




CIPR POLICY WORKSHOP: NATURAL DISASTER RESILIENCY

NAIC FALL NATIONAL MEETING – AUSTIN, TX DECEMBER 8, 2019





The National Research Council's 2012 report
Disaster Resilience: A National Imperative defined
resilience as:

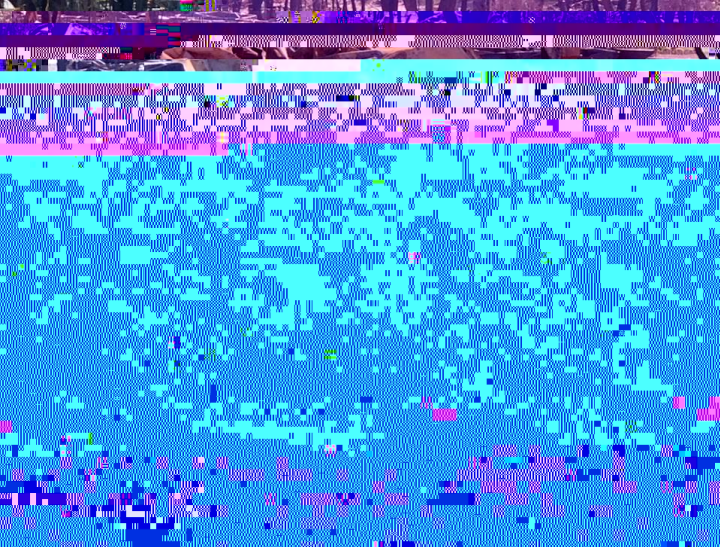
“the ability to prepare and plan for, absorb,

PARADISE, CA – A NECESSARY STORY OF RESILIENCE

“The best way to increase availability and affordability of homeowners insurance is to decrease the risk of loss.” (CA DOI):

**Primarily activities
outside traditional
domain of DOI**

**But insurance can
importantly act as a
signal and/or
complement for many
of these activities**



OF COURSE WE WANT TO
HELP PREVENT PARADISE-LIKE
EVENTS FROM HAPPENING IN
THE FIRST PLACE TO MANY
OTHER SIMILAR COMMUNITIES

Not just a focus

Exhibit 5. Total Direct Losses Due to Hurricane Harvey by ZIP Code

Sources: Federal Emergency Management Agency, U.S. Small Business Administration and Texas Windstorm Insurance Association

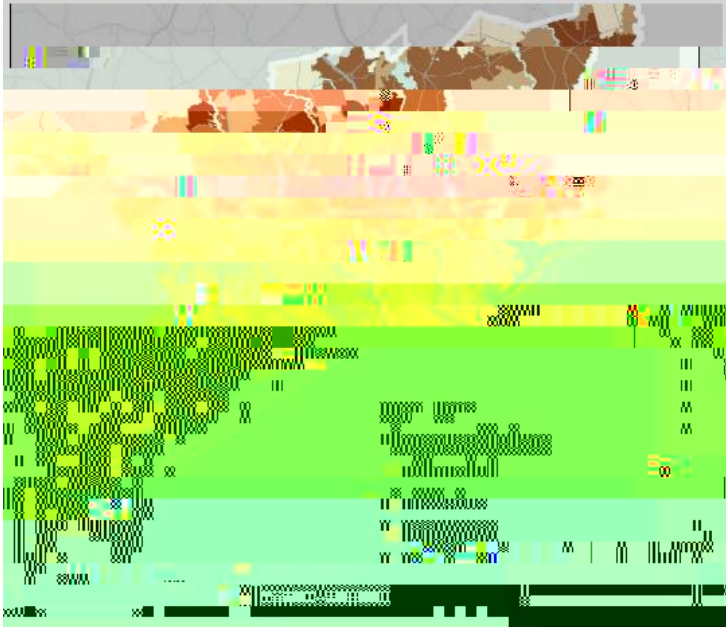
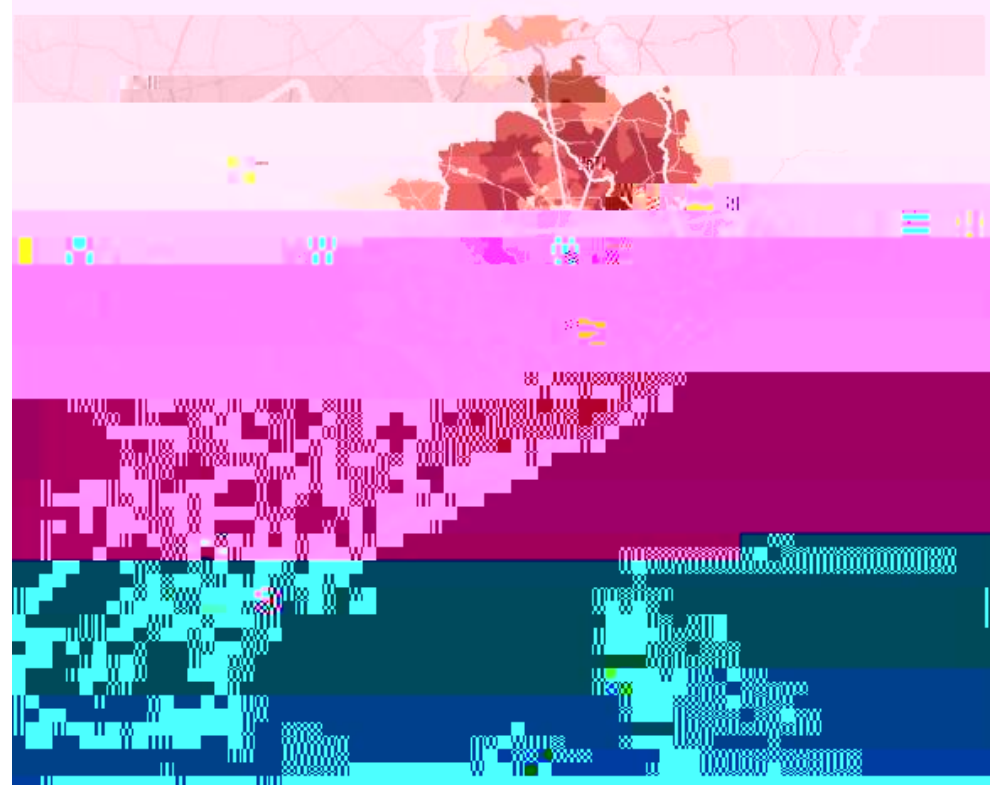


Exhibit 3. Projected Population Increases in the Harvey Disaster Declaration Area through 2050, by ZIP Code

Source: Unpublished analysis conducted by Texas A&M University at Galveston.



HURRICANE
HARVEY IS A
NECESSARY
STORY OF
RESILIENCE IN
TEXAS

“We must make the Texas Gulf Coast — and indeed the entire state — more resilient and better able to withstand future disaster”

<https://www.rebuildtexas.today/wp-content/uploads/sites/52/2018/12/12-11-18-EYE-OF-THE-STORM-digital.pdf>


STRATEGIES FOR BUILDING A MORE RESILIENT TEXAS



" ALL COMMUNITIES IN FLORIDA FACE WEATHER RESILIENCY CHALLENGES, WHETHER COASTAL OR INLAND " ([HTTP://RESILIENCYFLORIDA.ORG/](http://resiliencyflorida.org/))

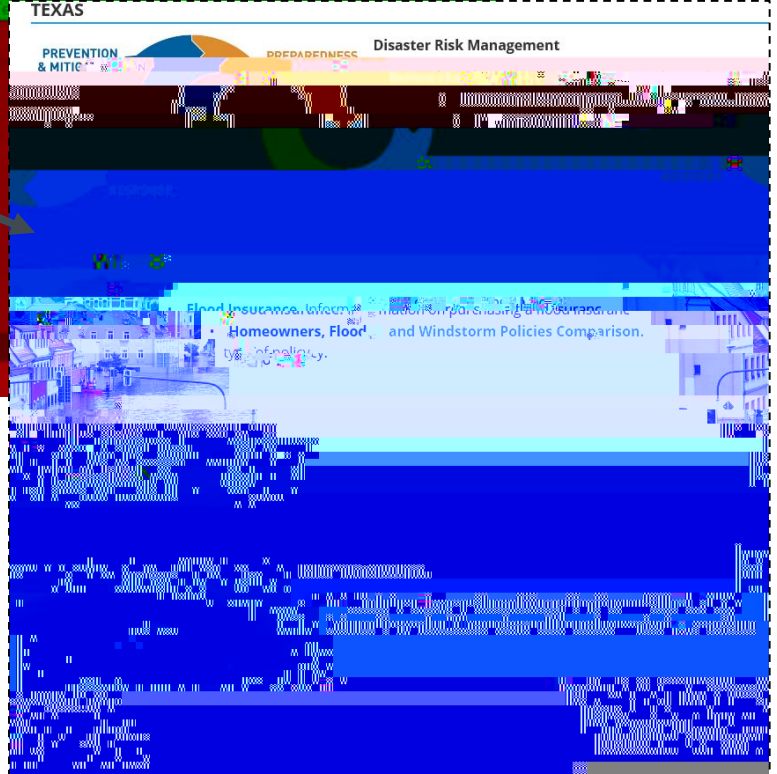
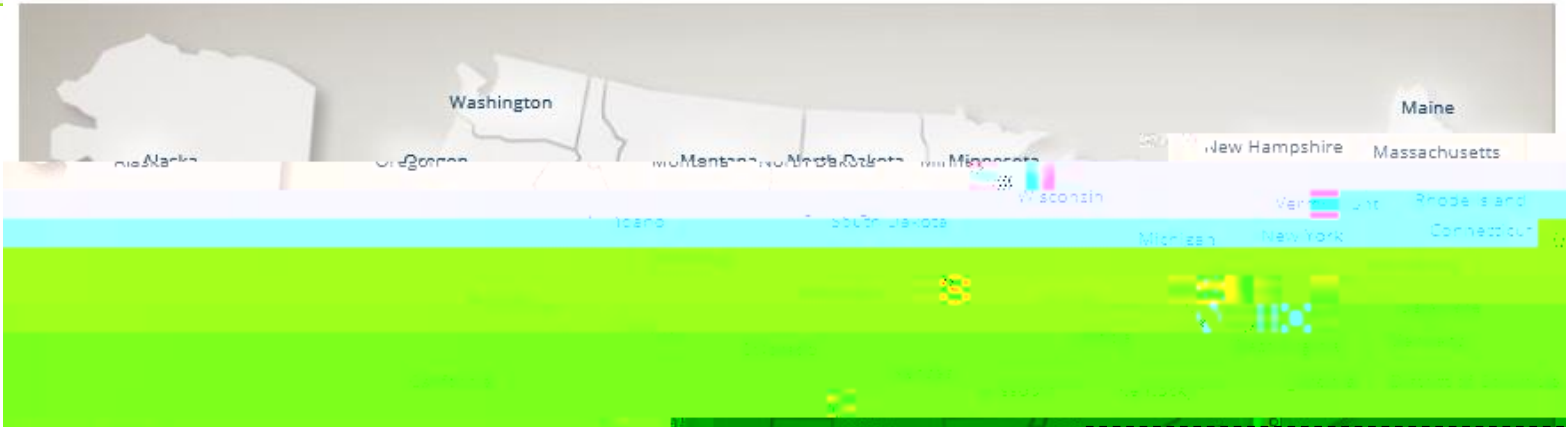
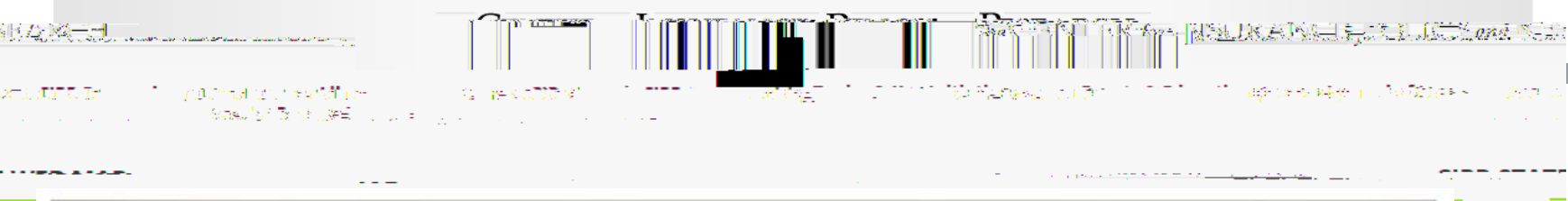
From 2016-2018, Florida experienced three consecutive Atlantic Hurricane Seasons with at least one hurricane making landfall during each season accounting for a combined total of more than \$17 billion in estimated insured losses.

(<https://www.floir.com/Office/HurricaneSeason/hurricaneresourcepage.aspx>)



Dorian was the second-strongest Atlantic hurricane on record

(<https://www.bbc.com/news/world-latin-america-49553770>)



CIPR DOI RESILIENCE INFORMATION HUB