FM Global

Protecting the value business creates

www.fmglobal.com
A man made barrier designed to a certain height

Levee Design – Typically the 1% chance flood
Dam Design – Typically the Probable Maximum Flood (~0.01% chance)
What is a levee?
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What is a levee?

Respected. Responsive. Reliable.

At the heart of our efforts are soldiers, airmen, their families and the citizens of this great country. Whatever we do must make a positive impact on their lives. That's why we exist.

US Army Corps of Engineers ©
And then there is maintenance . . . . .
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Common Misunderstanding:

Levee Systems are not static, they are live structures that must be:

- Adequately designed
- Complete
- Well maintained
- Managed during a flood fight
Understanding Levees

Flood Maps make it black and white!
The Hidden Hazard

Does a levee **eliminate** the flood risk?

It does on the Flood map!!!!!
The Hidden Hazard

And this can happen if someone is unable to shut one gate!
Levees are seen as...

• A familiar part of the landscape

• Designed and built by The US Army Corps of Engineers

• Taking you out of the “Special Flood Hazard Areas”

“Just like being on top of a hill!”
The Hidden Hazard

Question: Which is the greatest hazard?

Not understanding the limitations of a levee system or

Not knowing you are protected by a levee system
This is not a new issue...
In 2002 Goodwin said...

“\textit{It is time for a reassessment of the protection offered by levees}”

“\textit{You have to be prepared that levee failure will one day happen}”

“\textit{When it happens \ldots devastation is going to be greater than expected}”

“\textit{Very few communities are prepared}”

“\textit{False sense of security in some of our major cities}”
Flood Risk Education Alliance (FREA)

“A unique collaborative effort between Federal, State and Local Agencies, insurers and the private sector to increase awareness of the inherent risks associated with levees”

The result of a combined industry meeting in October 2002
Sponsored by FM Global / IBHS / USACE / FEMA

Additional members include; PERI & NAFSMA

Visit www.ibhs.org for details
Some of the Objectives:

Short-term:
- Education / Awareness
- Best Practices
- Quick Wins through collaboration

Long-term:
- Protected areas (Flood Maps)
- National Inventory of Levees
  - Evaluation findings
  - Hazard Classification
- Research