



**POOLING**

**TODAY**

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

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# How Prepared is Your Risk Pool?



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# 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?

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# Before Disaster Strikes

Offsite Playbook for the member.

Have a drone? Use it!!!

Before documentation of the area can be invaluable.



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# 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

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# 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.

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# Post Fire Hazards

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



*Photo: [conservation.ca.gov](http://conservation.ca.gov)*

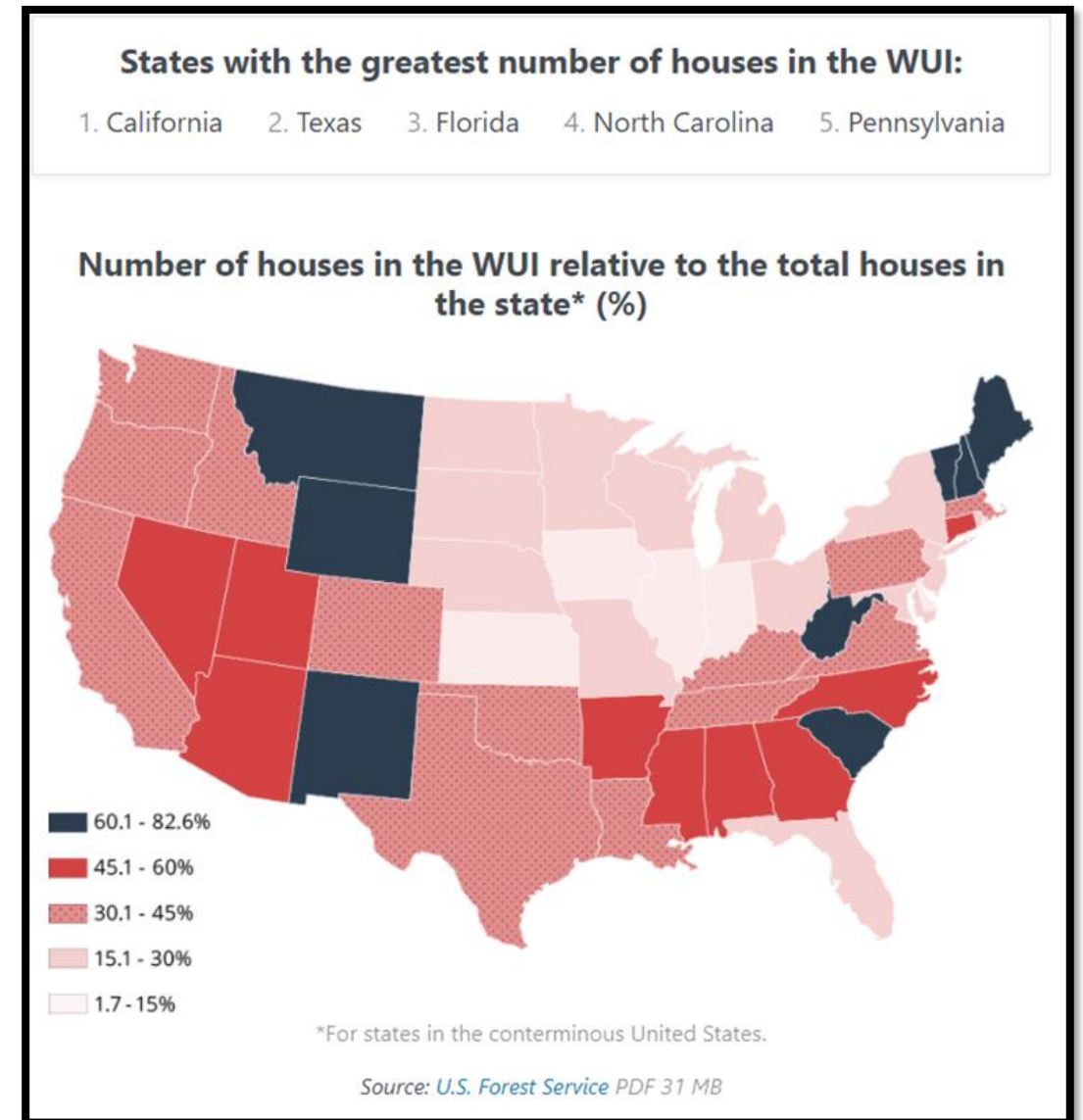
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# Wildfire Risks

- 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*

# Questions?

Do not hesitate to send your questions to:

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