DISASTER PLANNING RESOURCE

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AGENTS COUNCIL FOR TECHNOLOGY.

ACT NOW.

Disasters can happen anytime. Prepare your employees, office, data, systems and clients.

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AGENTS COUNCIL
FOR TECHNOLOGY.

Brought to you by
the Big "I" Agents Council for Technology

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YOU NEED A PLAN.

Disasters, whether natural or otherwise can hit any time and without notice. The best line of defense is offense—prepare your employees, physical office, data, systems and clients with procedures to implement when disaster strikes. Be prepared to serve without power, phone, internet and even without a physical office location.

Agency principals should work with carriers in advance to establish protocols for the claims process and document this information for staff. Frequently review the policy will help staff understand their role and serve efficiently as possible in the wake of disaster.

A good disaster plan allows you to focus on recovery and service, not searching for critical data or piecing together tools to work. Make sure the final document is easy to find by everyone on staff, from any location.

DEFINING DISASTER

Understand the disaster risks in your location and define what that means to your agency.

A disaster is a natural or unnatural event that is destructive to our clients personal and business properties and threatens our ability to serve.

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Before a Disaster

PREPARE YOUR EMPLOYEES

Determine the roles of employees:

- Who implements the plan?
- Who's responsible for checking physical office location and determining the safety of the space?
- Who speaks with the media, including social media posts and communications?
- When should will the plan be implemented and by whom?
- What policies are in place for remote access/work?
- Is there an alternate location/CAT van should you be in an area prone to disaster?
- Who will monitor closures and safety?

Establish employee expectations during a disaster:

- Publish clear and concise guidelines for employee communication.
- Establish minimum expectations of work attendance in advance.

Organization tree:

- Have employee contact information and communication process in place.
- Utilize text/email services to communicate closers or alternate plans.

PREPARE THE OFFICE

Prepare to minimize damage:

- Identify areas most vulnerable to damage from a catastrophe (wind, rain, fire, rising water) and take steps to minimize damage, such as: shutters or pre-cut plywood sections for windows, sandbags around doorways, moving equipment to interior portions of the office, fire suppression, etc.
- Identify equipment, furniture, records, and supplies that could be in a safer location and be prepared to elevate items off the floor should water rise. Concrete or wood blocks could work.
- If your office will be evacuated, smaller items can go on the desk or in safe interior spaces like restrooms.
- Should time permit, be prepared to move items off-site to secure out of town storage or other locations. Additionally, be prepared to rent temporary office space or work remotely if needed.

Power, Phone and Internet:

- Include contact information for power, phone and internet companies should you need to check on service.
- Determine minimum power needs to support customers: number of servers, computers, phone systems, lights, printers, etc. Calculate and include the amp drain from multiple power strips.
- Research back-up power supplies like generators and alternative telecom solutions—like hotspots. Once implemented, test often.
- Document the process for using back-ups and review regularly with staff.
- Determine if there is a need for alternate call center service: CSR 24, Insights, Centratel, etc.
    Resources:
        Energy.gov: Choosing the Right Backup Generator

Emergency Supplies:

- Have emergency supplies on site including flashlights and batteries, chargers, first aid, blankets, rain gear, bottled water, and non-perishable food items.

Alternate Locations:

- Have a written agreement and a clear process for alternative business locations (home offices, CAT vans, off-site locations)
- Set standards for back-up power (generators or UPS) and telecom solutions (fiber, landline, cell phone, wireless hotspot) for home offices or alternate locations
- Consider Hot and Cold sites and develop a test CAT process
  Resources:
    Hot and Cold Sites for Data Recovery
    Hot and Cold Sites in Disaster Recovery Planning

Does your agency need a CAT vehicle?

- Is there need for a trailer or van and is it in the budget?
- What equipment would your CAT location need post-catastrophe (fuel, equipment, supplies)
- Develop a deployment process and keep staff educated on the process (Where should it go? How do you notify clients?)
- If it needs to be replaced, where will you find a replacement?

PREPARE YOUR EMPLOYEES

Internet and Phone Service

- If possible, subscribe to two forms of broadband Internet access. This allows for fail-over if your primary provider should fail and reduce downtime. This especially true when the agency's primary database is hosted by a vendor.
- Some cell phones offer broadband hotspots for an additional fee which may provide a minimum bandwidth needed to conduct business (including VoIP), should broadband internet service not be available.
- Single-site agencies can consider partnering with another agency outside of your immediate geographical area should you need office space and phones, or IT space. This will allow you to quickly and easily reestablish communication and IT operations.

Laptops and Tablets

- Make sure your laptops and/or tablets have wireless to access and prepare staff on the risk of portable tools.
- Laptops should have the most updated agency management system and operating system updates installed. Check with your vendors regarding licensing.
- Load your latest non-web (or 'cloud')-based data files for instant access. Make sure all security precautions are taken to protect your data and ensure its integrity. Back-up information regularly on a USB or external hard drive.

Agency Management System

- Ensure your agency management system stays current with regular operating system updates.
- If you have a LAN-based system, confirm your OFF-SITE backup and recovery process.
- If you have a Web-based (ASP) system, work with your vendor to clearly identify recovery processes.
  Resources:
  ACT Agency Cyber Guide 2.0
  ACT/CIS 'Cyber Hygiene Toolkits (Count, Configure, Patch, Repeat).

Ensure Data Accuracy

- Ensure system data accuracy via consistent carrier downloads for as many lines of business possible.
- Work with your download vendor (such as IVANS) to ensure you are taking advantage of all lines of business downloads, claims download, eDocs and Messages, etc.
  Resources:
  IVANS Agency Connections Report

Go Paperless

- Being paperless makes disaster recovery significantly easier, but it's a big project.
- Resources: ACT Paperless and ACT eSignature

Ensure Access to Critical Data

- Even with a policy to ensure better recovery and automation, printed contact information and other lists are still a good idea, just prior to an emergency (if warning time allows).
- Contact information: employees/emergency contact information, carriers, and agency vendors, and a complete customer list.
- Client contact information: contact information, location addresses, policies, carriers, limits, deductibles, and lienholders.
- Have copies of the disaster plan, ACORD claims forms, and other office supplies.

Powering Down

- Protect critical IT equipment with documented procedures for properly shutting down and powering up. This will eliminate unnecessary downtime, data corruption, and damage. Be sure to include the battery backup units.
- Implement a schedule (on nights or weekends) to test the shutdown procedures.
- Measure the load on your generators and have an "amperage audit" completed. If you have servers or a computer room and add equipment, make sure your generator can still handle the added amps so you don't exceed load specifications on your generator.

PREPARE WITH YOUR CARRIERS

- Publish and establish guidelines for sharing customer data with vendors, carriers, and partnerships.
- Contacts: Prepare a listing of carriers including contact information and the type of assistance provided and maintain the inventory as part of your disaster plan.
- CAT education: Work with carriers to educate agents of claims process and procedures within their organization, especially special disaster claims reporting procedures. Agencies should make themselves familiar with the CAT claims process and procedures for each of their carriers.
- Claims and adjuster process: Work with your carriers to understand their standardized process for transmission of claims reports from the adjuster in the field to the examiner in the carrier's office during a CAT. This is meant to help to expedite the settlement with the customer.
- Emergency Payment: If possible the carrier should provide emergency draft authority to agency or provide ATM cards for the agency to distribute or for the adjuster to have available as needed.
- Claims Reporting: Have up-to-date claims information (searchable by client name) available online, and it should contain adjuster name, contact info, and status of the claim. Stress test claims system for extreme volume prior to the impact of an event.
- Materials and Labor: Ensure you are aware of resources available in your area, and through vendors in general.

PREPARE TO COMMUNICATE

Contacts:

- Create a contact list and telephone/contact tree process. This should include staff, vendors, service providers, carriers and clients.
- Employees: Develop a written guide so that employees are aware of and educated on their specific responsibilities and review the process often.
- Customers: Include disaster preparedness tips on your website and explain how your clients can work with you during disasters.
- Be prepared to communicate with clients via your agency-customer portal, social media, email or AMS and website from any location.

Systems:

- Have a combination of alternative communications systems in place such as landlines, VOIP, cell/satellite service, redundant Internet access.
- Phone: Identify staff cell/satellite phones that could be used in an emergency. Know how to reroute phone numbers to another location (VOIP).
- Internet: Ensure multiple ways to access and communicate via agency website, social media, and email via desktop and available mobile devices

Website:

- Host your website with a reputable vendor that offers uptime guarantees.
- Ensure agency staff can edit website content, at and away from the office.
- CRITICAL: Your website needs to be mobile-friendly to meet the needs of people whose landlines are cut, or who are displaced by disasters.

Follow the News:

- Check with local and state associations for pertinent services and news. regulations for safety.
- If there is a known catastrophe, state Emergency Operations Centers (EOCs) may set up local insurance villages. Reach out to your state association in advance if these are predefined.

SAMPLE DISASTER PLANS AND RESOURCES

How to Create a Disaster Plan for your Small Business
FEMA; Comprehensive Preparedness Guide/Needs Assessment

During a Disaster

YOUR SAFETY IS THE FIRST PRIORITY:

- Above all, seek safety.
- Ensure the safety and security of agency vehicles (including CAT vehicle, if applicable), and emergency fuel.
- Keep tuned to local news and other media for alerts.
- Execute your disaster plan.
- Provide employees with a copy of the plan and list of key contacts.
- Monitor social media for impact and resources.

WHEN IT'S SAFE TO DO SO:

- Depending on the severity and type of event, power down and/or test systems safely if possible.
- Communicate with your vendors (power, website, service providers, etc.).
- Stay in touch with staff, clients, carriers, and vendors.
- Update website and social media with critical information for your customers and staff.

After a Disaster

After ensuring your current location, family, home and vehicle are safe, assess the safety of your staff.

Continue to deploy your disaster plan and monitor local news and social media.

ASSESS THE OFFICE

- Once roadways are safe, assess the safety of the building.
- Test and monitor power/back-up power and other services necessary for business. If using a generator keep fuel on hand.
- Ensure you have a process to 'flip' back to normal phone operations as part of your failover process.
- Follow up with your local catastrophe liaisons if your state has a CAT committee and if any insurance villages were enacted.
- Be prepared to welcome clients and adjustors if possible.
- Additional resources:
- The IIABA/Trusted Choice Disaster Relief Fund is available to assist members and their staff in the event of unrecoverable losses caused by a hurricane or other natural disaster.

SERVICE CLIENTS

- Be prepared to service your clients when they need you most.
- If servicing them face-to-face, do what you can to provide a comfortable, calm environment.
- Provide them with all necessary information swiftly including access to website portals with claims status.
- Respond quickly and communicate often.
- Ensure staff follows up periodically with impacted clients to ensure their needs are met.
- Continue to use social media to relay any carrier alerts and updates, federal agency offerings, and significant updates.
- Remove emergency contact information from agency website and social media.
- Update customers on Materials & Labor services and the implications of a shortage, including price changes and delays.
- Carriers may be able to help you find customers that have claims. Include their contact information on your website.

POST-EVENT DEPRIEF

- Conduct quantitative and qualitative post-event evaluation and review analytics with your team.
- Meet periodically to update the plan and make improvements.
- Work with carriers on the claims process and find solutions for any areas of improvement.
- Conduct a post event evaluation review analytics and other feedback; periodically debrief staff to ensure and iterative process improvement.
- Restock emergency supplies.
- Update the plan as needed.

ROADMAP

A fillable guide to document technology procedures
as part of a disaster plan.

Identify and list the threats that your facility is most likely to face. Investigate the history of your facility, your area, and other similar areas and organizations. The types of risks to consider include environmental, technological, industrial, as well as human threats. Keep track of national, regional, and local security and disaster related updates and warnings for more immediate assessments of risks facing your organization. Consider and rank the likelihood of each potential disaster listed below, and plan for each individual scenario.

> 5 = Strong Probability / Has Occurred Previously
> 4 = Probable
> 3 = Possible
> 2 = Remote possibility
> 1 = Very unlikely

Potential Disaster	Risk Level
Blizzard / Ice Storm	
Chemical / Hazardous Waste Spill, or other Transportation Accident	
Cyber Attack – National, Regional, City, or Agency only	
Earthquake Damage	
Environmental – Mold outbreak, Infestation, Pandemic	
Fire – Region, Entire Building, or Document-Sensitive Areas	
Flooding – Natural causes, or Building mechanical failure	
Hurricane / Tropical Storm	
Power Outage	
Riot or Civil Commotion	
Terrorism / Bomb Threat / Security Threat - Building Not Accessible	
Tornado	
Vandalism, Damage to building, or Theft of vital equipment	

EMPLOYEE ROLES

Who implements the plan?

Name:_____

Phone:_____

Email:_____

Alternates:

Name:_____

Phone:_____

Email:_____

Who's responsible for checking physical office location and determining the safety of the space?

Name:_____

Phone:_____

Email:_____

Alternates:

Name:_____

Phone:_____

Email:_____

Who speaks with and monitors the media?

Name:_____

Phone:_____

Email:_____

Alternates:

Name:_____

Phone:_____

Email:_____

What policies are in place for remote access/work?

Link to policy:_____

Is there an alternate location/CAT van should you be in an area prone to disaster?

☐ Yes-Hot/Cold Site

☐ Yes-CAT Van

☐ No

Location: _____

_____

Contact Name:_____

Phone:_____

Email:_____

Who will monitor closures and safety?

Name:_____

Phone:_____

Email:_____

Establish employee expectations during a disaster:

Publish clear and concise guidelines for employee communication.

Link to guidelines: _____

Establish minimum expectations of work attendance in advance.

Notes:

Employee directory:

Have employee contact information and communication process in place.

Link to staff directory: _____

Notes:

PREPARE THE OFFICE

Prepare to minimize damage:

Identify areas most vulnerable to damage from a catastrophe (wind, rain, fire, rising water) and take steps to minimize damage, such as: shutters or pre-cut plywood sections for windows, sandbags around doorways, moving equipment to interior portions of the office, fire suppression, etc.
Notes:

Identify equipment, furniture, records, and supplies that could be in a safer location and be prepared to elevate items off the floor should water rise. Note that 3 ft is the recommended height for computer servers and other equipment to water and fire damage.
Notes:

If your office will be evacuated, smaller items can go on the desk or in safe interior spaces like restrooms.
Notes:

Should time permit, be prepared to move items offsite to secure out of town storage or other locations. Additionally, be prepared to rent temporary office space or work remotely if needed.
Notes:

Power, Phone and Internet:

Include contact information for power, phone and internet companies should you need to check on service.

Power Company: _____

Phone:_____ Website:_____ Email: _____

Determine minimum power needs to support customers: number of servers, computers, phone systems, lights, printers, etc. Calculate and include the amp drain from multiple power strips. Use 'generator wattage calculators' available online and via the ACT Disaster Planning website to ensure you have accurately estimated needs.
Notes:

Research back-up power supplies such as generators and alternative telecom solutions like hotspots. Once implemented, test consistently (recommended quarterly).
Notes:

Document the process for using back-ups and review regularly with staff. This includes all data and critical systems that are not web-based.
Notes:

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Service: _____

Name:_____

Phone:_____

Email:_____

Notes:

Emergency Supplies:

Person responsible for maintaining?_____

- [ ] Flashlights
- [ ] Batteries
- [ ] Chargers
- [ ] First aid
- [ ] Blankets
- [ ] Rain gear
- [ ] Hygiene items
- [ ] Bottle water (1 gallon per person for 3 days)
- [ ] Non-perishable food items (3-day supply)
- [ ] Paper products
- [ ] Sanitizer and wipes
- [ ] Multi-tool
- [ ] Battery-powered hand crank radio

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

- [ ] Other:_____

Alternate Locations:

Have a written agreement and a clear process for alternative business locations (home offices, CAT vans, offsite locations)
Set standards for back-up power (generators or UPS) and telecom solutions (fiber, landline, cell phone, wireless hotspot) for home offices or alternate locations
Notes:

INTERNET AND PHONE SERVICE

If possible, subscribe to two forms of broadband Internet access. This allows for fail-over if your primary provider should fail and/or reduce downtime. This especially true when the agency's primary database is hosted by a vendor.

Service: _____

Name:_____

Phone:_____

Email:_____

Notes:

Some cell phones offer broadband hotspots for an additional fee which may provide a minimum bandwidth needed to conduct business (including VoIP), should broadband internet service not be available.

Service: _____

Name:_____

Phone:_____

Email:_____

Notes:

Single-site agencies can consider partnering with another agency outside of your immediate geographical area should you need office space and phones, or IT space. This will allow you to quickly and easily reestablish communication and IT operations.
Service/Location: _____

Name:_____

Phone:_____

Email:_____

Notes:

☐ Make sure your laptops and/or tablets have wireless to access and prepare staff on the risk of portable tools.

☐ Laptops should have the most updated agency management system and operating system updates installed. Check with your vendors regarding licensing.

☐ Load your latest non-web (or 'cloud')-based data files for instant access. Make sure all security precautions are taken to protect your data and ensure its integrity.

☐ Back-up information regularly on a USB or external hard drive.

Notes:

Agency Management System

☐ Ensure your agency management system stays current with regular operating system updates.

☐ If you have a LAN-based system, confirm your OFFSITE backup and recovery process.

☐ If you have a Web-based (ASP) system, work with your vendor to clearly identify recovery processes.

Service: _____

Name:_____

Phone:_____

Email:_____

Service: _____

Name:_____

Phone:_____

Email:_____

Notes:

Ensure Data Accuracy

- [ ] Ensure system data accuracy via consistent carrier downloads for as many lines of business possible.
- [ ] Work with your download vendor (such as IVANS) to ensure you are taking advantage of all lines of business
- [ ] downloads, claims download, eDocs and Messages, etc.

Service: _____

Name:_____

Phone:_____

Email:_____

Notes:

Go Paperless

Being paperless makes disaster recovery significantly easier, but it's a big project. Refer to ACT resources on web-based Disaster Plan.

Notes:

Ensure Access to Critical Data

☐ Even with a policy to ensure better recovery and automation, printed contact information and other lists are still a
☐ good idea, just prior to an emergency (if warning time allows).
Contact information: employees/emergency contact information, carriers, and agency vendors, and a complete
customer list.

Notes:

Client contact information: contact information, location addresses, policies, carriers, limits, deductibles, and lienholders.
Notes:

Ensure the agency is stocked with copies of this disaster plan, ACORD claims forms, and other office supplies.
Notes:

Powering Down

- [ ] Protect critical IT equipment with documented procedures for properly shutting down and powering up. This will eliminate unnecessary downtime, data corruption, and damage. Be sure to include the battery backup units.
- [ ] Implement a schedule (on nights or weekends) to test the shutdown procedures.
- [ ] Measure the load on your generators and have an "amperage audit" completed.
- [ ] If you have servers or a computer room and add equipment, make sure your generator can still handle the added amperages, so you don't exceed load specifications on your generator.

Service: _____

Name:_____

Phone:_____

Email:_____

Notes:

PREPARE WITH YOUR CARRIERS

Publish and establish guidelines for sharing customer data with vendors, carriers, and partnerships.
Notes:

• **Contacts**: Prepare a listing of carriers including contact information and the type of assistance provided and maintain the inventory as part of your disaster plan.

Link to Carrier Roster: _____
Notes (can be a printed list of carrier names, contacts, phone, email):

• **CAT education**: Work with carriers to educate agents of claims process and procedures within their organization, especially special disaster claims reporting procedures. Agencies should make themselves familiar with the CAT claims process and procedures for each of their carriers.
Notes:

• **Claims and adjuster process**: Work with your carriers to understand their standardized process for transmission of claims reports from the adjuster in the field to the examiner in the carrier's office during a CAT. This is meant to help to expedite the settlement with the customer.
Notes:

• **Emergency Payment**: If possible, the carrier should provide emergency draft authority to agency or provide ATM cards for the agency to distribute or for the adjuster to have available as needed.
Notes:

• **Claims Reporting**: Have up-to-date claims information (searchable by client name) available online via your agency management system. It should contain adjuster name, contact info, and status of the claim. Stress test claims system for extreme volume prior to the impact of an event. Note: One of the best, most accurate ways to do this is by using Claims Download through your participating carriers.

Notes:

• **Materials and Labor**: Ensure you are aware of resources available in your area, and through vendors in general.
Notes:

PREPARE TO COMMUNICATE

Contacts:

☐ Create a contact list and telephone/contact tree process. This should include staff, vendors, service providers, carriers and clients.

Link to contact List: _____

☐ Employees: Develop a written guide so that employees are aware of and educated on their specific responsibilities and review the process often.

Notes:

☐ Customers: Include disaster preparedness tips on your website and explain how your clients can work with you during disasters.

☐ Be prepared to communicate with clients via your agency-customer portal, social media, email or AMS and website from any location.

Notes:

Systems:

☐ Have a combination of alternative communications systems in place such as landlines, VOIP, cell/satellite service, redundant Internet access.

☐ Phone: Identify staff cell/satellite phones that could be used in an emergency.

☐ Know how to reroute phone numbers to another location (VoIP).

Notes:

Internet: Ensure multiple ways to access and communicate via agency website, social media, and email via desktop and available mobile devices
Notes:

Website:
Website Hosting Company: _____

Employee Editor:
Name:_____

Phone:_____

Email:_____

Alternates:

Name:_____

Phone:_____

Email:_____

Notes:

Follow the News:

☐ Check with local and state associations for pertinent services and news. Regulations for safety.
☐ If there is a known catastrophe, state EOC's may set up local insurance villages.
☐ Reach out to your state association in advance if these are predefined.

Notes:

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