

HURRICANE MICHAEL PRE-LANDFALL WEBINAR



Your Resource.
Your Advocate.
Your Partner.



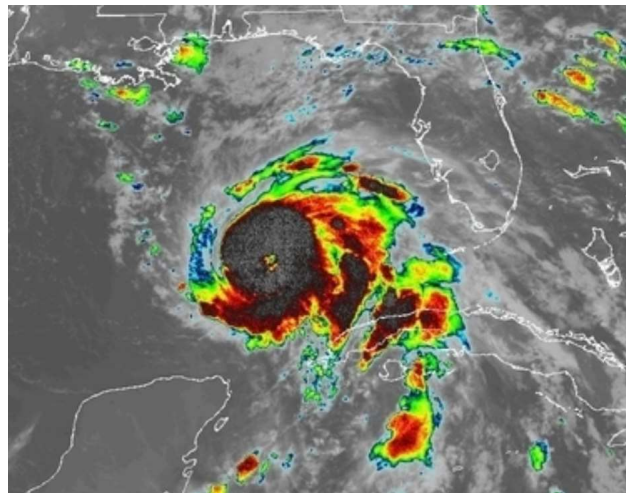
FMIT PLANS FOR RESPONSE & RECOVERY
Tony Scott (SNDS) & Anthony Fields (FLC)

OVERVIEW – HURRICANE MICHAEL



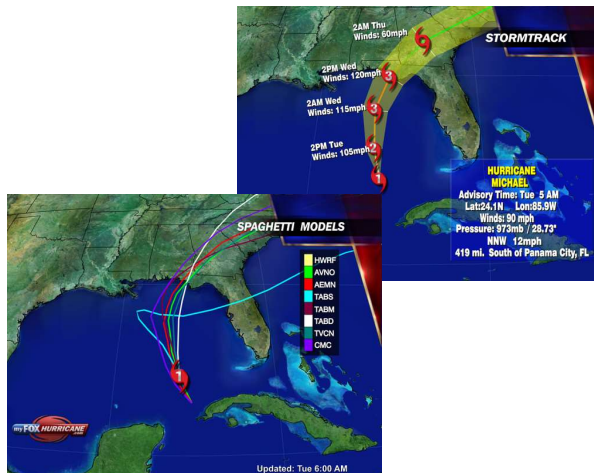
Webinar Outline

- Michael Update
- Major Threats
- FMIT Preparations
- Member Prep Checklist



MICHAEL UPDATE

Models Currently in Agreement that Panhandle will Experience **CAT 3 Hurricane**



- EURO & GFS models show landfall within 100 miles of Panama City Beach by mid-day Wednesday
- Forward Speed - 12 mph & increasing
- Strength projections indicate a CAT 3 at landfall.
- Tropical Storm Force winds extend up to 100+ miles. Arrival of winds today
- Storm Surge of 5-14+ feet along coast

MICHAEL THREATS – CATASTROPHIC WINDS

CAT 3 Hurricane Michael Expected At Landfall

WEATHER SAFFIR-SIMPSON HURRICANE WIND SCALE		
CATEGORY	WINDS (MPH)	DAMAGE
1	74-95	SOME
2	96-110	EXTENSIVE
3	111-129	DEVASTATING
4	130-156	CATASTROPHIC
5	157+	CATASTROPHIC

- **110+ mph** Winds at Landfall
- **Extreme** Vegetation Damage
- **Damage** to Buildings
 - Frame, Joisted Masonry
- **Damage** to Fixed Structures
 - Canopies, Pavilions, Lights, Fencing, etc.

MICHAEL THREATS – DANGEROUS STORM SURGE

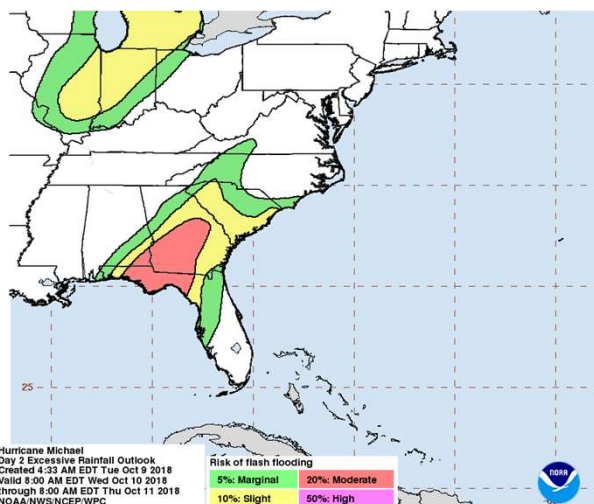
Models Currently in Agreement that Panhandle will Experience **CAT 3 Hurricane**



- Storm Surge Warnings from Bradenton up through to Pensacola
- Rising Tide during Landfall May increase wave height by 1-2 ft
- Rivers Leading to Gulf Expected to Back Up & Flood Due to Surge.
- Coastal Assets will be inundated with possibly many feet of surge
- Severe Beach Erosion Expected

MICHAEL THREATS – ISOLATED INLAND FLOODING

Models Currently in Agreement that Panhandle will Experience **CAT 3 Hurricane**



- Fast Moving Storm should Limit Inland Flood Exposure.
- Widespread Inland Flooding Only a Moderate Risk Currently
- Rising Tide during Landfall May increase wave height by 1-2 ft
- Coastal Assets will be inundated with possibly many feet of surge.

FMIT PREPARATIONS - CRITICAL INCIDENT RESPONSE TEAM



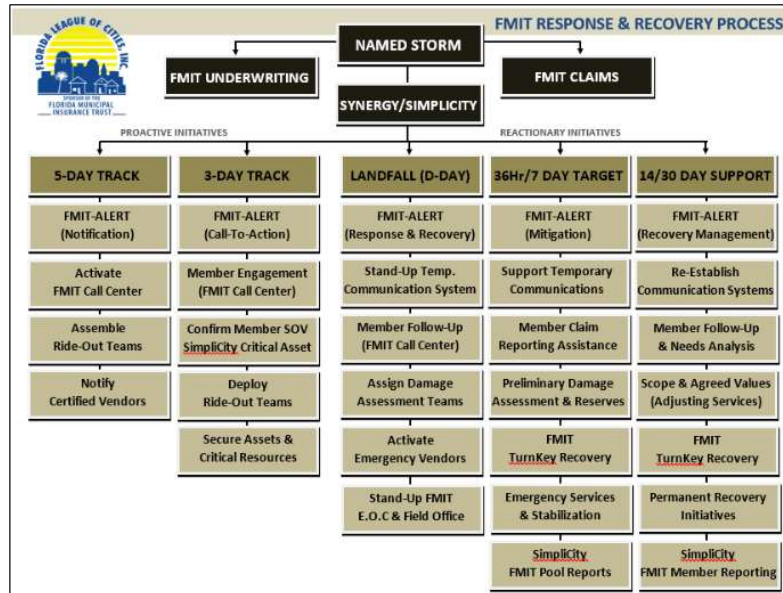
FMIT Preparing for Michael

- Monitoring Storm Path Projections & Transmitting FMIT Alerts
- FMIT EOC Activated Today (Orlando)
- Turnkey EOC Activated Today (Melbourne)
- CIRT Teams Deployed to Panhandle, Big Bend & West Coast.
- Reached out to FMIT Members in Potentially Affected Areas.
- Hosting Pre- & Post-Event Webinars

FMIT CRITICAL INCIDENT RESPONSE TEAM



FMIT CAT RESPONSE WORKFLOW



FMIT CAT Activation Plan & Standard Action Items.

- ✓ Members to further define individual expectations &/or timelines.

CARRYING OUT THE FMIT TURNKEY RECOVERY PROGRAM



FMIT Response to Michael (first 72 hrs)

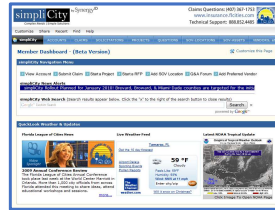
- ✓ Rapid Damage Assessments (RDA) using TrackDown Mobile App (not Estimates)
- ✓ Emergency Stabilization Services (Covered Buildings)
- ✓ Manage Assigned FMIT Staging Areas (Field Ops)
- ✓ Roll-Up Member Loss Notices
- ✓ Populate Claim Intake
- ✓ First 10 Days After Storm, Focus will be on Recovering Critical Member Assets

FMIT CIRT RESPONSE PROCESS – REPORT, REVIEW, RECOVER



Rapid Damage Assessments (RDAs)

(FMIT/Member Use Trackdown to Report Property Damages)



simpliCitySM

(RDAs Immediately Transmitted into FLC Claims Management Software for Review & Qualification – Mobilize Mitigation Svcs)



FMIT Turnkey RecoverySM
(Mobilize Mitigation Services & Assists Member with Recovery)

TRACKDOWN (FMIT Rapid Damage Assessments)



TrackDown
Florida Municipal Insurance Trust
FMIT Turnkey Recovery Program

Member Damage Assessment Date: 10/13/2016

General Information

Related Account: 0398 - City of New Smyrna Beach
Completed By: Taylor Matheny
Contact Phone: 4077442686
Related Event: Hurricane Matthew
Assessment Date: 10/13/2016
Assessment Time: 9:08 AM
End Time: 9:47 AM

Asset/Location Information

Location Number (if Digit FMIT Number): 020001
Asset Name/Description: Aircraft Hangar D
Location: 412 United Way, New Smyrna Beach, FL
GPS Lat/Long: 29.047174, -80.347094

Damage Information

Location Damaged: Yes
Immediate Action Required: Yes
Asset Safe for Occupancy and/or Use?: No
Imminent Threat to Public Health or Safety?: No
Does Asset Pose Environmental Concern?: No

Estimated Damages & Notes

Estimated Damage Amount: \$100,000 or greater
Damage Notes: Extensive damage to hangar due to wind. 3 sides of building are completely gone. Building construction is basic (CMU) on three sides approx. 18ft high. Pre-engineered metal above approx. 12ft with insulation and false metal door. Significant debris still remains inside including insulation, metal debris, aircraft parts. Immediate needs to clean up to reduce FOG hazards.

Wind Damage %: 100
Flood Damage %: 0
Other Damage %: 0

Damage Photos & Signature



Mobile Application(s) Deliver Real-Time Data Capture & Reporting

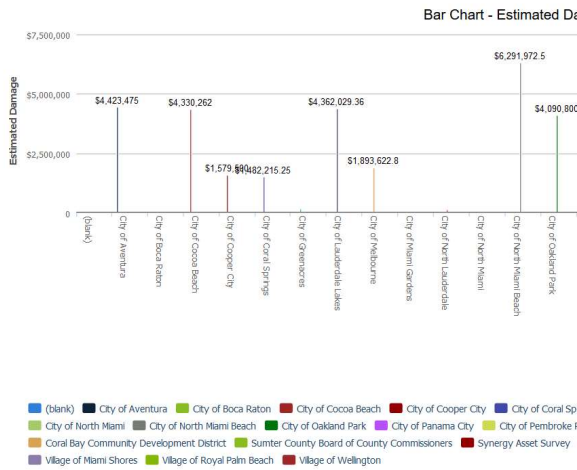


- FMIT TrackDownSM Mobile Application used by Members and Adjusters.
- Application is Linked to Member's Locations (GPS) and Insurance SOV.
- Data & Photo Collection Made Simple.
- Automatic Upload to simpliCitySM and Email Distribution to all Involved Parties.
- Networked via Cell or SAT Connectivity with Breadcrumb Reporting Functionality.

TRACKDOWN RAPID DAMAGE ASSESSMENTS



Damage Assessment Bar Graph



TrackDown Florida Municipal Insurance Trust
FMIT Turnkey Recovery Program

Member Damage Assessment Date: 3/26/2016

General Information

Related Account: 0049 - City of Boca Raton
Completed By: Taylor Matheny
Contact Phone: 9547327594
Related Event: Property Loss (Non-GAT)
Assessment Date: 3/26/2016
Assessment Time: 8:34 AM
End Time: 8:45 AM

Asset/Location Information

Location Number (5 Digit FMIT Number): 001001
Asset Name/Description: 1 - City Hall
Location: 201 West Palmetto Park Rd, Boca Raton, FL
GPS Lat./Long.: 27.9876 -80.518182

Damage Information

Location Damaged: Yes
Immediate Action Required: Yes
Immediate Services Needed: Drying, Emergency Generator, Fuel (Diesel), Temporary Office
Asset Safe for Occupancy and/or Use?: Restricted Use
Imminent Threat to Public Health or Safety?: Yes
Does Asset Pose Environmental Concern?: No

Estimated Damages & Notes

Estimated Damage Amount: \$500,000 or greater

Damage Notes:

Vertical water damage through interior walls caused by flooding from roof pargeet. Heavy rains flooded the Boca Raton area on Thursday evening. Roof designed drainage system could not support proper drainage due to extraordinary rainfall accumulation. Riskus Engineer (Bob Swift) and IA Field Adjuster inspected roof areas to confirm flooding. After extensive coverage review, FMIT extended Flood Endorsement to Loss. TurnKey Recovery continuing to work with City Team to guide recovery efforts as necessary to stabilize affected areas and minimize disruption to critical work areas by Monday morning. Water extraction has been completed throughout the greater 1st & 2nd floor areas. Drying & Dehumidification underway and showing positive results as of Friday afternoon. Tear out of affected carpet throughout building is scheduled for Saturday. All work spaces and public access areas are to be functional by Monday morning. FMIT to further review and develop repair and build-back scope on Monday.

Damage Photos & Signature

Additional photos uploaded directly to the simplicityCity dashboard

SIMPLICITY CLAIMS MANAGEMENT SYSTEM (Transparency & Documentation)

Claim Info, Scopes of Work, Job Costs, Claims Payments, Damage Assessments, Daily Notes & More...

- Stores current & previous years insurance Schedule of Values,
- Stores all Loss/Claims data for review by FMIT, Member, 3rd Party (Auditor, FEMA, Etc...),
- Stores COOP Plans and other documents for Risk Managers and others to use for Risk Management,
- Access to FEMA Price Lists,
- Most importantly, simplicity is the tool FMIT uses to track Michael recovery efforts.

FMIT TURNKEY RECOVERY PROGRAM (Available on Member Property Claims)

- Expedites Response & Recovery Initiatives.
- Covered Costs Paid Directly by Synergy
- Minimizes Increased Secondary Damages & Costs.
- Stabilization Services Pre-Authorized by FMIT.
- Approved Material Deposits and Invoices Paid Direct to Contractors.
- Pre-Identified & Approved Recovery Contractors
- Significantly Reduces Financial Impact a Loss can have on Members Ability to Recover.

Exclusive Only to FMIT Members...



HURRICANE MICHAEL – KEY COVERAGES



FMIT POLICY ENDORSEMENTS:

- **Named Storm Deductible**
 - Members with TS/Hurricane Watches/Warnings
 - Becomes % of Scheduled Building Limit
 - \$1,000,000 Asset = Up to \$50,000 ded.
 - Applies Per Asset, Not Stop Loss/Aggregate
 - Increases Member Exposure Exponentially
 - FMIT Understands & Addresses In 2018/19 Policy

HURRICANE MICHAEL – KEY COVERAGES – Anthony Fields



FMIT POLICY ENDORSEMENTS:

- **Property Damage Mitigation Services**
 - \$500,000 Per Event (No Deductible)
 - Schedule Building(s) on Policy
 - Emergency Stabilization Services
 - Water Removal / Demo / Tarping
 - Authorized by FMIT Prior to Work
 - Turnkey Recovery is Pre-Authorized

HURRICANE MICHAEL – KEY COVERAGES



FMIT POLICY COVERAGE:

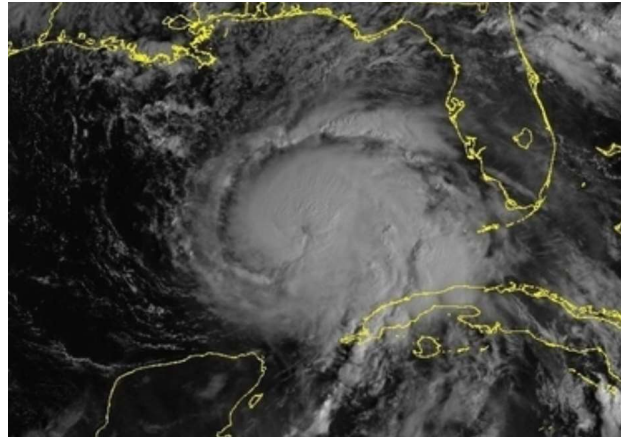
- **Non-Scheduled Property in the Open (PITO)**
 - Must be located at Scheduled Address
 - Sublimit Per Member (\$100 - \$500k/yr Aggregate)
 - Covers Most PITO up to \$25,000 per Asset
 - Pavilions, Lights, Fence, Dugouts, etc.
 - Excludes Some PITO
 - Piers, Docks, Pumps, Tanks, Undergrnd Pipes

MEMBER PREP CHECKLIST – HURRICANE MICHAEL



Member Prep Checklist

- Continue Working Internally w/Emergency Response Teams,
- Ensure “Loose” Assets are Either Secured or Stored,
- Ensure Hurricane Protection Devices are Operational & Engaged
- Ensure that Current Email used to Receive FMIT Alerts & Current Phone # in FMIT System is Accessible Where You Are.

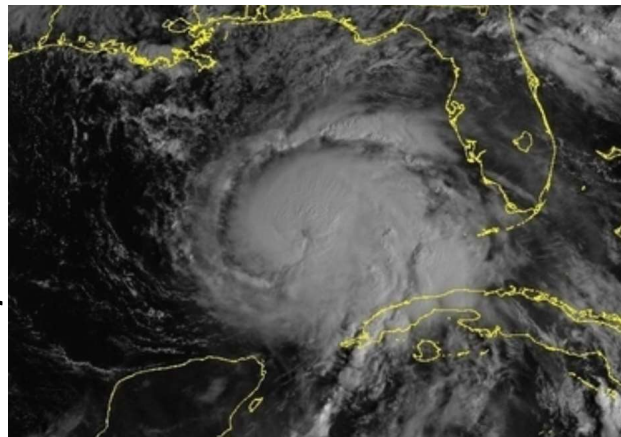


MEMBER PREP CHECKLIST – HURRICANE MICHAEL



Member Prep Checklist

- Post Event: Reach out to Internal Contacts for Damage Status,
- Monitor FMIT Alerts for “I Have Damage” Post Event Email & Respond or Call FMIT CAT Number
- Stay By Your Cell Phone & Email For Incoming Contact From FMIT
- FMIT is Here & Ready To Support Your Recovery Efforts



OVERVIEW – HURRICANE MICHAEL



FMIT Member Next Steps:

- Still Time for Damage Assessment Assistance
 - Call **(888) 580-7080 ext. 2**
- To Use TrackDown Internally
 - Email **[propclaim@flcities](mailto:propclaim@flcities.com)** for access info.
- Reach Out to FMIT Post-Event to Report Losses
 - Call **(844) 364-8228**

OVERVIEW – HURRICANE MICHAEL



Key Contact Information:

FMIT EOC Orlando

844-FMIT-CAT (844-364-8228)

FMIT EOC MICHAEL Email

propclaim@flcities.com