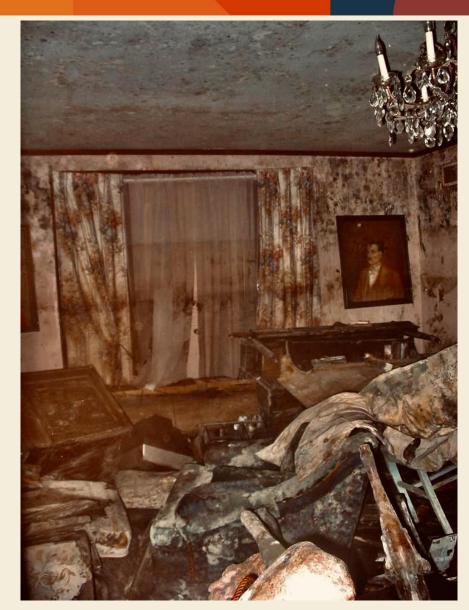


### Environmental Risk Management: Weather, Climate Change, and Natural Disasters

Ashley E. Bonner Senior Risk Control Consultant Trident Public Risk Solutions Member Paragon Insurance Holdings April 22, 2021





#### 2005 – My Family Home New Orleans Post Hurricane Katrina



### Journey to Preparedness

- 1. Historic review of climate
- 2. Understanding what is changing and why
- 3. Financial resource considerations
- 4. Security essentials
- 5. Protecting staff and the community
- 6. Protecting assets
- 7. What assets can and can't be conserved; recovering and stabilizing items
- 8. Advice from experienced entities
- 9. Q&A

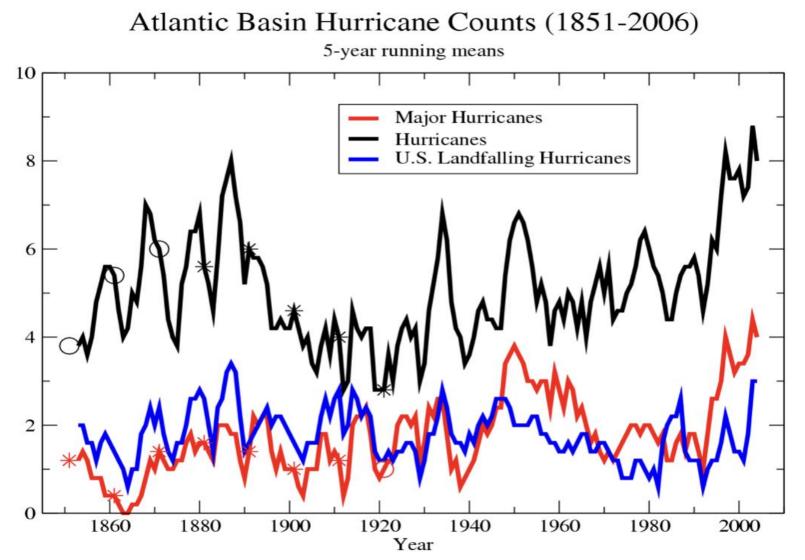


### **Recent Memorable Disasters**

- 2005: New Orleans & the States of Louisiana, Mississippi, and Arkansas Hurricane Katrina (Cat 3, 1800+ fatalities, \$170B) followed by Hurricane Rita
- 2014: Atlanta, GA Big Ice Storm
- 2017: Florida Keys Hurricane Irma (Cat 5, 82 fatalities, \$77+B)
- 2017: Texas & Louisiana Hurricane Harvey (Cat 4, 100+ fatalities, \$125B)
- 2018: Florida Panhandle Hurricane Michael (Cat 5, 43 fatalities, \$25.5B)
- 2019: North Carolina Hurricane Florence (Cat 4, 54 fatalities, \$24+B)
- 2020: St. Charles, Louisiana 3 Hurricanes & Tropical Storms
- 2021: Texas Big Freeze (111 fatalities, \$18+B)
- 2021: North America Winter Storm Uri (137 fatalities, \$195+B costliest winter storm on record)

So many more...







## **Big Texas Freeze**

- Power
- Water
- Infrastructure
- Communications
- Construction
- Basic Human Needs





## Weather / Global Conditions

- Hurricanes (IPCC.CH)
- Floods
- Winter Storms

- Wildfires
- Tornadoes
- Earthquakes / Volcanoes

The common factor for increasing severity of all these occurrences: MORE MOISTURE, HUMIDITY, AND WATER



### Actions

- Threat or Impact
- Initial Assessment
- Response
- Recovery



## **Emergency Planning**

- Emergency plans.
- Build a strong emergency team.
- Pre-disaster training.
- Drills.



#### Continuity of Operations Plan FEMA.gov



## **Financial Resource Considerations**

- Risk financing / insurance coverage
- Updated property / contents valuations
- Buildings
- Location of key contents
- Consider provisions of resource relief



## Security Essentials

Securing Buildings & Facilities is Vital, Particularly Command Posts.

- •City Hall / County Government
- Governor's Office
- •Police / Sheriff's Departments
- •State Troopers / Highway Patrol
- National Guard
- Mutual Aid Partners
- Security Services





## Data Storage / Recovery

- Assess what is Mission Critical.
- Budgeting considerations.
- Plan, maintain, test continuously at least 2x year.
- Daily incremental backups.
- Encryption.
- Store On-Site and Off-Site / Off-Campus.
- Back-Up Systems.
- Extra precautions to begin as soon as a storm warning is issued for your area.
- Equipment infrastructure may need to have battery backups.
- Have good IT personnel resources in place.



## Protect the Community

- Infrastructure, drainage systems, and dams.
- Evacuation.
- Communication for the citizens.





### Communication

- Update the staff contact list.
- Have staff provide a non-work email address.
- **Texting** will queue cellular phone service is compromised.
- Purchase several satellite telephones
- Install at least one non-digital telephone landline in all buildings.
- Wind-Up-Power and Pre-Charged Cell Phone Chargers, Short-Wave/CB Radio, Walkie-Talkies.
- Create a staff only section on your website.
- Place bulletin boards in strategic locations for messages before, during, and after the disaster.





### Protect Staff



#### **STAFFING NEEDS:**

- Make pre-arrangements for potential housing of the Preparation Team.
- Provide materials for short term survival.
- Bottles of cooler water, bottled water, and paper products.



### **Protecting Assets**

#### **ADDITIONAL ITEMS FOR CONSIDERATION:**

- Disaster remediation/restoration companies.
- Insulation.
- Use glow tabs for identification of items in the dark.
- Disaster response carts.

#### **POWER REDUNDANCIES:**

- Electrical and water cut-offs and access to emergency equipment.
- Generators, back-up power.
- If flood prone, consider installing a natural gas generator above highest expected flood water height.
- Solar panels with battery wall.
- When to turn off water, gas, and the HVAC.
- Flashlights.



## Protecting Assets: Keep Mold From Spreading

- Work fast
- Clean
- Air circulation
- Lower the humidity and temperature
- Dehumidifiers
- Isolate any moldy objects





Disaster Remediation and Restoration Companies.

Call the American Institute for Conservation at 202-452-9545. Save repair work for conservators.

#### What to rescue:

Irreplaceable, expensive, historic, Even if too far damaged - hold

#### What not to rescue:

Replaceable, inexpensive, modern, upholstered

#### PHOTOGRAPH FIRST BEFORE SALVAGING!



- Paintings
- Statues
- Artifacts
- •Wood / Veneered Pieces
- •Furniture
- Upholstered Items
- Framed Items
- Photographs
- Books
- •Documents / Recordkeeping
- Textiles

#### For most items:

- Rinse in clear water at site.
- Air dry.
- Circulated air freeze paper after 2 days if not dry.
- Expose to indirect sunlight for a brief time.
- When dry, carefully pack with bubble wrap for transport (leave small openings for air circulation) then immediately unwrap and lie flat to air dry.
- Furniture / wood dab dry or dry with a soft cloth.
- Veneer place weights on top.



#### **PHOTOGRAPHS & FRAMED ITEMS**

- Rinse, air dry, and/or call the AIC for advice.
- Never freeze old photographs or negatives.
- Framed items call AIC for help before doing anything.
  <u>TEXTILES</u>
- If you must move wet textiles, use a solid support or stretched canvas to carry them.
- Do not attempt to unfold extremely delicate fabrics if the fragile layers are stuck together.
- Wait until they are dry and consult a conservator.



#### SAFE & CAREFUL HANDLING

- Beware of serious health hazards associated with mud and mold.
- If the item may have been contaminated with toxic chemicals like concentrated pesticides, other unknown toxic materials, or sewage, do not attempt to salvage it or use PPE and containment.
- While efforts to salvage flood damaged items are important, salvaging should not be done at the expense of human health and safety.



## Advice From Experienced Entities

- Most forms of communication may fail.
- You may be on your own in most instances.
- No single source will provide adequate information concerning real events.
- Small groups working independently can be effective.
  <u>CAMERA REDUNDANCIES:</u>
- Disposable cameras, tablet, and cell phone cameras.
- Digital cameras with extra batteries.

#### Redundancy is critical.



### **Advice From Experienced Entities**

- Everyone should have photo IDs.
- Create magnetic signage to help ID vehicles used in recovery operations.
- Vendor relationships.
- Have a supply of chains and padlocks on hand that use the same key.



## Advice From Experienced Entities

- Designate a place and management system for donated items.
- Do **not** drive through water!
- Conduct a post-disaster assessment that really means something!







# THANK YOU! TRIDENT PUBLIC RISK SOLUTIONS

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