The Future Of Disaster Mitigation
Toward an Effective National Effort
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Topical Overview

- Mitigation White Paper
- Holistic Public Policy Approach
- IBHS’ Future Plans
- Insurance Observations
White Paper Highlights

• National Strategy
• Societal Investment, not Cost
• Symbiotic Objectives
• Broader Public Policy Context
• Evidence-based Knowledge
• Celebrate Success
Evidence-Based Knowledge

• Centralize, manage, grow existing knowledge
• Use a variety of formats and perspectives
• Advance engineering and science research
• Make accessible to policymakers and public
• Build a national mitigation knowledge repository
Insurance Center for Building Safety Research
Chester County, S.C.
Expanded Research Focus

• Catastrophes: wind, water, fire, hail
• Full-scale testing of residential, light commercial and farm buildings
• Testing of individual structural components and building systems
• Rigorous data collection and analysis
• Transparent methodology and public release of results
• Real-world applications
Holistic Public Policy Approach

- “Life cycle” of building: land use planning, new construction, retrofits
- Risk-appropriate protection: buffer zones, building codes, code-plus
- Preparedness, response, recovery
- Public and private sector roles
- Variety of local, state, federal enabling mechanisms
Creating Disaster-Resistant Communities

- Demonstrate real-world effectiveness & life/$$$ value of building strong, safe structures
- Influence public policy at local, state, national levels
- Increase supply of superior building components and systems
- Grow public demand for improved performance of new/existing structures

Scientifically evaluate relative performance of construction materials & techniques
Insurance Observations

- Lower losses + less volatility + stronger communities = healthier insurance markets
- To enhance mitigation, insurance products must be risk-based and rates adequate
- Public initiatives that ignore risk or allow fraud undermine mitigation
- Evidence-based knowledge as important for insurance as for mitigation
• Expanded Partnerships
• Symbiotic Objectives
• Win-win Opportunities
• Broad Public Policy Context
• Celebrate & Build on Success
Questions?
Thank you!
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