then back to the insured. This process needs to be simplified.</p>	<ul style="list-style-type: none"> • Have real-time claims inquiry system for agency and insured access. Extending real-time inquiry so insureds can access it through the agency website would be extremely helpful. • Claims download is crucial. • Have <u>up-to-date</u> claims information (searchable by client name) available on-line, and it should contain adjuster name, contact info and status of claim. • Carriers should consider sending the agent weekly summary of claims status.

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<p>Some E&S brokers do not communicate their recovery plan and cannot be reached to submit/transmit claims for insureds.</p>	<ul style="list-style-type: none"> • Ask your E&S brokers about their recovery plan. How can you reach them if their facilities are damaged or destroyed? • Request emergency contact numbers from them. • Have them provide you with a list of E&S carriers and the claims reporting numbers.
<p>Carrier presence in affected areas is needed. Remote claims centers to compete with direct writers. Carriers change their claim phone numbers on an irregular basis, sometimes twice a year.</p>	<ul style="list-style-type: none"> • Be visible in the community. • Provide claims staffing support at agency locations if possible. • Carriers should provide a toll free catastrophic claims numbers that never change.
<p>Carrier claims units often are understaffed, thereby causing existing employee burn-out and a delay in the claims processing procedure.</p>	<ul style="list-style-type: none"> • Address staffing issues prior to the disaster and throughout the claims process.
<p>Some smaller regional carriers or takeout carriers had very limited technology.</p>	<ul style="list-style-type: none"> • Suggest they get onboard with technology.
<p style="text-align: center;"><u>TECHNOLOGY ISSUES</u></p> <p style="text-align: center;">General Commentary</p> <p>Approximately 20% of disasters are caused by nature. That leaves a wide range of other disasters such as fire, IT hardware/software/OS failures, internal and external threats (virus, worm, etc), espionage, terrorism, disgruntled employees, theft) all of which can bring an agency to its knees in a heartbeat.</p>	<ul style="list-style-type: none"> • Have a solid Disaster Recovery policy and procedures outlining the “what’s, where’s, who’s and how’s”. This plan should be reviewed and tested at least annually, with all necessary adjustments and changes implemented immediately following the company wide test. • Ensure that all outside vendors are contacted and communicated with well before an event occurs. • Technology and portability are keys to survival. If you do nothing else, maintain a daily backup of your agency data off site. • An online agency management system can provide you with easy access from any offsite location. Be sure you keep your agency

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	<p>“state of the art” with technology – electronic files, downloads, real-time interface.</p>
<p>Loss of power or loss of office space resulting in no access to your data.</p>	<ul style="list-style-type: none"> • If you have not made pre-arrangements for temporary office space, establish remote communications at an alternate location where power has been restored and broadband Internet access is still available. This will provide you with a make-shift office. • Contract with a vendor, or have a relationship with an affiliated or “buddy” agency, to provide you with hosted services allowing you to have full access to your email and agency management systems from anywhere you can gain Internet access. You should have a similar arrangement for your Internet site, so that it remains an information source for your clients, even if the agency’s systems are down. • Contract with a vendor for on-line data backup services. This allows for a secured facility to port your agency data to your software vendor’s data center, where the vendor quickly can restore your data to their ASP solution. This allows you to access your agency management system and data through any Internet connection. • Non automated offices should consider investing in technology now to eliminate the loss of paper data. Being automated gives you a better chance of survival after a catastrophic event. • Have paper copies with employee contact info, carrier contact info, telephone company and other agency vendor contact info, and a complete customer list, with their emergency contact info, location addresses, policies, carriers, limits, deductibles, and lienholders. Have copies of the disaster plan. Have paper ACORD claims forms available and other office supplies.

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<p>Strong Data Archiving Plan lacking or non-existent</p>	<ul style="list-style-type: none"> • Mitigate risk of data loss with two separate forms of data archiving (tape, disk-disk, off-site). • Ensure that your data rotation is sufficient and meets your needs and regulatory compliance (2-4 weeks, monthly (12); annual (one for each year, 5-7 years out). • Split the roles so that at least two authorized employees rotate the daily backup tapes off-site to two separate geographical locations. • Have a set of back ups stored in a different region as well since there may be a catastrophe that affects your entire region and could theoretically destroy all of your backup sets. • Be prepared to backup your “latest and greatest” agency management database on a separate tape, and Fed-X it to your agency management software vendor’s data center. • Perform a test restore at least monthly, utilizing a different tape, to ensure data integrity of the tape. Make sure your test environment tests the integrity of these restores and not just restores them. • Invest in secondary form of data archiving, such as an automated on-line/off-site back up service.
<p>Emergency external power source lacking or non-existent. Many agencies were not equipped to provide emergency power to their offices, effectively rendering their offices out of commission.</p>	<ul style="list-style-type: none"> • Contract to have a professional power generator vendor install a permanent power generator large enough (KVA) to supply continuous power to your entire workspace or facility. • If permitted, the power generator unit should be equipped with an auto-turnover switch. Both diesel and LP Gas are popular.

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<p>Many agents had insufficient emergency power generators to effectively handle their critical network and phone systems.</p>	<ul style="list-style-type: none"> • You must contract with a vendor that can provide you with fuel. • Consider installing your own fuel tank on premises. • Ensure that each server and workstation is fitted with a proper UPS that will sustain enough power to allow for a graceful shut-down.
<p>Many agencies did not have or did not follow documented procedures for properly shutting down and powering up their critical IT equipment causing unnecessary down-time, data corruption and in some cases, damage to their critical equipment.</p>	<ul style="list-style-type: none"> • Ensure that your disaster recovery plan has proper documentation outlining the procedures for properly turning on and off your critical equipment (be sure to include the battery backup units). • Occasionally test this procedure to ensure it is performing as planned. Perform this task at the end of business day or weekends. • If possible, measure the load on your generators and have an “amperage audit” completed. If you have servers or a computer room, you will need to make sure when you add units that you add to the total number of amps needed to run them. It is very possible to exceed your load specifications on your generator.
<p>Many agencies do not plan and contract with their local telephone service provider to forward their incoming phone calls to an alternate site (i.e. partnered agency site, designated hot site, 3rd party vendor).</p> <p>Agencies could not communicate because their phones along with their cell phones and Internet access were down.</p>	<ul style="list-style-type: none"> • Single site agencies have a unique opportunity to partner with another agency outside of their geographical area—sharing not only office space and phones, but also their IT space. This will allow you to quickly and easily reestablish both your communications and your IT operations. • Provide at least one satellite phone for emergency use. • Provide two forms of broadband Internet access. This allows for fail-over in the event that your primary provider should fail in delivering services. This will mitigate the agency’s risk of down time. This is especially true when the agency’s primary database is hosted by a vendor.

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	<ul style="list-style-type: none"> • Consider redundant satellite Internet communications. This can allow data transmissions and also gives you the availability to do VOIP (Voice Over IP) phone service. This will allow your customers access to you via different phone numbers. These emergency numbers should be communicated to your customers in advance.
<p style="text-align: center;">Use of Laptops</p>	<ul style="list-style-type: none"> • Make sure the laptops have a built in wireless to access your satellite Internet. Bluetooth would be a great addition since some of the new EV-DO high speed smart phones can be used as high speed modems if their network is up. • If possible, load your agency’s management system application onto a laptop. • Load your “latest and greatest” data file onto it for instant access. (Make sure all security precautions are taken to protect your data on this portable device.) • If you are going to “write” new data into the system, ensure that you know which laptop the data will be applied to so as to ensure data integrity. • Backup the data on a regular basis, CD, DVD, memory stick or USB hard drive. (Beware of the security risks with these portable tools.) • If you utilize an on-line data backup company, upload to them if possible. • Use Internet cards
<p style="text-align: center;"><u>ASSOCIATION ISSUES</u></p>	

Problem Areas Identified	Recommendations for Improvement
<p>State and local associations generally have tight budgets and are stewards of their membership dues.</p> <p>Many associations have limited staff who manage the day to day operations of running an association.</p> <p>When disasters strike, the resources needed are far greater than the association has planned for.</p>	<ul style="list-style-type: none"> • National and state associations should work together to determine in advance the roles they will mutually play to assist each other and their members in the aftermath of a disaster. They should then develop disaster plans and set up the necessary mechanisms and funding to carry out these plans. • There is a great opportunity for national and state associations to provide support to one another, should a disaster strike a particular region. • Ongoing catastrophe funds should be considered at the state and national levels, along with specific budget allocations. for disaster recovery and response.
<p style="text-align: center;">Catastrophe Committees</p>	<ul style="list-style-type: none"> • Establish state and national catastrophe committee to address preparation and recovery and to develop state specific catastrophe plans for the members • Use volunteers (agency, company & EOC officials) to staff the committee or sub-committees. • Create a network of volunteers in the states and throughout the country who would be willing to provide on-site, as well as other support for agencies dislocated by disasters. (See Disaster Assistance Profiles below.)
<p style="text-align: center;">Catastrophe Zones</p> <p>Florida has divided the state into what is coined as Cat Zones. Each Zone is chaired by a Zone Coordinator, many of whom serve on the volunteer Catastrophe Committee. The Zone</p>	<ul style="list-style-type: none"> • Communication is the key to the success of a zone concept. Zone coordinators are in communication not only with the association liaison, but with each other before, during and after the disaster.

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<p>Coordinator corresponds with the State Association liaison and provides a needs assessment report and a general state of the union report for the affected area.</p>	<ul style="list-style-type: none"> • Zone coordinators also work with local associations.
<p>National & State Catastrophe Manuals</p>	<ul style="list-style-type: none"> • Consider developing a National Cat Guide utilizing the expertise of various states that have first hand experience with natural disasters, man made disasters and terrorist attacks. Example, CA develops the earthquake plan; Gulf States develop Hurricane/Cyclone plan; Oklahoma develops tornado plan; NY develops terrorists response, VA develops flood plan, etc. • The manual should be designed to assist their members before, during and after a disaster. • The manual should be maintained and housed by the national and state associations, but regularly updated by staff and cat committees or sub-committees. • Each state would customize the plan to provide state specific emergency information and to reflect the particular types of risks in that state.
<p>Disaster Assistance Profiles</p>	<ul style="list-style-type: none"> • Create and develop a national and state volunteer assistance network. • Complete a profile for recovery that will include what resources the volunteer can provide such as housing, money, supplies, office space, on-site assistance, etc.
<p>Create Hotel Alliances In Advance.</p>	<ul style="list-style-type: none"> • Most associations travel their state and make use of numerous

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<p>Your state could face extreme obstacles in this area since major catastrophes usually destroy buildings. The need for housing survivors, adjusters and volunteers generally outweighs the resources available.</p>	<p>hotel chains. This is a great opportunity to develop stronger alliances with these hotels to provide housing and meeting space during recovery efforts.</p>
<p>Association Internal Disaster Team</p> <p>Associations generally have a wide range of talents internally. Your staff should be prepared to shift duties and responsibilities in the event of a disaster.</p>	<ul style="list-style-type: none"> • Appoint a staff liaison to the volunteer cat committee. This person will serve as the primary coordinator and be in high demand during a time of crisis. • Delineate other staff that can respond, support and travel to various areas of your state to assess and meet the needs of your members. Staff members that could be utilized and are more flexible would be educators, sales and the executives.
<p>List of vendors providing disaster preparedness and recovery services</p>	<ul style="list-style-type: none"> • Develop a list of vendors and publish it by state to assist agents in the process of securing services in advance.

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