



POOLING

TODAY

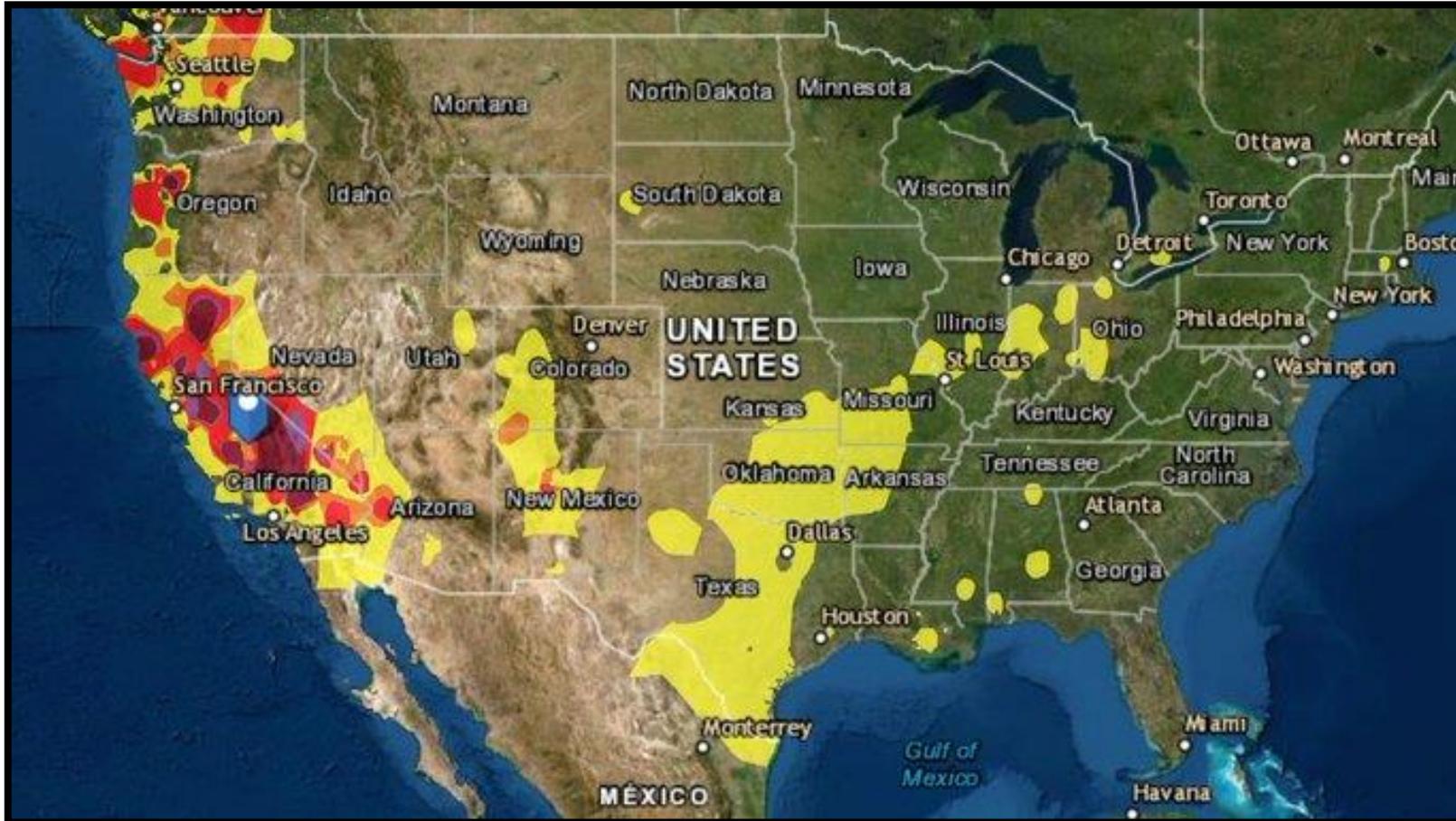
PRESENTED BY AGRIP/CAJPA/NLC-RISC

*A Brief Review
for all Pools of
Lessons Learned
from Wildfires*

**Robin Flint, ACWA JPIA
Robert Greenfield, ACWA JPIA**



How Prepared is Your Risk Pool?



POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

Before Disaster Strikes

- Review your primary layer coverage document with excess and reinsurance documents.
 - Consistency
 - Exclusions
 - Sub Limits
- Stress test your coverage documents.
- Look at the damage in the Camp Fire, what would your pool have covered?

POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

Before Disaster Strikes

Offsite Playbook for the member.

Have a drone? Use it!!!

Before documentation of the area can be invaluable.



POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

During or Immediately After

- Messaging. Messaging. Messaging.
 - PR support is very important
 - Does your pool provide the service?
- Do you have an expert team ready to investigate the area?
- Independent claims investigators to help carry the burden of numerous claims

POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

During or Immediately After

- Have a plan if your member contacts are not available.
- Remember most member employees are also living in the impacted area.
- Does your pool have a plan if pool staff cannot access the office.

POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

Post Fire Hazards

- Landslides
- Mudslides
- Mudflows
- Debris flows
- Contaminated water supply
 - Tubbs Fire
 - Camp Fire
 - CZU Complex Fire
 - Under analysis



Photo: conservation.ca.gov

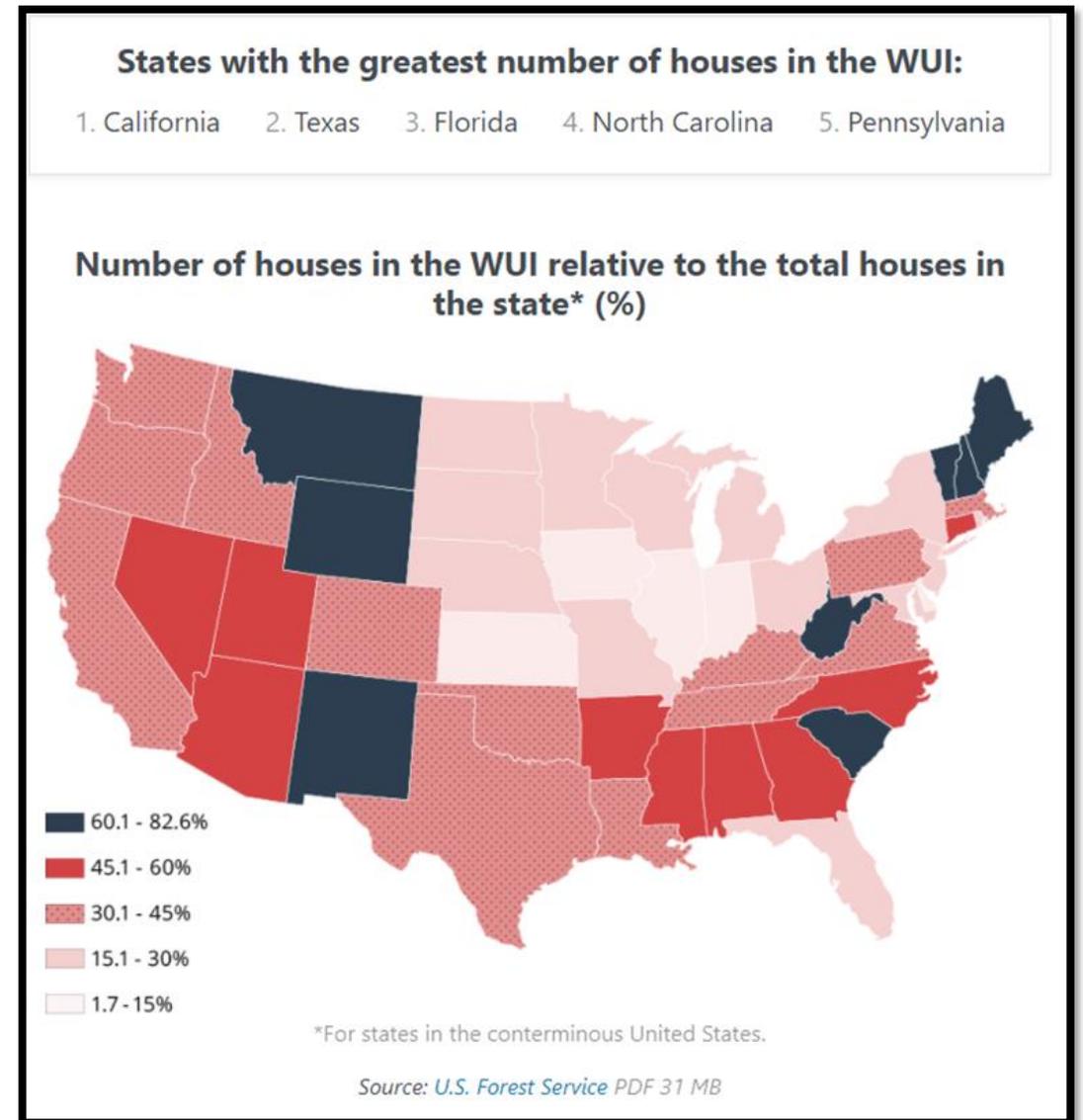
POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

Wildfire Risks

- Not just California risk! Not just an issue in a forest.
 - Oregon
 - Washington
 - Much of Southwest, South
- Wildland Urban Interface (WUI)
 - An area where human made structures and infrastructure (e.g., cell towers, schools, water supply facilities, etc.) are in or adjacent to areas prone to wildfire.



Emergency Management: Recap

Four Phases

- **Mitigation** - Sustained actions to reduce or eliminate long-term risk to people and property from hazards and their effects.
- **Preparedness** – State of readiness to respond with an emphasis on preparing for a potential event through planning and education.
- **Response** - Occurs in the immediate aftermath of a disaster/event.
- **Recovery** - Restoration efforts occur concurrently with regular operations and activities. The recovery period from a disaster can be prolonged.



Supporting Pool Members

Pools should:

- Have a seat at the table with federal, state agencies
- Create checklists and sample agreements for members
 - Examples include:
 - Intergovernmental cooperation
 - Communications services
 - Power generation and/or fuel for generators
 - Abatement, clean-up and remediation services
- Help review, update members' cooperative agreements, emergency plans
- Know ins, outs of FEMA grants; help members apply
- Educate members
 - Fires: Vegetation, hardening infrastructure, drones for documentation



Recovery Activities

Check-ins and Outreach

- Member, Pool staff: Employee Assistance Program (EAP)
- Connect with other risk sharing pools, broker, carrier

Documentation

- Conduct an After Action Report
- Maintain proper documentation

Funding

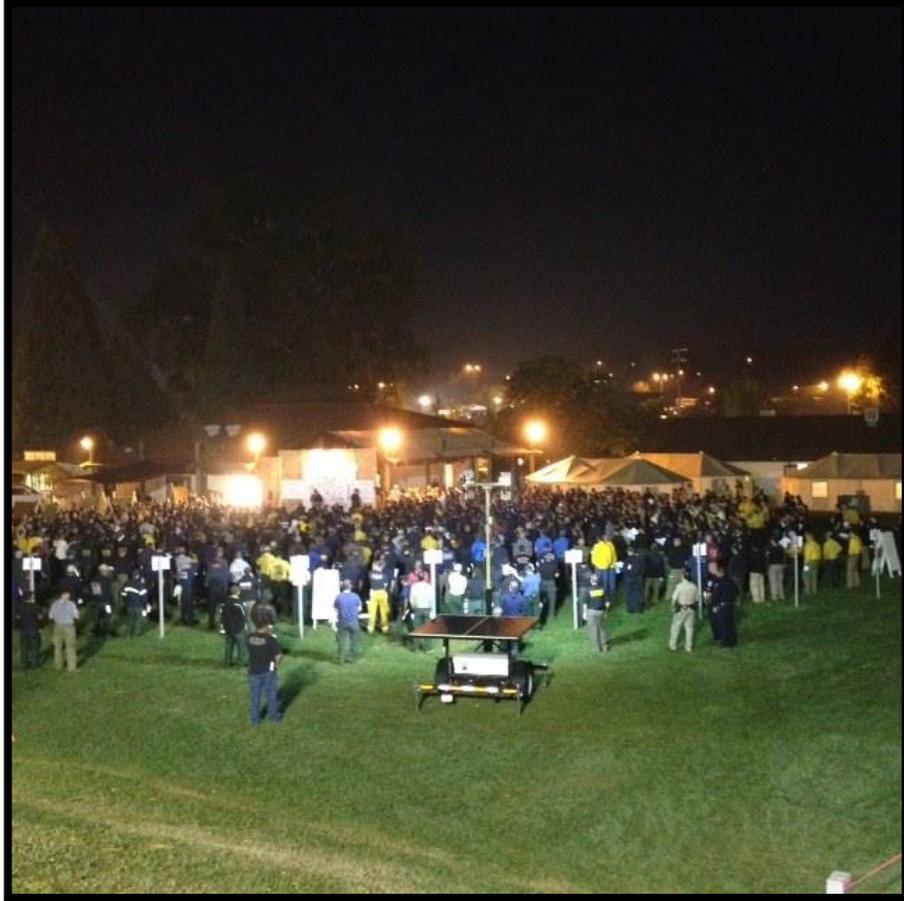
- State of federal funding assistance
- FEMA grant opportunities
- Pre- and post- disaster grants

Review

- Develop or revise Hazard Mitigation Plan
- Hazard mitigation grant program (HMGP)



King Fire Incident Cooperators



El Dorado County Sheriff
California Highway Patrol
American Red Cross
Cal OES
El Dorado Irrigation District
Sacramento Municipal Utility District
PG&E
El Dorado County Animal Control
Sierra Pacific Industries
Mutual Aid Fire Departments

*Photo Credit: King Fire IMT via
Facebook*

POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC

Questions?

Do not hesitate to send your questions to:

Robin Flint

Rflint@acwajpia.com

Robert Greenfield

Rgreenfield@acwajpia.com

POOLING

TODAY

PRESENTED BY AGRIP/CAJPA/NLC-RISC