

NAIC Efforts to Ensure State and Insurance Company Disaster Preparedness

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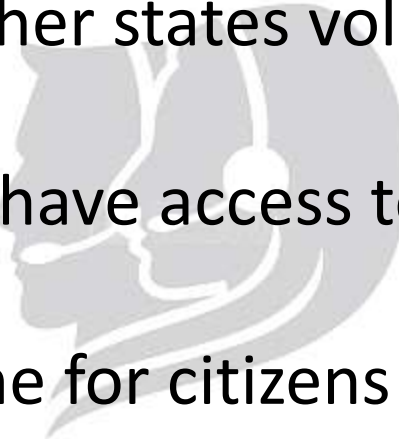


Successful Disaster Response: A Public-Private Partnership

Consumer Assistance Call Centers

After a disaster, the NAIC can help establish call centers to provide consumer assistance

- Regulators from other states volunteer to staff the call centers
- Ensure consumers have access to information and resources
- Faster recovery time for citizens who experience losses
- Can assist States in licensing out-of-state adjusters when necessary



Data Collection & Communication

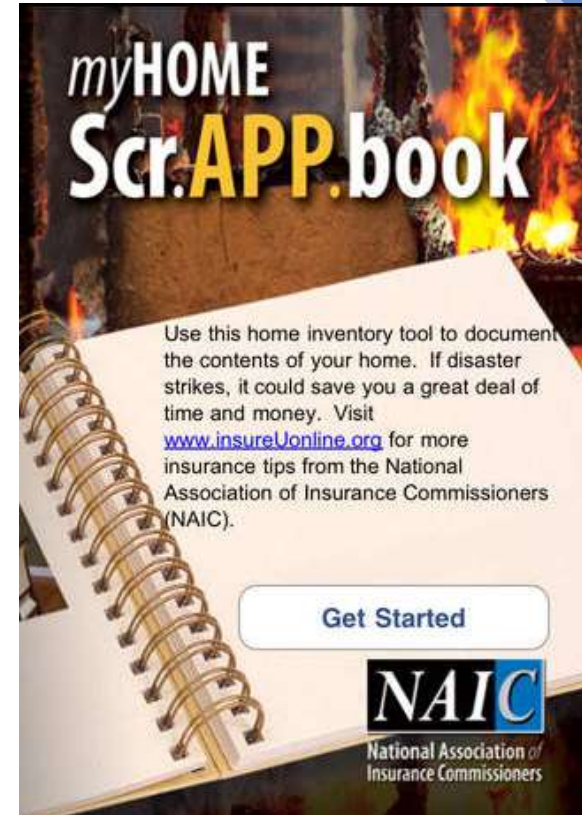
The NAIC coordinates data collection efforts

- Assist states with aggregating data collected after disasters
- Facilitate communication and information-sharing with the federal government
- Provide information on disaster assistance options for State Insurance Departments to share with the public

Consumer Resources & Outreach

The NAIC continues to develop consumer resources specific to preparing for disasters:

- My Home Scrap Book App
- Consumer alerts
- Tips on disaster preparedness



Post-Disaster: Lessons Learned

The NAIC provides opportunities for state insurance regulators to come together following a disaster

- Identify areas of public policy or regulation that may need improvement
- Share best practices
- Catastrophe Response Working Group
- State Disaster Response Plan
- Implications of Increasing Catastrophe Volatility on Insurers and Consumers Symposium

Additional NAIC Committee Activity

- The Post Catastrophe Regulatory Guidance Subgroup
 - Seeks to provide added certainty to insurers and regulators in advance of a major disaster
 - Conducted a survey in order to educate insurers on what to expect after a catastrophe and how they should comply
- Climate Change and Global Warming Working Group

Interaction with Congress

The NAIC has taken an active role in working with Congress

- Provide technical feedback on various proposals
- Endorse legislation
 - The Disaster Savings Account Act (H.R. 2230)
 - The Flood Insurance Market Parity and Modernization Act (S. 1679/H.R. 2801)

