

HURRICANE SCIENCE FOR SAFETY LEADERSHIP FORUM

“Mainstreaming Mitigation through Communications and Education”

**December 4, 2008
Orlando, Florida**

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- I.I.I. Insurance Pulse
- “Holistic” Approach to Disaster Education
- I.I.I. Disaster Communications & Resources
- Elements of Successful Education Programs



Presentation Overview

- I.** Review Insurance Pulse data on preparedness.
- II.** Provide an overview of what consumers need to know to protect themselves against natural disasters.
- III.** Discuss I.I.I. approach and resources to disaster communications
- IV.** Lessons learned from other successful educational initiatives.



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INSURANCE PULSE PUBLIC OPINION SURVEY



KEY FINDINGS 2008: MITIGATION

First the good news:

- More Americans say they would pay more for a home built to withstand a natural disaster.
- Sixty percentage of Americans would pay more for a stronger home, compared with 46 percent a year ago.
- More respondents in all regions said they were more likely to pay more for a stronger house in 2008 than in 2007.

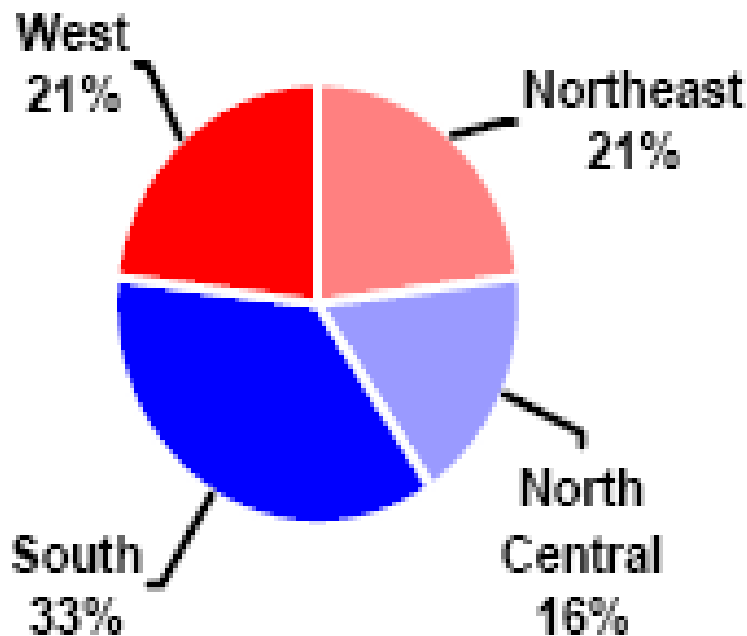
Now, Less Positive Findings:

- Only one out of four Americans have taken steps to protect their homes from a natural disaster. However, this proportion has been rising since 2006 when only 18 percent of respondents reported improvements to protect their homes.

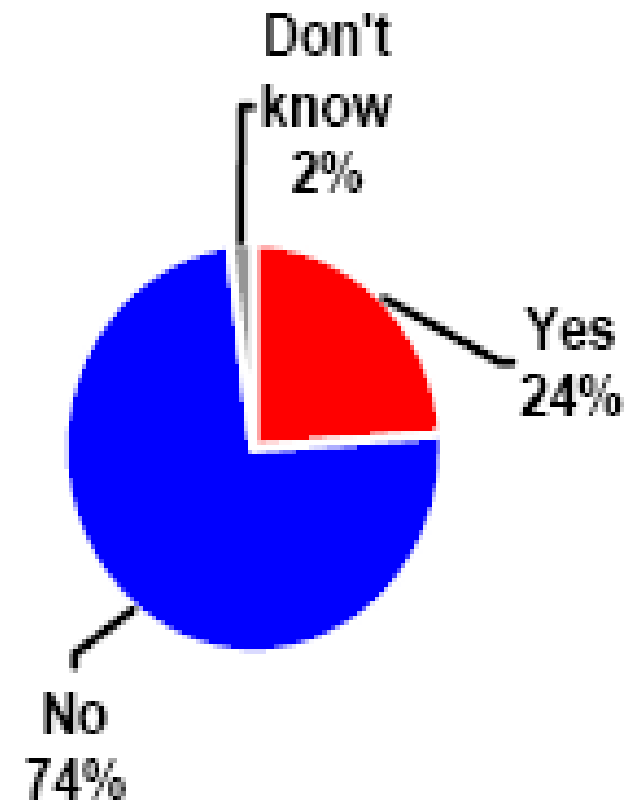


TAKEN STEPS TO PROTECT THEIR HOME FROM A NATURAL DISASTER

By Region



Total U.S.



⑩ Largest improvement is in the NE, where 21 percent said they made improvements in 2008 compared to 12 percent in 2007



KEY FINDINGS 2008: MITIGATION

The reasons given for not taking any steps to protect their homes:

- Too expensive.**
- Were unsure about what steps to take.**
- Needed more information about protecting their home.**



KEY FINDINGS 2008: Disaster Preparedness and Insurance

- **The majority of Americans (74 percent) think that they are primarily responsible for making sure that their home is adequately insured.**
- **About seven out of ten homeowners who made improvements to their homes told their insurance company about them.**
- **Only one-half of Americans think their homeowners coverage is sufficient to rebuild their homes.**



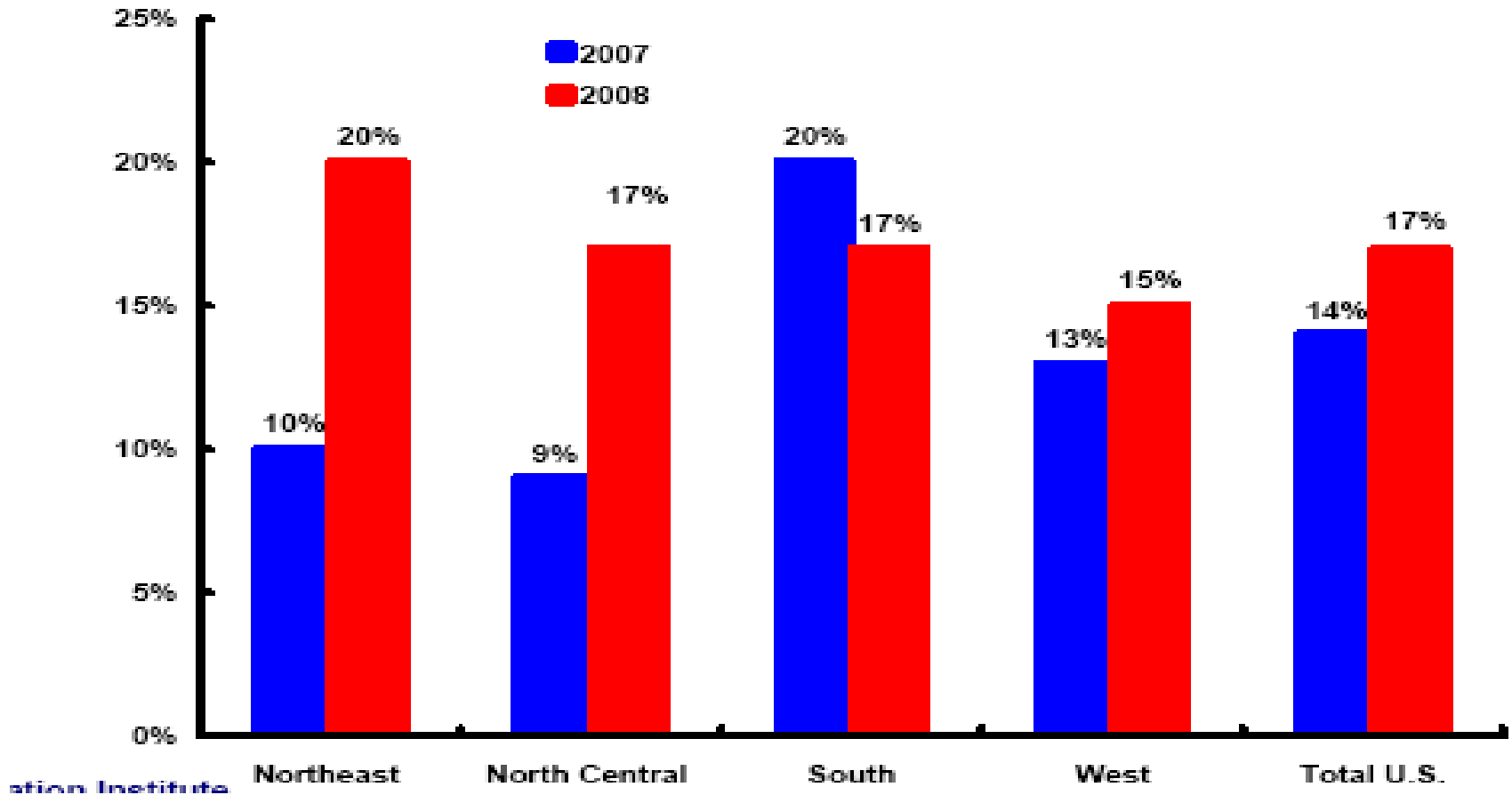
KEY FINDINGS 2008: Disaster Preparedness and Insurance

- **Only 17 percent of Americans have a flood insurance policy.**
- **Twenty-seven percent of the public believe their homeowners policy covers damage from flooding during a hurricane, down from 35 percent a year ago.**



Flood Insurance by Region

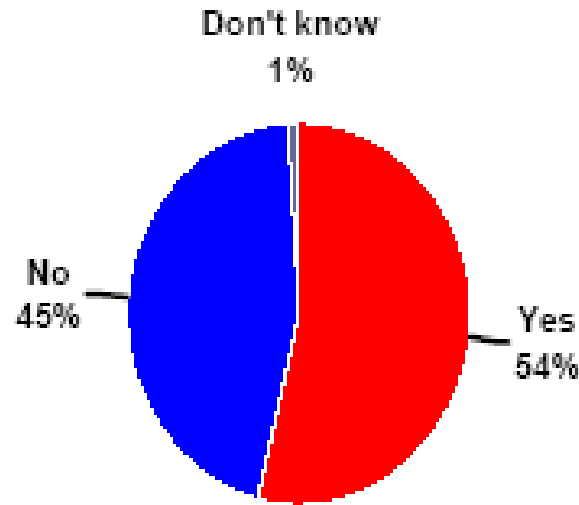
Q. Do you have a separate flood insurance policy?





KEY FINDINGS 2008: Home inventory

The proportion of Americans who have an inventory of their possessions, at 54 percent, has not changed significantly since 2006, when 51 percent of respondents said they had an inventory.



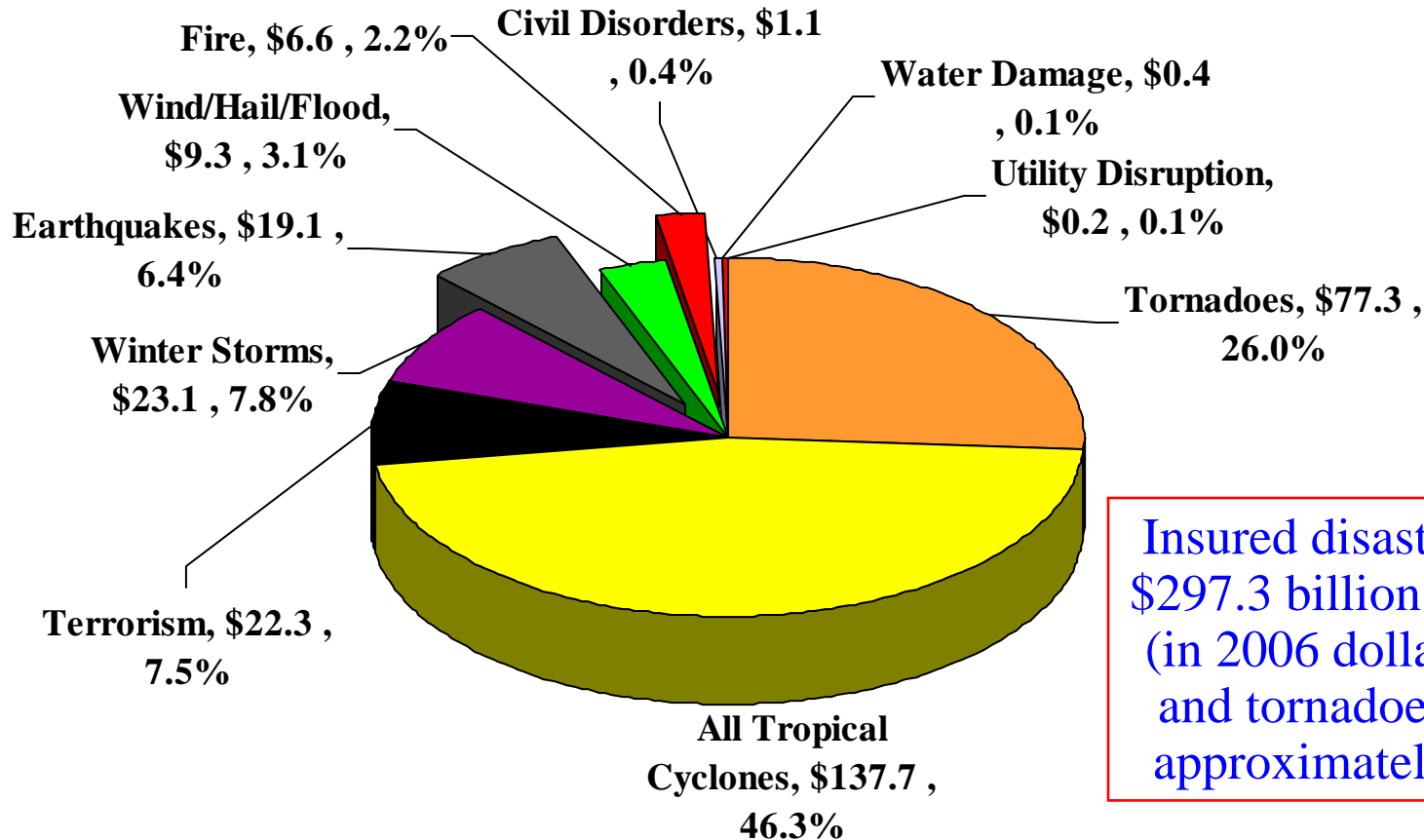


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DISASTER PREPAREDNESS EDUCATION



Inflation-Adjusted U.S. Insured Catastrophe Losses By Cause of Loss, 1987-2006¹



Insured disaster losses totaled \$297.3 billion from 1987-2006 (in 2006 dollars). Hurricanes and tornadoes accounted for approximately 75% of these.

¹ Catastrophes are all events causing direct insured losses to property of \$25 million or more in 2006 dollars. Catastrophe threshold changed from \$5 million to \$25 million beginning in 1997. Adjusted for inflation by the III.

² Excludes snow. ³ Includes hurricanes and tropical storms. ⁴ Includes other geologic events such as volcanic eruptions and other earth movement. ⁵ Does not include flood damage covered by the federally administered National Flood Insurance Program. ⁶ Includes wildland fires.



- ❑ Consumers need to learn how to be their own risk managers.
- ❑ This means that we need to continue to educate people about what they need to do to protect their home and their family from disasters.
- ❑ Most importantly, consumers need to understand that taking appropriate steps to prepare for a disaster will impact both their personal safety and their financial well-being.



Consumers need to:

- ❑ Properly insure their home and their possessions.
- ❑ Have an up-to-date home inventory of their personal belongings.
- ❑ Create an evacuation plan that includes knowing where you plan to go, what to take and how to reach your insurance company.



Key concerns for 2009:

Sagging Economy

- Consumers may think they can reduce coverage on their home because the real estate value has dropped.
- May not think they can afford to make safety improvements

Flood Insurance

- Homeowners and renters still do not purchase this coverage.

Hurricane Deductibles

- Despite very aggressive outreach, coastal residents do not understand what this means after a disaster.



I.I.I. DISASTER COMMUNICATIONS AND RESOURCES

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ARE YOU READY FOR HURRICANE SEASON?
Find preparedness and safety tips on the [Disaster Insurance Information](#) site. [more>>](#)

POOL SAFETY
If you have or are planning to install a pool this summer, make sure to follow these safety tips. [more>>](#)

AUTO INSURANCE
Bewildered by all the options in your auto policy? A review of the basic coverages. [more>>](#)

FEATURED VIDEO Flood Insurance For Your Home



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insurance tools



• **Life Stages**
Easy to use information on insurance and financial planning priorities for different stages of your life.



• **Auto Crash Test**
Some vehicles are safer than others and these have been put to the test; look up safety ratings before purchasing a new car.



• **Find a Company**
Looking for an insurance company in your state? Find out which companies offer the insurance you need.



• **Glossary**
Look up insurance related terms and definitions.

iii WIRE

Travel insurance: Tips for making sure a hurricane or other disaster doesn't ruin your vacation.



Finance 101: The I.I.I. offers tips to help college students manage their money as well as their course load. (Also in Spanish)



Researching an insurance issue?

Select an issue:

HOT TOPICS

- [Impact: The Insurance Industry's Contribution to Community Development](#) - Web Site
- [Residual Market Property Plans: From Markets of Last Resort to Markets of First Choice](#) - White Paper
- [Credit Based Insurance Scores: Impact on Consumers of Auto Insurance](#) - Latest Studies

FACTS AND STATS

Latest NHTSA study shows 5.1 percent increase in motorcycle deaths; overall motor vehicle fatalities declined by 2 percent.



For more facts and statistics on highway safety, [click here >>](#)

Looking for more facts and stats?

Facts and Stats:



ARE YOU PREPARED FOR HURRICANE SEASON?

- Review preparedness tips
- Update your home inventory
- Make an evacuation plan

[Click here for more information](#) »

Be Prepared

- [Find Your Insurance Company's Toll-free Claims Filing Number](#)
- [Prepare an Effective Evacuation Plan](#)
- [After the Fear: Tips on Filing Your Claim](#)
- [Protect Your Pet During a Disaster](#)



Resources

Video



[Planning for Evacuation](#)

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Free Software



[Home Your Self Home Inventory Software](#)

• [Download](#)

[My Personal Home Personal Finance Software](#)

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[Celebrating - Hurricane Home Update](#)

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News

DISASTER NEWS

[Severely Damaged Property, Personal Belongings Affect 20 Southern California Victims](#)

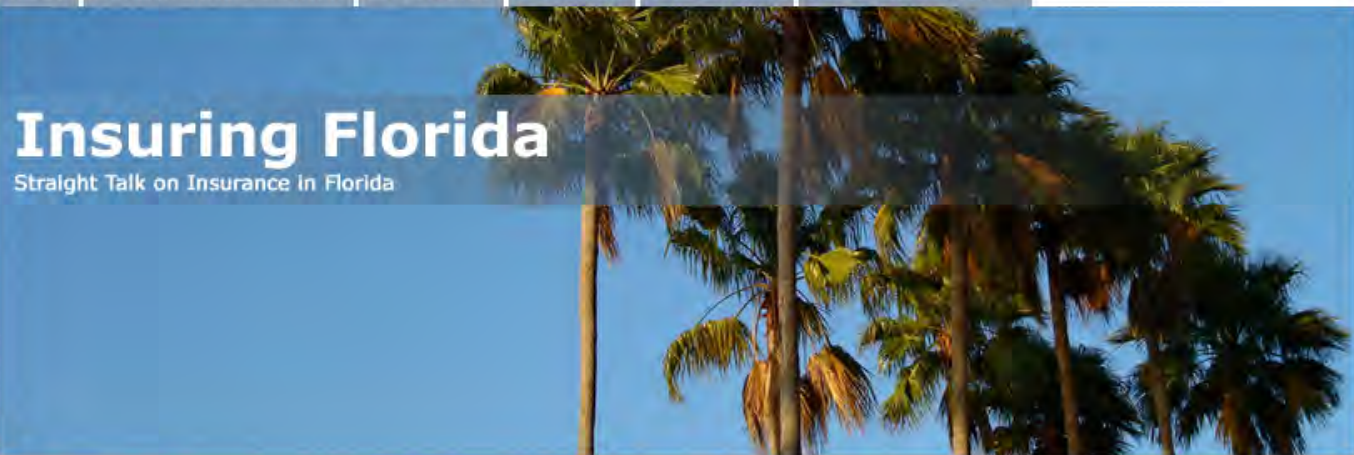
Targeted News Service ... November 16, 2005 Tuesday 9:45 AM EST

[State Farm's Already Aides Victims Of Southern California Fire](#)

PR Newswire ... November 17, 2005 Monday 2:47 AM GMT

[CORRECTING AND REPLACING SITES LEAVE DAMAGED HOMEOWNERS FUMBLING: TIGER BROTHERS OFFERS INSURANCE RECOVERY ADVICE](#)

Business Wire ... November 17, 2005 Monday 10:02 PM GMT



Insurance 101

[How much homeowners insurance do I need?](#)
A home is your greatest asset, but studies show most people are underinsured. Find out what questions you need to ask your insurance agent to get the right amount of coverage.
[Read more](#)

[Does my homeowners insurance cover flooding?](#)
Because 25 percent of floods occur in areas not considered a flood zone, it's wise for everyone to give serious consideration to purchasing flood insurance.
[Read more](#)

Latest Research

Issues Updates

[Understanding Deductibles](#)
There are two types of deductibles for homeowners insurance in Florida - one for windstorms/hurricanes and one for all other types of losses. The minimum amount of the windstorm deductible is set by state law. Find out more here.
[Read more](#)

In the News

- 10/28/2008: [Few Hurricanes in November, But Florida Remains Likely Target](#)
- 08/25/2008: [Third Year Anniversary of Hurricane Katrina a Reminder to Floridians to Insure Against Hurricanes](#)
- 08/04/2008: [Know Your Risk For Sinkhole Damage](#)

Straight Talk

[Insuring Florida Blog](#)

[Thankfully, no hurricanes](#)
It's Thanksgiving Week, and one thing Floridians can be thankful for is a third consecutive year without a major hurricane. (Those impacted by Tropical Storm Fay were not spared; Fay made four passes at us, bringing a reminder that we all need flood insurance.) Obvious question: No hurricanes for three years, so ...
[Read more](#)
[Choosing coverage means doing your homework](#)
A TV commercial shows a football referee asking players to call heads or tails prior to kickoff. The player chooses both. Not possible, says the ref. (Coincidentally, the product in the commercial is insurance



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INSURANCE IQ

If I'm retiring now, do I need a deferred or immediate annuity to get an income?

Deferred annuity

- INDIVIDUALS
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SEGUROS

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Temporada de huracanes ¿Cómo prepararse?

La temporada de huracanes empieza oficialmente el primero de junio y dura hasta el 30 de noviembre.

Antes de un huracán...

Cuando se emite un "alerta" de huracán, quiere decir que puede ocurrir uno en la zona en las próximas 24 a 36 horas; mientras que una "advertencia" de huracán, significa que éste azotará su región en las próximas 24 horas. Pero cuando se declara una alerta ya puede ser muy tarde para tomar ciertas precauciones, así que para empezar, tenga preparado un plan de evacuación en caso que se sea obligado a dejar su casa.

En el plan que elabore en caso de un huracán, recuerde incluir los siguientes elementos:

- Almacene agua potable, comida en lata y comestibles que no se dañen, así como un abrelatas.
- Si necesita medicamento con regularidad, cerciórese de tener suficiente cantidad con usted, así como la receta médica.
- Asegúrese que su radio portátil funcione, puesto que puede ser el único vínculo con el mundo exterior en caso de un desastre y por el que recibirá información del progreso de la tormenta. Asimismo, tenga suficientes baterías de repuesto para la radio que puedan durarle mientras pasa la tormenta
- Posea linternas a pila y repuestos para éstas. Si tiene linternas de keroseno, asegúrese de tener suficiente combustible, así como velas y fósforos y consérvelos en envases protectores contra el agua.

Proteja su propiedad

- **Haga un inventario de sus pertenencias.** Tome fotos o videos de modo que pueda guardarlos de referencia para el seguro y trate de guardar estas pruebas fuera de su propiedad. Si sufre daños materiales, esta lista hará más fácil hacer sus reclamos.

LIFE STAGES

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Select a Tool

select a life stage



Welcome to the life stage tool of the Insurance Information Institute's Web site.

This tool provides easy to use information on insurance and financial planning for different stages of your life. Information on auto, home, life, health, disability, and long-term care insurance are provided.

Simply click on a life stage icon to your left.



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The mission of the Insurance Information Institute (I.I.I.) is to improve public understanding of insurance - what it does and how it works.

For more than 40 years, the I.I.I. has provided definitive insurance information. Today, the I.I.I. is recognized by the media, governments, regulatory organizations, universities and the public as a primary source of information, analysis and material concerning insurance.

Each year, the I.I.I. works on more than 3,700 news stories, handles more than 6,000 requests for information and answers nearly 50,000 questions from consumers.

In addition to direct contact with the media, individuals and organizations, the I.I.I. publishes a host of helpful pamphlets and books ranging in subjects from 9 Ways to Lower Your Auto Insurance Costs to the I.I.I. Fact Book. The Institute does not lobby. Its central function is to provide accurate and timely information on insurance subjects.

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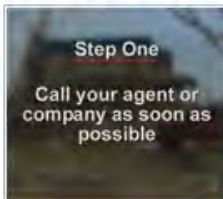
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Video: How To File A Claim

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- **Streamlined set-up process**

Taking Inventory

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ELEMENTS OF SUCCESSFUL EDUCATIONAL INITIATIVES



Elements of Successful Educational Programs

- **Inclusive**: Government, private industry, consumers, technical experts and advocates all worked together toward a common goal.
- **Emotional**: The issue needs to be personalized to not only make people care but to mobilize them to take action.
- **Tool based**: Individuals and groups are empowered with information to make the necessary changes.
- **Long-term**: Initiatives need to evolve, change and continue to grow over time.



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