

# **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**

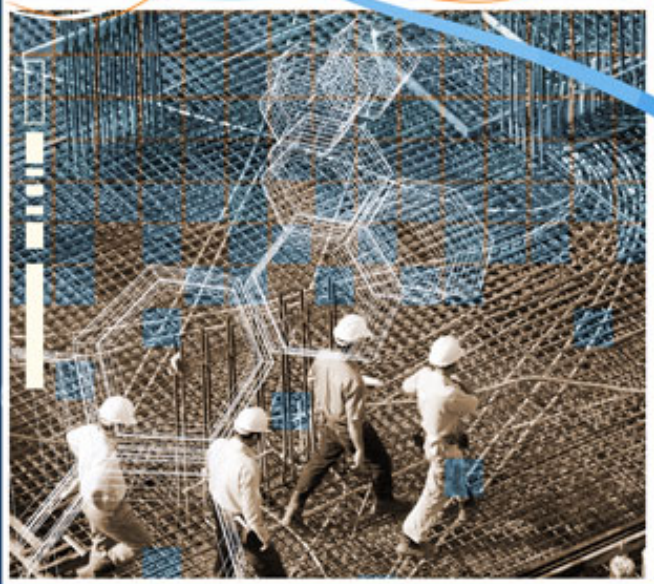
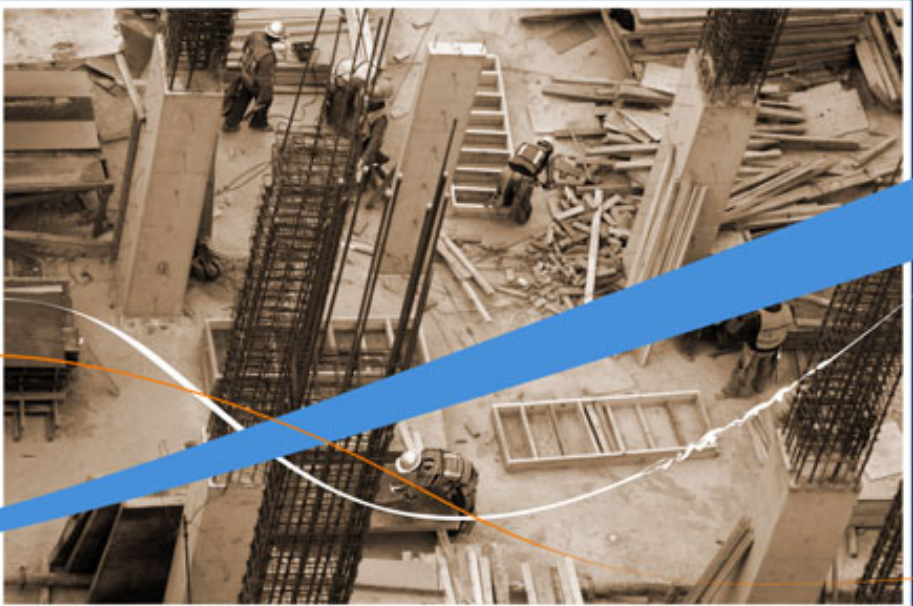
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# White Paper Highlights

- **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



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# 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



# 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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