

Arkansas State Disaster Insurance Coalition

Disaster Preparation, Mitigation, Response & Recovery



Mike Beebe, Governor
Jay Bradford, Insurance Commissioner
David Maxwell, ADEM Director





Coalition Members

- State Government

- Arkansas Insurance Department (AID)
- Arkansas Department of Emergency Management (ADEM)
- Office of the Governor
- Arkansas State Police
- Arkansas Geographic Information Office
- Arkansas Small Business Development Center



Coalition Members

■ Insurance Community

- Allstate Insurance Co.
- American Management Corp.
- AIPSO
- ARRUA
- CMI Insurance
- Farmers Insurance Group
- The Hartford Companies
- IIAA
- NAIFA
- PIAA
- Shelter Insurance
- Union Standard Ins. Group
- American Insurance Assoc.
- Arkansas Adjusters Assoc.
- Arkansas Earthquake Authority
- Argenia, Inc.
- Farm Bureau Insurance
- Farmers Union Mutual Ins.
- The Hartford Companies
- Liberty Mutual Insurance
- Nationwide Ins. Companies
- PCI Assoc. of America
- State Farm Companies
- Mark V. Williamson Co.



Coalition Objective

- Provide a plan that provides a timely and comprehensive response from the insurance industry in the aftermath of a disaster impacting Arkansas
- Not impede the work of emergency personnel and law enforcement officials
- Facilitate access for insurance adjusters to restore the lives of insureds as quickly as possible
- Strengthen communications base between AID, ADEM, insurance industry



Damage Assessment

- Insurers will furnish the AID the following confidential damage assessment:
 - Structures impacted by disaster
 - Single Family Dwellings (including mobile homes)
 - Multiple Family Dwellings
 - Commercial Property
 - Estimate of the number of claims reported by line of coverage
 - Estimate of the total loss dollars
 - By county within Arkansas



Damage Assessment

- The AID will:
 - Provide an aggregate total of impacted structures, claims reported, and total loss dollars by county within Arkansas
 - Provide timely information to insurance industry for the purpose of deploying recovery teams (adjusters, agents and other essential personnel)



Recovery Teams Identification

- Recovery team members will possess a photo identification, i.e.:
 - Driver's license
 - Insurance Company Photo ID
 - Government-issued Photo ID
- AND one of the following:
 - Letter on insurance company letterhead identifying team member
 - Company business card with same information as photo ID
 - A draft or checkbook bearing insurance company name
 - Clothing/Automobile signage bearing name of insurance company



Cooperation with Law Enforcement and Emergency Management

- Inform the following essential agencies of Coalition:
 - Local police
 - State police
 - Military personnel
 - City and county governments
 - Fire departments
 - EMS
 - Others
- Request early access in non-dangerous areas
- Receive updates on Entry Control Points



Lifeline Utilities

- ADEM will establish communication with state utility companies
 - This effort will not interfere with the priorities established to prevent loss of life, limb or property



Emergency Contacts

- The AID will contact the top fifteen (15) Arkansas property and casualty insurers in the event of a major disaster to request damage assessment information.
 - Personal Lines
 - Commercial Lines



Mitigation

- Goal: Prevent, to the fullest extent possible, personal injury or damage to property by:
 - Encouraging pre-disaster planning among all Arkansas citizens
 - Integrate and leverage state and private sector mitigation programs



Mitigation

- Distribute information regarding business resumption, personal and property protection by using all available communication outlets...immediately following a disaster
- Coalition members will work together to provide effective education to consumers regarding mitigation measures for personal property and businesses

Reporting

<http://insurance.arkansas.gov/administration/disasters.html>


The screenshot shows a Microsoft Internet Explorer browser window displaying the Arkansas Insurance Department's disaster resources page. The page features the department's logo and a navigation menu with links to Home, Commissioner, Divisions, News Releases, Newsletters, Annual Reports, Related Links, and Contact Us. A central graphic titled "Disaster Preparedness and Resources" includes a map of Arkansas and a list of links for Preparedness (Message from Governor Beebe, Inventory Checklist, When a Disaster Strikes Brochure) and the Arkansas State Disaster Insurance Coalition (Insurance Disaster Coalition, Member Log In, Reports for 4/30-5/1/10 Storms, 2009 Totals, 2008 Totals, Latest Disaster Declaration, and Catastrophe Adjusters).

Arkansas Insurance Department

Home	Commissioner	Divisions	News Releases
Newsletters	Annual Reports	Related Links	Contact Us

Disaster Preparedness and Resources

Preparedness

- [Message from Governor Beebe](#)
-  [Inventory Checklist](#)
- [When a Disaster Strikes Brochure](#)

Arkansas State Disaster Insurance Coalition

- [Insurance Disaster Coalition](#)
 - [Member Log In](#)
 - Reports:
 - [4/30-5/1/10 Storms](#)
 - [2009 Totals](#)
 - [2008 Totals](#)
- [Latest Disaster Declaration](#)
- [Catastrophe Adjusters](#)