The FMIT

The **Florida Municipal Insurance Trust,** administered by the Florida League of Cities, provides workers' compensation, liability, auto, property and health insurance to governmental entities in Florida. The FMIT, owned by participating members, is one of the largest programs of its kind. To learn more, visit *insurance. flcities.com/* or contact Clay Austin, the FMIT's assistant director of trust services, at *caustin@flcities.com*.

DISASTERS

Hurricane Matthew

The FMIT helps its members weather the storm

**by Jennifer Westfield
Florida League of Cities**

On October 3, the likelihood of **Hurricane Matthew** making landfall on Florida's east coast was all but inevitable. The Category 4 storm looked as if it was not only going to end the state's 11-year major hurricane drought, but it hugged the coastline from **Miami** all the way to **Jacksonville,** cutting an unprecedented path with the potential for unimaginable destruction.

Because of the drought, and the 1.7 million residents who had moved to the eastern coastal areas in the interim, weather forecasters and public officials didn't mince words when it came to communicating the lethal danger they might face by choosing to remain in their homes. "This storm will kill you," **Gov. Rick Scott** said, urging the 1.5 million Floridians in evacuation areas to heed the mandatory order.

Charley, the last Category 4 storm to make landfall in the state, had caused more than $15 billion in damages and earned the number 8 slot on the list of the costliest hurricanes in history. "With Matthew, several cities had significant losses. However, had the hurricane moved as few as 30 miles to the west, there could have been catastrophic loss all along Florida's east coast," said **Jeannie Garner,** deputy executive director for the League, who manages the **Florida Municipal Insurance Trust.**

BEFORE THE STORM

The FMIT partners with **SynergyNDS** for its disaster preparedness, response and recovery efforts. Disaster benefits, available to all FMIT member cities, provide services and programs for crisis planning, disaster response and loss recovery. In the months before Matthew appeared, the FMIT hosted disaster preparedness symposiums across the state to help members better prepare for hurricanes and other unplanned disasters.

As soon as Matthew took aim at Florida, FMIT personnel were staged across potentially impacted areas to support immediate damage assessment and emergency services, and satellite phones were delivered to members requesting emergency communications support.

"During the days leading up to Matthew reaching Florida," said **Mike Matheny,** managing partner of SynergyNDS, "the FMIT and Synergy sponsored webinars to address potential claims-related questions and concerns, as well as risk control measures to minimize liability and exposure during and after the storm. Ninety cities participated in these webinars."

Matheny added that the FMIT's disaster preparedness, response and recovery programs are proactive rather than reactionary, which is what makes them unique.

DURING THE STORM

During anticipated events, **FMIT Critical Incident Response Teams (CIRT)** personnel and additional teams are deployed to support immediate damage assessment and emergency services through **AssetID.** Asset surveys, which are conducted periodically

FMIT on the Ground

New Smyrna Beach faced millions in damage and upfront costs for repairs in the aftermath of Matthew. **City Manager Pam Brangaccio** *shares her experience with FMIT and SynergyNDS.*

In New Smyrna Beach, we were projected to be at the center of Hurricane Matthew's Category 4 fight with the State of Florida; we were blessed to instead have a Category 3 storm on our door. However, the damage to the city's facilities ranged from total destruction of airport hangers; mangling of the large sports and recreation complex that usually hosts thousands of kids each weekend; to boat ramps, damage to numerous parks, roof damage to our brand new $6 million civic center located on the Intracoastal Waterway and major golf course damage, among others.

We estimated our damages at $5 million to city facilities, and also knew we were looking to pay between $3 million and $4 million upfront for debris removal within our community of 25,000. So, just imagine how much Mike and Taylor Matheny of SynergyNDS and the team at FMIT have meant to New Smyrna Beach. They immediately jumped on the city's priorities with damage assessments, repair estimates and getting emergency repairs completed by contractors.

They have been onsite in New Smyrna Beach since the week after the storm, and have made it possible to reopen the golf course, the new civic center, the sport complex and other key revenue generators for the city within one to two weeks after the storm event. They also work directly with the Finance Department to "true-up" one time with the various policies.

As an advocate, the role of FMIT for the city has truly been appreciated by all.

Pam Brangaccio, CM, NSB
City Manager, City of New Smyrna Beach
October 31, 2016

SATELITE PHOTO COURTESY OF NASA/NOAA.

for FMIT members, ensure that all property is covered and the cities have a clear idea of risk. Real-time survey reporting is conducted via a mobile application, which compiles a list of property values for coverage placement decisions.

The same online portal that hosts survey data, **SimpliCity,** provides a real-time dashboard where member cities can report and track claims electronically to expedite preliminary damage assessments, response and initial insurance reserves. SimpliCity software also supports members' insurance and FEMA Public Assistance (PA) needs and field activities.

Throughout Hurricane Matthew, the **FMIT Alert Notification System** issued alerts to all members in the storm's projected path, generally three times a day, with the latest NOAA updates and tracking information. To ride out the storm, CIRT personnel were frequently positioned inside the emergency operations centers of member cities.

"FMIT's response and recovery programs were designed to partner with our members," Matheny said, "to help expedite repairs and maximize insurance funding opportunities. FMIT teams work as an extension of our members' staff to help support each member's unique workflow. It's truly a team effort from the ground up."

AFTER THE STORM

In the immediate aftermath of the storm, **RAPID Assessment** teams were on the ground, using mobile applications to capture preliminary property damage assessments. Under the **Turnkey Recovery Program,** the FMIT also reserved immediate needs funding for members to secure upfront payments for emergency vendors. TurnKey Recovery eliminates upfront out-of-pocket expenses, expedites the overall claim and recovery process, and provides real-time reporting and experienced project management.

"Having the FMIT/Synergy team ready to respond post-storm was most reassuring," said **Town of Palm Beach Risk Manager Karen Temme.** "Their disaster recovery teams were in contact with me pre- and immediately post-hurricane. They supplied the town with a satellite phone to make sure we didn't lose communication and had emergency response teams ready to deploy."

In the aftermath of a disaster, **FMIT Emergency Service and Support** facilitates member response and recovery by offering protective and stabilization measures, temporary emergency repairs, emergency power generation and fuel and lighting, portable buildings and support facilities, emergency communications and emergency transportation and emergency transportation.

"I can't say enough about how impressed we are with the Synergy disaster response team," said Temme. "They are a true value to the FMIT property program."

"The League's insurance programs began at the request of city officials more than 35 years ago. We're here to support our members," Garner said. "We live in a catastrophic state. It's not if, but when we'll get another hurricane. The FMIT will be your partner before, during and after the storm."

Jennifer Westfield is editorial assistant for the Florida League of Cities. **QC**