Partnerships to Promote Disaster Safety

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Institute for Business & Home Safety
IIHS Crashes Cars
IBHS Crashes Structures

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Scope of Work

- Research, education and communications
- All-hazard: earthquake, hurricanes, tornadoes, hail, severe winter weather, flooding and wildfires
- Maintenance-related issues and water losses
- Building code development, adoption, training and enforcement
Fortified...for safer living®

- National program
- Code-plus new construction designation
- Inspection-based
- Criteria based on hazards/location

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Proactive Messaging
Prevention vs Recovery
Why don’t people buy safety?

• Can’t see/show it off
• Don’t understand building codes are the minimum
• Don’t investigate cost
• Deny personal responsibility

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Others Can Encourage Disaster Safety

Utilities → Permits → Banking → Utilities

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Partnerships = Momentum

- Builders and Developers
- Trade Associations
- Private/Public Organizations
- Government Agencies
- Building Programs (Green, Energy Efficient)
2007 Criteria Update

• Address interior water-related risks

• Recommend whole-house surge protection
Business Protection Program

- Don’t talk the talk without walking the walk!
- Free disaster planning resource
- Interactive version available through participating insurers

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