

**National Hazard Mitigation Association  
Add-On Workshop at the Natural Hazards Workshop**

*Implementing Gilbert White's Vision:*

**Moving Hazard Mitigation Forward**

**Forming, and Implementing a National Hazard Mitigation  
Collaborative Alliance**

**Broomfield, Colorado**

**July 13, 2010**

**Day Two**

The Add-On Workshop convened at 8:15 a.m.

Alessandra Jerolleman began with a brief recap of day one. She noted that all participants clearly have a strong commitment to mitigation. Ed Thomas observed how many groups were coming together for mitigation and suggested that additional groups need to be identified to become signatories on the NEMA White Paper. He suggested identifying folks with ties to multiple groups.

Dr. Bill Hooke commented that the AARP would be a great group to involve.

Ed Thomas described the need to have both a core group and a wide representation. Dr. Hooke suggested having a “friends of the white paper” group. Ann Patton further elaborated that NHMA could assist with such a group.

Jim Mullen agreed that there could be a distinction between a management core and supporters. He noted that NEMA intends to be very inclusive.

Alessandra Jerolleman introduces Dr. Bill Hooke.

Dr. Bill Hooke spoke briefly on the urge to edit, and on the White Paper. He noted that Ed Thomas had asked him to speak regarding Gilbert White's vision. He suggested that Gilbert White could have been dismissive of the notion that people would just repeat his statements. Dr. Hooke added that Gilbert White would have preferred that people focus on solving a problem, and that the White Paper does just that. *Copies of all powerpoints are attached.*

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He then described labels, such as scientist and practitioner, noting that their usefulness is diminishing. He added that we are all going through life developing experience and testing and learning that's what scientists do. He suggested discarding the idea that we have scientists in one room and practitioners in another

Dr. Hooke also questioned the notion of the general public, mentioning Rosina from Grand Bayou as an example. He described an interview which she had given from a boat. He noted that Gilbert would say the earth does business through extreme events and that they are not interruptions. Recent human success is itself an extreme event – in a very short time, growth in numbers, resource use per capita, accelerating pace of social change, science, technology, including the invention of “natural” disasters, etc.

He then showed several slides related to the above, observing that losses continue to rise despite the fact that we know so much more about causes of disasters. He cited a 2001 paper by White, Kates and Burton which observed that maybe we haven't learned as much as we thought or that knowledge is unused.

Dr. Hooke used the aviation community as an example of a group able to learn from experience. He observed that the number of accidents has been dropping like a stone over the past 40-50 year period, while takeoffs and landings have quadrupled.

Dr. Hooke also discussed the need to move from managing emergency response and recovery to reducing the need for such measures. He described the role of strategic partnerships across all sectors of the community to build resilience, adding that disasters are spiritual and cultural matters and that the white paper ought to be accompanied with a reminder that these things are at the core

He noted that Gilbert White would say that extreme events are what make the planet interesting. The earth can be considered a cornucopia, a victim or a threat; but it is all these things. What used to be extreme is now ecotourism. He observed that hazard mitigation is in our DNA.

The floor was open for questions and comments. One comment related to the political nature of natural hazards as compared to the aviation industry.

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Alessandra Jerolleman introduced Dave Hall with State Farm.

Dave Hall began by observing that the group has a perspective which is foreign to him. He mentioned that the insurance industry is mammoth and that he was not speaking for State Farm. Regarding the White Paper, he noted that his first thought was ‘the industry won’t do it’. However, having read it a few more times, he sees the intent and it seems much better. He suggested including more industry groups such as CPCU and RIMS.

Dave Hall then talked about business continuity and how presentations he gives tend to focus on catastrophes. However, he noted that smaller events can have a huge impact such as wind, hail, ice storms.

He commented that there are things independent agencies can do that the industry cannot do. For example, he noted that there is a lack of data on the value of business continuity. No studies have been done and the law impedes data sharing.

Dave Hall re-visited a previous discussion on insurance as a mechanism for mitigation, observing that it is currently a methodology for transference. Citing the Chicago Fire example, he observed that the current competitive environment made pushing for that kind of change very difficult.

The table was then open for comments. Bob Anderson described a paper on using insurance as a tool for loss mitigation. He cited a survey that showed that steel and concrete projects had almost the same dollar value.

Sam Medlock observed that there could be a real opportunity to reward those policy holders who are getting out in front and mitigating against loss on their property.

Dave Hall stated that in his opinion the NFIP can be a burden on insurance companies. He described the resources needed and suggested that it would be possible to craft a better system.

Jim Murphy inquired about the possibility of a CRS type program to encourage communities to develop mitigation plans including lifelines, resilience, etc.

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Dave Hall suggested that ISO is the place to start, but that it would be necessary to convince the actuaries that it is feasible. He observed that they are going to say we don't have the data, and that the research community could help.

Ed observed that when the CRS was first being formed a Delphi model was designed for the rating system.

Alessandra Jerolleman introduced Glenn Pomeroy and Chris Nance.

Glenn spoke first describing the need to get stuff done and mentioning his experience as a state Insurance Commissioner. He described his presentation as having three pieces: what is being done to make earthquake insurance more affordable, discounts for mitigation, and what is being done to incentivize people to retrofit.

Glenn shared some statistics with the group regarding earthquake insurance in California and explained how the CA operates and why it was formed.

Glenn then described the COGA legislation as well as some other federal initiatives. Sam raised the issue that COGA might encourage unsafe development. Glenn responded with a summary of some of the criticisms that have been made regarding COGA. He added that the bill would not cause new development to occur.

Other comments by the group included a discussion of the role of insurance companies and a summary of the patchwork quilt.

Chris then spoke about collaboration. He discussed an existing program in California as an example. *All powerpoints are attached.*

A final comment dealt with insurance in New Zealand.

There were some questions from participants regarding the distinction between NHMA and the Alliance. Both Alessandra and Ed spoke in an attempt to clarify. Primarily, they observed that NHMA is a professional organization which might participate in the Alliance, but also has very similar goals.

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The group also discussed how additional groups could be brought on board.

The final portion of the session consisted of a discussion. *Notes from that discussion are attached.*

There was some additional discussion relating to NHMA as opposed to just the Alliance. This included mention of the goals of NHMA and the Hazard Mitigation Planning Committee. Also discussed was the upcoming Strategic Plan which NHMA will be formulating.

Ed Thomas, Alessandra Jerolleman and Dr. Bill Hooke all provided additional remarks regarding NHMA.

The meeting was adjourned by Ed Thomas with some closing remarks by Zeke Peterson.