



Disaster Preparedness Agenda

- **Establish priority status for insurance adjusters**
 - Create a plan that gives insurance adjusters access to affected areas within a reasonable timeframe once the area is secure
 - Allow adjusters to have preferred status for fuel
 - Remove high occupancy vehicle lane restrictions for adjusters
 - Ensure adjusters can travel on parkways
 - DFS should establish potential disaster response staging sites ahead of time that would accommodate company catastrophe vehicles and include an area for adjusters
 - Provide companies with an appropriate and adequate amount of time to adjust claims during a crisis
 - Develop a registry of preapproved temporary company and independent adjusters, so these adjusters can be activated and utilized more quickly

- **State needs to have a comprehensive view of risk**
 - Chief Risk Officer to assess and manage New York State risk exposures
 - Coordinated efforts between state entities (DHSES, DFS, DMV, etc.) and local municipalities
 - Clear disaster plan in place ahead of time that includes role of insurance companies
 - Possible regulatory actions and documents should be drafted in advance and available for review and comment by the industry
 - Reevaluate state disaster plans and create an enterprise risk management plan—update plans annually and incorporate measures that guarantee uninterrupted service from state agencies

- **Build New York stronger**
 - Encourage property owners to rebuild their homes and businesses to be safer and more resilient
 - New York State and New York City need to strengthen their building codes, including putting stronger wind provisions in place
 - Contractors should be licensed to better ensure work is of a high caliber and to minimize the number of “scam artists” that prey on property owners, particularly in the aftermath of a disaster

- **Coordinated effort by public policymakers, insurance companies, agents and brokers to increase homeowners and businessowners understanding of insurance and how to properly evaluate their risks**
 - Encourage New Yorkers to engage in a thorough evaluation of their risks and make certain they have the proper insurance for their homes, automobiles and businesses
 - In an effort to educate consumers, the Department of Financial Services should create a one page summary template of what is and isn’t included in a standard homeowners policy
 - Agents and brokers play an integral part in insurance and should serve in the role of educating policyholders about coverage when the policy is originally purchased or renewed and be a key point of contact after a claim is filed
 - Coordinate with FEMA/NFIP to increase the number of New Yorkers who have flood insurance, particularly in flood prone areas
 - Commitment by companies and government officials to provide a clear explanation of deductibles and their role in insurance, with deductibles being a mechanism to make insurance more affordable