

# Agents' Errors and Omissions

## Emergency Preparedness Insurance Agency Tool

A disaster can strike at any time. Prepare your agency before one happens. Effective emergency preparedness takes the time and commitment of everyone at the agency. Investing in a comprehensive emergency preparedness program is an investment worth making to help protect your business.



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### OVERVIEW

The emergency preparedness planning process for insurance agencies is unique compared to other businesses. In the insurance industry, you must prepare your business for the emergency so you can help your clients recover after the disaster strikes.

Although proper emergency preparedness planning will help you identify the hazards most likely to affect your agency, it is important to take an all-hazard approach.

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## Steps for an Effective Emergency Preparedness Program:

### 1) Develop a preparedness program

- Structure your program to fit your agency's needs.
- Assemble a planning team.
- Develop team goals and objectives.

### 2) Plan

- Identify and prioritize threats and hazards through risk assessment.
- Prepare for the business impact through the identification of critical business functions and core staffing needs.

### 3) Implementation

- Develop a disaster preparedness policy and plan.
- Plan ahead of time.
- Communicate with important parties.
- Conduct training and drill exercises to help prepare employees.

### 4) Sustainment

- Evaluate the effectiveness of your disaster preparedness plan.

## DEVELOP A PREPAREDNESS PROGRAM

### Program Development

The emergency preparedness program should be designed and implemented as a team. Leadership support is essential, so the team will have the necessary resources to execute the plan adequately.

### Aspects of a Successful Program

- Identify and prioritize threats and hazards through a risk assessment.
- Keep up to date on pending weather alerts in your area. Several programs offer up-to-date notifications (e.g., FEMA's mobile App, Early Alert, FirstCall Alerts app).
- Develop an emergency preparedness plan.
- Train employees about the plan and conduct practice drills for emergency situations.
- Review your insurance coverage.
- Secure the building and property contents.
- Encourage employees to have "go bags" and to have plans at home to keep their families safe.
- Use social media to promote preparedness in the community.

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## PLANNING TEAM

### Team Leader

The team leader will oversee emergency preparedness initiatives, beginning with putting the team together. This person will guide the team to accomplish its goals and objectives. The team leader should submit a budget to agency leadership indicating the financial resources needed to support the initiative.

### Team Members

Team members will be responsible for the development, implementation, and ongoing sustainability of the agency's emergency preparedness program. Key employees should be a part of your emergency preparedness team.

### Agency Leadership

Agency leadership plays an important role in leading the team to develop a successful emergency preparedness program. The team must have the support of the administration to make changes to operational policies and be given financial support to order items such as emergency supplies. Leaders should take action and lead in a supportive manner.

### Team Goals and Objectives

Although team members will be responsible for establishing the goals and objectives for your agency, every emergency preparedness team has some common goals and objectives. Identify objectives for all aspects of readiness (e.g., hazard prevention, hazard mitigation, emergency response, and business continuity).

### Goals and Objectives

- Conduct a risk assessment to identify and prioritize hazards and threats.
- Develop evacuation and shelter-in-place plans to protect the safety of the employees.
- Conduct employee training and drills.

### Team Responsibilities

- Formulate a team encompassing staff from all areas of the agency to help accomplish the goals and objectives of the program.
- Use the Emergency Preparedness Team work sheets.
- Involve employees from a variety of aspects within the agency.
- Consider partnering with external organizations (e.g., American Red Cross, local law enforcement, etc.) when developing your plan.

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## PLAN

### Planning Checklist

Use this spreadsheet to prepare for the impact to business operations and to identify the baseline hazards and threats for the Emergency Preparedness Plan.

Complete	Task	Responsible Party
	Conduct a risk assessment and rank/prioritize threats and hazards.	
<b>Prepare for the business impact:</b>		
	Identify and list critical business functions.	
	Identify resources to continue essential functions.	
	Account for interruptions with suppliers, resources, or carriers that your agency interacts with regularly.	

### Prepare for the Business Impact

An important aspect of effective emergency preparedness is understanding your agency's critical operational components and what equipment and resources are essential to continue business operations after disaster strikes.

**Identify critical business functions.** The planning team must evaluate the operational process flow for critical functions such as payroll, business operations, and claims submission. Use the Business Impact Work Sheet on page 10. Plan for an increase in claims volume during the recovery period.

**Plan to stay or evacuate.** Life safety should always be the priority. Plan for different scenarios. Staying informed with recommendations based on news reports is a fundamental component in making this decision. For either scenario, identify who will be responsible for securing the building and ensuring all employees are safe.

**Consider core staffing and supplemental staffing needs.** Focus on core functions to sustain business operations during this time. Identify leadership roles and provisional leadership roles during a disaster. Think creatively and evaluate remote work capabilities.

**Plan for the unexpected.** There may be scenarios in which there are interruptions with critical resources (e.g., FedEx, UPS, and insurance carriers).

**Check your insurance policy.** Review your agency's policy for adequacy. Prepare an emergency supply kit. Plan for emergency supplies that are needed to carry on business operations. *Build a Disaster Preparedness Kit* on page X features a checklist to guide you on some essential supplies needed to continue with business operations.

**Consider employee needs and challenges with reporting to work.** Many times after a disaster, resources such as food, electricity, and gasoline are unavailable. Plan for these limited resources and the impact it will have on your employees. Ensure your plan suits the needs of all employees, including those with disabilities.

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## IMPLEMENTATION

### Emergency Preparedness

Create an emergency preparedness program for your agency based on the prioritized risk assessment threats and hazards. The plan should address the three phases of emergency preparedness: pre-event, approaching event, and post-event

### Build a Disaster Preparedness Kit

Disaster supplies should include items within the office that you may need when there is an emergency. Include supplies needed to run your business if you are without basic services such as gas, electricity, and phone. The kit should include food, water, and other supplies to run your office for at least 72 hours.

### Disaster Preparedness Kit Essentials

Water	Solar cell phone chargers
Nonperishable food	Paper plates, cups, paper towels
Tarps or plastic covering for desks	Paper, pens, pencils
Blankets	Flashlights
Fire extinguisher	First aid kit
Matches	Duct tape
Battery-powered radio	Laptop computer
Printout of insurance carrier information and paper claim submission forms	Backup agency management system files. <i>Download regularly and within 72 hours of a pending natural disaster, if possible.</i>

Print a list of policyholders' information including names, policy numbers, etc. *Print regularly and within 72 hours of a pending disaster, if possible*

### Communications

Create a communications plan for your agency to establish the process to follow in the event of a disaster to keep lines of communication open with employees, clients, insurance carriers, and the general public. Consider the following when developing your agency's communication plan.

Compile up-to-date contact information for employees, insurance carriers, and policyholders. Include documented communication procedures, including responsible parties, for the following:

- Employees. Include agency-specific plans to keep employees informed before and after the disaster.
- Insurance carriers.
- Policyholders. Include claims submission.
- General public. Include hours of operation.

Consider multiple methods for communicating due to the potential for certain basic services to be unavailable. Include documented procedures for news media coverage and who will be the spokesperson if a statement is requested.

### Social Media Toolkit

Resources are available to help you become a leader in preparedness for your community. Promote your efforts through social media and other promotional opportunities. Utica National shares preparedness tips on Facebook and Twitter that can be shared.

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## CONDUCT TRAINING

Create a training plan for your agency to follow in preparation for a disaster. Consider the following when developing your agency's training plan.

- Ensure that the staff knows what to do when a disaster strikes.
- Have a clear training plan in place.
- Train employees in the off-season.
- Train employees about plans to evacuate and shelter-in-place.
- Implement drills and exercises.
- Evaluate the effectiveness of your training.

### Off Season Checklist

In the off-season, complete this checklist of prioritized hazards based on the risk assessment completed for your agency.

Complete	Task	Responsible Party
	Formulate an emergency preparedness team	
	Develop an emergency preparedness plan.	
	Develop an emergency preparedness policy.	
	Create a communication plan	
	Develop and implement a training plan.	
	Ensure staff contact list is up to date.	
	Identify individual(s) responsible for monitoring and communicating weather updates	
	Identify individual(s) responsible for securing outside of the building and premises	
	Identify individual(s) responsible for securing property inside the building.	
	Identify individual(s) responsible for conducting backup of agency management system.	
	Identify a list of reputable contractors in case repairs are needed.	
	Inspect premises to eliminate potential hazards that could worsen damage sustained during an event.	
	Conduct needed repairs to the outside of the building.	
	Purchase emergency equipment and supplies (e.g., kit supplies, generator).	
	Build a disaster preparedness kit.	
	Formulate a plan for securing essential documents during an event	
	Conduct drills and exercises.	
	Back up the agency management system regularly.	
	Quarterly, print out lists of policyholders, policy numbers, and important policy information and place them in the disaster preparedness kit.	
	Quarterly, print out a list of all carriers' claim information, including numbers to call and report claims, and paper claims-reporting forms and place them in the disaster preparedness kit.	
	Encourage preparedness by having employees put together "go bags."	
	Review your insurance coverage.	
	Leadership should prepare a go kit of essential information such as payroll, key contacts, employee contacts, insurance policy, and other key information.	

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## DAYS-PRIOR CHECKLIST

Complete this checklist in the days before an approaching disaster.

Complete	Task	Responsible Party
	Complete a full backup of your agency management system. Keep the backup electronic storage in an off-site location.	
	Set-up laptops to access the agency management system remotely.	
	Move your storage files to higher levels within your agency, if possible.	
	Staff should complete all processing of outstanding work that relates to coverage	
	Staff should ensure compliance with binding moratoriums in effect for the carriers	
	Have downtime procedures in place and communicate them to staff.	
	Print a list of all policyholders, policy numbers, and important policy information.	
	Print a list of all carrier claims information, including numbers to report claims, paper claims-reporting forms, etc.	
	Identify staffing needs to sustain critical business operations.	
	Ensure staff contact information is up to date.	
	Monitor and communicate weather and news updates.	
	Begin securing the outside of the building and premises, including removing loose debris.	
	Begin securing property inside the building premises.	
	Bring out your disaster preparedness kit and ensure all items are ready. Restock expired supplies, if needed.	
	Leadership secures essential supplies, such as cash and gasoline.	
	In anticipation of the event, communicate to the employees the plan for immediately before the event and after the event.	
	Ensure employees with communication responsibilities have the most current contact information for staff.	

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## FINAL CHECKLIST

Complete this checklist in the hours or days before an anticipated disaster when the agency is deciding whether to shelter-in-place or evacuate. Employee safety is the most important factor! If employees need to evacuate immediately, then do so without regard for any of the final checklist items.

Complete	Task	Responsible Party
	Move paper files and computers away from windows and cover with plastic to protect them from water damage.	
	Unplug electrical equipment.	
	Monitor and communicate weather and news updates.	
	Decide on whether to shelter-in-place or evacuate. Don't wait!	
	Secure the outside of the building premises, closing all doors and windows.	
	Secure property inside the building.	
	If evacuating, notify key partners that the business will be closed.	
	If evacuating, leadership should bring a "go kit" of essential information such as payroll, key contacts, employee contacts, insurance policy, and other key	
	Change voicemail to reflect plan.	

## RECOVERY CHECKLIST

Complete this checklist immediately after a disaster strikes.

Complete	Task	Responsible Party
	Safely assess and photograph the damage.	
	Activate the communication plan immediately after the disaster is over.	
	Communicate the plan for staff reporting to work and business operations.	
	Communicate the status of the agency and hours of operation via voicemail, signage, and the Internet.	
	Provide post-disaster updates to the staff.	
	Activate post-event plan for staffing, including notifying employees about when to return to work.	
	Communicate to the staff about who has leadership or provisional leadership roles.	
	Evaluate employee needs and challenges after the disaster.	
	Identify work that can be accomplished from a remote location.	

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## **SAMPLE DISASTER PREPAREDNESS PLANNING TOOLS AND WORK SHEETS**

### **EMERGENCY PREPAREDNESS TEAM**

Use the following work sheet to identify emergency preparedness team members and their role on the team

<b>Team Member</b>	<b>Role</b>	<b>Contact Information</b>
		Primary: Alternate:
		Primary: Alternate:
		Primary: Alternate:
		Primary: Alternate:
		Primary: Alternate:
		Primary: Alternate:
		Primary: Alternate:
		Primary: Alternate:
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## RISK ASSESSMENT

Use this risk assessment to identify and prioritize threats and hazards to your agency. Rank each threat and hazard for likelihood and impact on a scale of 1-5. (1 for least likelihood/impact and 5 for highest likelihood/impact).

Threats and Hazards	Likelihood	Impact	Risk Score (Likelihood / Impact)	Comments
Explosion				
Cyber Attack				
Hazardous Material Spill				
Terrorism				
Workplace Violence				
Pandemic Disease				
Earthquake				
Flood				
Hurricane / Tropical Storm				
Tornado				
Winter Storm				
Basic Service Outage (e.g., phone, power, etc.)				
Other				

## BUSINESS IMPACT

Use this work sheet to identify the critical business functions needed to sustain business operations. List them in rank order based on importance of business function to the agency.

### Important Aspects to Consider

- Is there a regulatory requirement?  Yes  No
- Will there be an increase in volume of claim submissions? Staff resources needed?  Yes  No
- Is the function dependent on something else? Upstream and downstream effects?  Yes  No
- Is the business function time sensitive?  Yes  No
- Does the business function help the community during the time of the disaster?  Yes  No

Critical Business Function	Performed By/ Resources Needed	Remote Capability	Impacted Areas Downtime	Downtime Process
1.				
2.				
3.				
4.				
5.				

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6.				
7.				
8.				
9.				
10.				

**COMMUNICATIONS PLAN**

Create a communications plan for your agency to follow for communicating with employees, clients, insurance carriers, vendors, suppliers, and the public.

Task/Information to Communicate	Method of Delivery	Responsible Party	Deadline	Status
Example: Promote employee and public preparedness during National Preparedness Month.	Facebook	Director of Marketing	Weekly posts in September	Planning stage Obtaining content from Utica National or www.ready.gov

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## TRAINING PLAN

Create a training plan for your agency to ensure all employees know the emergency preparedness plan and procedures in the event of a disaster.

Task/Training Content	Method of Training	Responsible Party	Deadline	Status
Example: Share the disaster procedure and plan at the employee staff meeting.	In Person Meeting	Owner	Date of Meeting	Procedure and plan were emailed to employees 2 weeks prior to meeting.

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**DISASTER PREPAREDNESS PLAN**

Create a training plan for your agency to ensure all employees know the emergency preparedness plan and procedures in the event of a disaster.

Agency Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Primary Agency Leader: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Alternate Agency Leader: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

**PLANNING**

**Top Identified Threats and Hazards**

Based on findings from the Risk Assessment (scoring of likelihood and impact), the following disasters could likely impact our agency:

**Business Impact**

Insurance policy reviewed annually?  Yes  No

Critical Business Functions

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Top Identified Threats and Hazards**

The following are team members involved in emergency preparedness planning and training efforts at our agency:

Leader \_\_\_\_\_

Team

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Staffing Plan**

Core staffing needed to sustain operations post-disaster

Role/Individual	# Staff Needed	Remote (Y/N)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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Critical Business Functions (Con't)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Person responsible \_\_\_\_\_

**Staffing Plan** (Con't)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Disaster Supplies Checklist**

- Water
- Nonperishable food
- Tarps, garbage bags or plastic covering for desks
- Flashlights
- First aid kit
- Fire extinguisher
- Matches
- Battery-powered radio, extra batteries
- Solar cell phone chargers
- Paper plates, cups, paper towels
- Review the Disaster Supply Checklist.
- Identify additional items and modify list as needed.
- Identify additional items and check expiration dates regularly.

- Paper, pens, pencils
- Blankets
- Duct tape
- Laptop computer
- Printout of insurance carrier information and paper claim submission forms
- Printout of policyholders' information, including names, policy numbers, etc.
- Backup of agency management system files (on-site and off-site)
- Other:
- Incorporate items you have within your agency that can be used for your disaster kit.
- Encourage employees to create a "go kit" for home with disaster supplies to suit their families' needs.

**Preparing for the Disaster**

**Plan to Shelter in Place**

Leadership Designee: \_\_\_\_\_

Shelter-in-place location: \_\_\_\_\_

Emergency team members who are sheltering-in-place:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Plan to Evacuate**

Leadership Designee: \_\_\_\_\_

Evacuate to: \_\_\_\_\_

Post-disaster communication

\_\_\_\_\_

Return to work communication

\_\_\_\_\_

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## Preparing for the Disaster (Cont)

- Assemble emergency team to shelter-in-place.
- Identify procedures to be followed at your agency.
- Identify a secure location to shelter-in-place.
- Conduct a perimeter scan and remove debris.

Person responsible: \_\_\_\_\_

- Secure windows, doors, and vents (e.g., plastic, tarps, wood)

## Plan to Evacuate (cont)

- Don't wait! Communicate plans and release employees so they can evacuate in a safe and timely manner.
- Ensure that the staff knows safe evacuation routes.
- Identify post-disaster communication plan, including returning to work.
- Include specific health and safety needs for employees.
- Indicate if the agency will operate functions remotely.
- Identify core staffing and supplemental staffing.
- Secure the building.

Person responsible: \_\_\_\_\_

- Ensure all employees have safely evacuated.

Person responsible: \_\_\_\_\_

## DISASTER COMMUNICATION PLAN

### Employee Communication

Person responsible: \_\_\_\_\_

Responsibilities Include:

- Identify plan to communicate necessary information to employees before, during, and after the disaster.
- Before: Ensure employees are properly trained and understand disaster procedures. Promote employee preparedness.
- Before: Clarify how employee pay might be affected.
- After: Identify method to communicate about reporting back-to-work information (e.g., call-in number, phone tree).
- After: Indicate if there will be a method to get communication updates (e.g., regularly scheduled conference calls).
- After: Communicate with employees to assess their needs and challenges.
  - Identify employee needs and stressors (e.g., medicine, pets, food, electricity).
  - Identify challenges for reporting to work (e.g., daycare, gasoline shortages, transportation).
  - Plan for resources to aid employees and ways to overcome the challenges. Think creatively).

Before disaster additional communication:

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## Employee Communication (Con't)

After disaster additional communication:

Reporting to work additional information:

## VENDOR/SUPPLIER COMMUNICATION

Person responsible: \_\_\_\_\_

- Communicate essential information with necessary insurance carriers, vendors, and suppliers.
- Identify contingency plans if insurance carriers, vendors, or suppliers are unavailable.

## PUBLIC AND CLIENT COMMUNICATION

Person responsible: \_\_\_\_\_

- Indicate what to communicate, method of communication, and when to communicate with the public.
- Consider using a social media tool kit to promote preparedness within your community.
- Identify if there are needs within your community you can help support during the disaster.

Method of communication:

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## PUBLIC AND CLIENT COMMUNICATION (CON'T)

What information to communicate to the public:

What information to communicate to your clients:

When to communicate:

## SUSTAINMENT

It is important for a plan to be sustainable. It must be comprehensive and flexible enough to address many types of hazards. An emergency preparedness plan should be reviewed annually and updated as aspects of the plan may change within a year. At the time of the annual review, evaluate the effectiveness of your program and make changes as needed to improve effectiveness. Resources are available to guide your agency in evaluating the program effectiveness as well as developing performance improvement plans. The plan cannot be created in a bubble. It must be disseminated to all employees, and they must participate in a disaster drill and an exercise before an event occurs. This is essential to ensure all employees know what to do when an actual disaster strikes. Tabletop exercises are an easy way to review the plan with employees and make sure they are prepared. To sustain success, utilize available resources to assist the team when developing a plan.

- Visit the U.S. government's [www.training.fema.gov](http://www.training.fema.gov) website for tabletop exercises and other training resources.
- Visit the U.S. government's [www.ready.gov](http://www.ready.gov) website for emergency plan and sustainment resources, and emergency preparedness materials in documents and a resource library.
- Visit the Centers for Disease Control and Prevention's [www.cdc.gov/niosh](http://www.cdc.gov/niosh) website for emergency preparedness and response resources for businesses.

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## REFERENCE LIST

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