



**A newsletter for members of the Trusts
administered by the Florida League of Cities**

April 2019

Simple Secret Allows Successful Disaster Recovery

by Tony Scott

Three Category 4 Hurricanes (Matthew, Irma and Michael) have made landfall in Florida over the past three hurricane seasons and affected over 80 percent of Florida Municipal Insurance Trust property members in some way. In the case of Hurricane Michael, some members were devastated to the point that employees could not physically get to work for weeks after the storm.

What can municipalities do to better prepare themselves for these catastrophes in order to recover quickly while supporting personnel? Read on.

Members Who Embrace Training Recover More Quickly

As a property insurance provider for hundreds of municipalities throughout Florida, FMIT has learned firsthand why some members recover successfully and others have more difficulty. FMIT has observed that members who have attended one of the annual Human Resources and Risk & Safety Management Seminars or Disaster Preparedness Symposiums typically recover more quickly from disasters than those that do not. Why is this such a large differentiating factor?

There are numerous reasons why members who embrace education and training regarding FMIT's cutting-edge response and recovery program are more successful. The policy provisions (e.g., unique coverages) and Turnkey Recovery program are so revolutionary that they cannot be found in any other municipal insurance program in the country. Understanding the benefits and coverages of FMIT's property program before the storm best positions members to prepare and recover when disaster strikes.

Many municipalities have become accustomed to traditional property insurers' "wait-and-see approach" (also code for "call us after the storm to report damage"). FMIT proactively reaches out to members before a storm, pre-positions personnel on the ground in potentially affected areas and immediately begins assessing damage after the winds subside. Most insurance providers wait and respond to insureds who file their claims weeks after the event. This is not our approach, as it puts both the member and the FMIT in a reactive position prone to incurring secondary damages.

Members that attend our educational seminars and communicate their expectations to FMIT during the year put themselves in a better position to receive Ride-Out personnel before the storm to help maximize their property recovery efforts after the storm. In the case of Hurricane Michael, Ride-Out team members were able to meet with members and develop a plan of action from day one, giving these members a strategic and tactical recovery advantage when the winds subsided. Personnel that were on-site before, during and after the storm were able to immediately begin assessing member damages and deploying critical response vendors to the areas to support emergency stabilization and mitigation techniques that stabilized buildings and reduced chance of further damage.

By the time non-FMIT municipalities were beginning to report damages weeks after the event, FMIT members who embraced our Turnkey Recovery program were already stabilized and engaging the build-back portion of their recovery process.

Another intangible yet invaluable benefit of attending our seminars and symposiums each year is relationship building with personnel and with other members. Members that have developed relationships with FMIT and/or other members over the years by attending these educational events are able to add value to their organizations by maximizing insurance benefits after a major event.

Attending our educational opportunities allows members to share their experiences and learn how FMIT has been there when other members needed them the most. The old adage that “you don’t know what you don’t know” is very pertinent when it comes to successfully recovering from a disaster. Major disasters happen infrequently, and there is a tendency to fall into the habit of thinking “it will never happen here.” After an 11-year dry spell, the last three years have proven to be a solemn reminder that hurricanes will happen and can affect all areas of Florida. Members that embrace our seminars and symposiums each year put themselves in a better position to support their citizens and organizations after a major weather event.

We look forward to meeting you at one of our upcoming events:

- **South:** April 2 at Oakland Park and April 4 at Greenacres.
- **West:** April 16 at Tampa Bay Regional Planning Council.
- **East:** April 18 at FLC University, Orlando.

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