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PCI Hosts Briefing to Help Communities Prepare and Recover From Natural Disasters

WASHINGTON — The Property Casualty Insurers Association of America (PCI) today hosted a policy briefing entitled “Natural Disasters: Preparedness, Response, and Recovery” on Capitol Hill to provide resources to Congressional staff to assist constituents with mitigating against and preparing for natural disasters.

The event was the second installment in PCI’s 2016 Capital Engagement Series. Tom Glassic, [PCI’s](#) vice president, policy and government relations opened the event. Jenn Fogel-Bublick, [SmarterSafer Coalition](#) moderated the panel of experts including Debra Ballen, general counsel and senior vice president of public policy at the [Insurance Institute for Business & Home Safety](#) (IBHS); Faith Berry, associate project manager, wildfire division at the [National Fire Protection Association](#) (NFPA); Carl Hedde, senior vice president, head of risk accumulation at PCI member [Munich Re](#); Doug Hilderbrand, lead of [NOAA’s Weather-Ready Nation](#); and Bryan Rice, director of the [Office of Wildland Fire](#) (OWF) at the Department of the Interior.

“PCI encourages homeowners and businesses to be [prepared for natural disasters](#). The insurance industry also recognizes the value of mitigation in reducing the frequency and severity of property damage following natural disasters such as earthquakes, wildfires, and hurricanes,” said Glassic. “PCI continues to engage in partnerships with federal, state and local managers and insurers to help save lives, lessen the rising costs of disasters, and assist residents with the recovery process. We are so pleased to partner with SmarterSafer Coalition, IBHS, National Fire Protection Association, NOAA’s Weather-Ready Nation, Department of Interior, and Munich Re in this effort.”

“We must shift our nation’s focus from post-disaster to pre-disaster. Communities that prepare for disasters are more resilient – their businesses reopen faster, houses suffer less damage so homeowners return to work faster, and less debris from damaged and destroyed buildings ends up in landfills making resilient communities more green and sustainable. Finally, local property and income tax bases in resilient communities are not disrupted as much when disasters strike, which means fewer government dollars are needed for post-disaster aid,” said Ballen of IBHS.

“NFPA is a respected leader in fire prevention. For more than 100 years, we have advocated for fire safety by offering information and knowledge in the form of codes, standards, research, training and outreach”, said Berry of NFPA. “Our Firewise program has been widely recognized for educating communities about the proactive steps that should be taken to ensure that homes and properties have a reduced risk of wildfire damage.”

“OWF is committed to the goals of the [National Cohesive Wildland Fire Management Strategy](#), to restore and maintain fire-resilient landscapes, to create fire-adapted communities that will withstand the effects of a wildfire without the loss of life and/or property, and to safely and effectively respond to wildfire,” said Rice of OWF at Department of the Interior.

“September marks preparedness month in our country. Building stronger homes and businesses is a critical step to prepare ourselves for the extreme weather patterns we are experiencing. The IBHS Fortified Program is a prescribed road map to follow to build stronger and safer homes. The ‘Fortified Home on the Go’ tablet app has been developed as an easy to use tool to guide homeowners, builders and contractors through the entire Fortified process,” said Hedde of Munich Re.

“Community resilience requires contributions from everyone, from businesses and government agencies all the way to individuals,” said Hilderbrand of NOAA’s Weather-Ready Nation. “The National Weather Service, through its Weather-Ready Nation initiative, is committed to working with others in partnership toward this shared goal.”

The PCI Capital Engagement Series is a series of briefings and policy discussions that bring together insurance industry thought leaders to discuss the importance of property casualty insurance and the current issues impacting the industry. Earlier this month, PCI Capital Engagement Series held a policy discussion on the need to defend U.S. insurance consumers and markets.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write \$202 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 27 percent of the homeowners market, 33 percent of the commercial property and liability market and 34 percent of the private workers compensation market.

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