Texas Association of Counties

Regional Pool Workshops

Resources and Solutions for Counties

Various Locations | Fall 2019
Catastrophe Preparation and Response for Counties

Presented by:

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Preparation - Objectives

• Define a catastrophe and the all hazards approach.
• Discuss planning and preparations that should occur before a catastrophe.
• Discuss steps to be taken with the knowledge of an impending catastrophe.
Catastrophic Events
Catastrophic Loss?
Catastrophic Loss?
Catastrophic Loss?
The All Hazards Approach

The probability that a specific hazard will impact your county is hard to determine. That’s why it’s important to consider many different threats and hazards and the likelihood they will occur. Plans that may be applied in a variety of situations are the best.
Before Knowledge of Event
Coverage Review

• Property
  • Current list of all county property and areas where county conducts business
  • Detail locations, building descriptions, contents and occupancy
  • Consider the possible exposure at the listed properties
  • Compare list to property coverage schedule
  • Extra expense coverage

• Mobile Equipment & Vehicles
  • Current list of all MEQ & vehicles
  • Detail location, value, etc.
  • Consider MEQ/vehicle demand during event
  • Compare list to coverage schedule

Consult with TAC Risk Management Consultants
Communication, Power and Infrastructure

- Primary and secondary base of operations
- How will operations be powered?
- Satellite Phone
- Phone numbers and emails of important personnel
- Plan to keep personal digital devices charged
Communication, Power and Infrastructure

• Ensure maintenance schedules for essential equipment is followed (generators)

• Emergency kits in buildings?

• Consider FEMA safe rooms or International Code Council Storm Shelters
Manpower

• Consider necessary resources to keep employees safe and ready to work.
  • Bedding
  • Restrooms
  • Food
  • Water
  • What else?
Manpower

- Many employees will be needing to take care of personal issues in this type of event.
- Determine essential employees.
- Have a plan to continue necessary clerical functions such as payroll.
- Train employees on safe procedures to follow during aftermath.

Consult with TAC HR Consultants
Aftermath Planning

• Compile list of vendors who can be on stand by
• Compile a list of aid resources (other counties, nonprofits, etc.)
• Put together teams to handle inspections, claims, and repairs
Site Inspections

• Use previously created list
• Take precautions on site to minimize damage (clear gutter, clear drains, board windows, etc.)
• Consider digital assets - are computers and servers backed up?
• Knowledge of relief sites/locations
• Should be done at between 12 and 36 hours prior to event
Vehicles and Equipment

- Consider where vehicles and equipment are stored
- Consider any precautions that should be taken to protect vehicles (covers, relocation, etc.)
- Test and repair essential equipment
- Fuel?
Employee Training

• Brief employees with emergency operations assignments
• Review safe operating procedures
• Discuss available resources
• Discuss chain of command
• Safety is of prime importance
Response - Objectives

• Discuss actions to take during an event
• Discuss immediate actions and evaluations to take place after a catastrophic event
• Discuss the claim reporting process which takes place in the days, weeks, and months following an event
During an Event
Emergency Response

• Emergency Management Team
• Temporary Repairs & 3rd Party Vendors
• Duty to Mitigate

Plan Before an Event!
Emergency Management Team

- Chain of command
- Role of County Judge
- Emergency communications
After Event
Execute Plan & Communicate
Emergency Inspections

Site & Equipment Inspections Team

• Who is on the team?
• Safety First!
Duty to Mitigate

What does it mean to mitigate damages?
Temporary Repairs
3rd Party Vendors

Emergency response companies

- Temporary tarps or board ups
- Water & fire/smoke mitigation
- Temporary power or office space
3rd Party Vendors

Know the company’s qualifications
Information Team

Site Inspections Information

• What information is needed?
• Who is keeping track of reports?
• Who needs to be informed of urgent items?
• Does a claim need to be filed?
Claim Team

What will the claims team or individuals do?
Reporting a Claim

- Online Portal
- Email
- Fax
- Phone

https://www.county.org/Risk-Management/File-a-Claim
The Claim Process – Property Claim Lifecycle

1. Claim is Reported
2. Initial Contact and Inspection Scheduled
3. Initial Inspection & Estimate Completed
4. Findings Communicated & ACV Payment Issued when Applicable
5. Estimate Reviewed & Repairs Start
6. Repairs are Completed & Recoverable Depreciation Issued when Applicable
Initial Contact & Inspection Scheduled

• What should be discussed?
• Who will attend inspections?
## Initial Inspection & Estimate

### Initial Inspection
- Overview of Property
- Photos of damages
- Measurements of affected areas
- Scope of damages

### Initial Estimate
- Estimate is for known damages or visible damages at time of inspection
Claims & Repairs Team

• Who is monitoring repairs vs claims information?
• What should be monitored and communicated?
• What about FEMA?
Repairs are completed for Actual Cash Value (ACV) amount or less

Replacement Cost Value is $40,000
Depreciation of $5,000
Deductible of $1,000
ACV Payment of $34,000
Repairs are completed for $34,000. Is anything else owed?

Repairs are completed for Replacement Cost Value (RCV) amount

RCV is $40,000
Depreciation of $5,000
Deductible of $1,000
ACV Payment of $34,000
Repairs are completed for $40,000. The $5,000 depreciation is then owed.
Understanding Covered vs Non-Covered

Is the claim covered wholly, partially or not at all?

Part of my job as the property program supervisor is to look for coverage within your coverage document and correctly apply it to your claim.
Key Points to Remember
Questions?

Any questions?
Anyone?
Anyone?
Property Program Supervisor

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