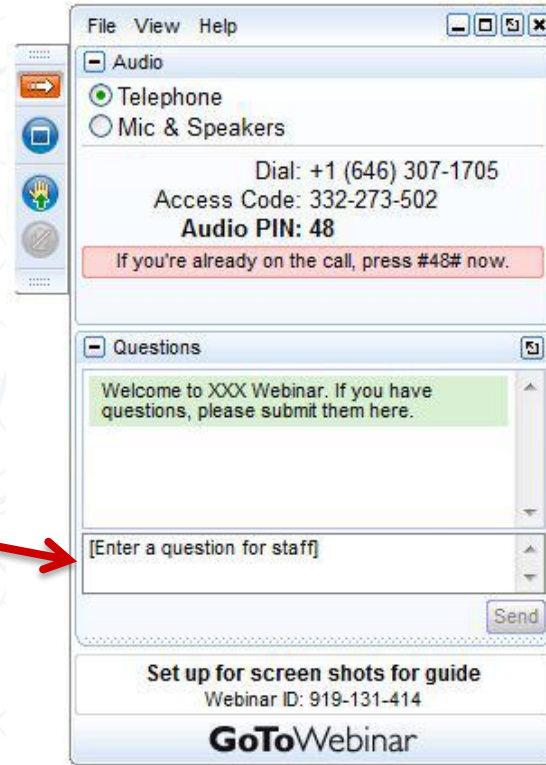




**Weathering the Northeast Winter:
Featuring the Insurance Institute for
Business & Home Safety**

Asking Questions



Anti-Trust Policy

Before we begin our meeting, please keep in mind that numerous state and Federal laws absolutely prohibit the exchange of information among competitors regarding price, refusals to deal, or agreements to proceed in certain anti-competitive respects, and that no such exchange of this information is either sanctioned by NAMIC or will be permitted during our meeting. This is a very serious matter and your cooperation will be appreciated.

Although The McCarren-Ferguson Act has given a limited exemption to the insurance industry from certain otherwise prohibited activities, board members should realize that the exemption provided companies has definite limits and that NAMIC itself, as a trade association, has no such exemption. Activities, both in and out of the meeting room, are exempt only if they: a) involve the business of insurance; b) are regulated by state law; and c) do not constitute an agreement to boycott, coerce and/or intimidate or an act to further any of the three. **Please note that legislative activities are protected by the 1st Amendment and are generally not subject to anti-trust laws.**

Conviction upon violation of the anti-trust laws (Sherman Act, Clayton Act, FTC Act and Robinson-Patman Act) will result in mandatory jail sentences, fines or both, even for first offenders who are otherwise leaders in their communities.

Beside discussions involving any possible insurance market boycott, coercion and/or intimidation, which are never protected under any circumstances, here are some practices which you should not initiate nor participate in as they may expose you, your company, and NAMIC to possible anti-trust investigation and/or prosecution by the FTC or Justice Department. Discussing any of the following:

- **Price, profits, commission, reinsurance or any other cost components and elements.**
- **Rates or the stabilizing of rates or other terms or conditions of any products to be offered for sale.**
- **Underwriting criteria with an eye toward standardizing.**
- **A market division plan without a state law covering the plan, including discussions of type or products to be offered, customers to whom insurance products may be sold or the territories in which they may be sold.**
- **Matters that would adversely affect availability of insurance or services to the public.**
- **Future rate plans including actuarial projections.**

- **“Fair” profit levels.**
- **Keeping access to NAMIC membership unduly restrictive or denying unique services of NAMIC to nonmembers.**
- **Developing “standards” for company operations.**
- **Trading information on bidding for office equipment and supplies or agreeing to collectively refrain from purchasing any equipment, services or supplies from any supplier.**
- **Suggesting a certain credit policy.**
- **Referring to any company or agency by specific name in any example you may give as an illustration during our discussions.**

If any of the above occurs, you should object, have your objection noted in the minutes of any meeting and, if the discussion or practice continues, leave the room. Further, the prohibitions apply to discussions in an informal or social setting, not just regularly scheduled meetings.

If you see any prohibited practices occurring in any NAMIC meeting or social event, please mention your concern to an officer of the Association.



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IBHS Winter Weather Webinar

Chuck Miccolis, Director, Commercial Lines Engineering
Rem Brown, Senior Engineering Director

January 25, 2017



IBHS Mission

To conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses and communities against natural disasters and other causes of loss.

Objective and Scope

- Address specific winter weather risks
- Discuss preventative measures to take **before** the winter season
- Describe actions to take **during** and **after** winter-related events

Winter Weather Risks

- Snow loads and roof collapse
- Ice dams
- Frozen pipes

Roof Collapse

- Determine how much load the roof can support
- Look for signs of roof structure damage

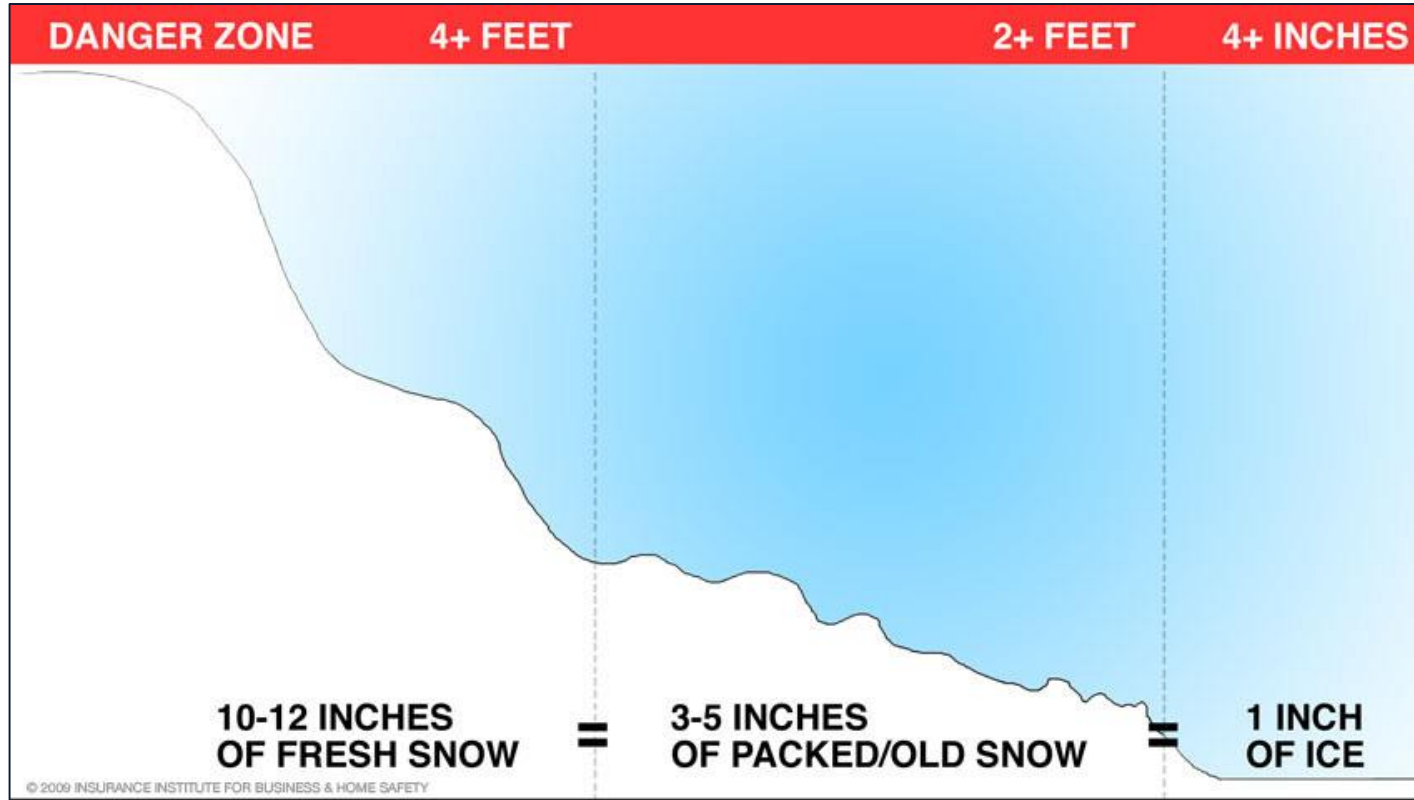


Snow Accumulation

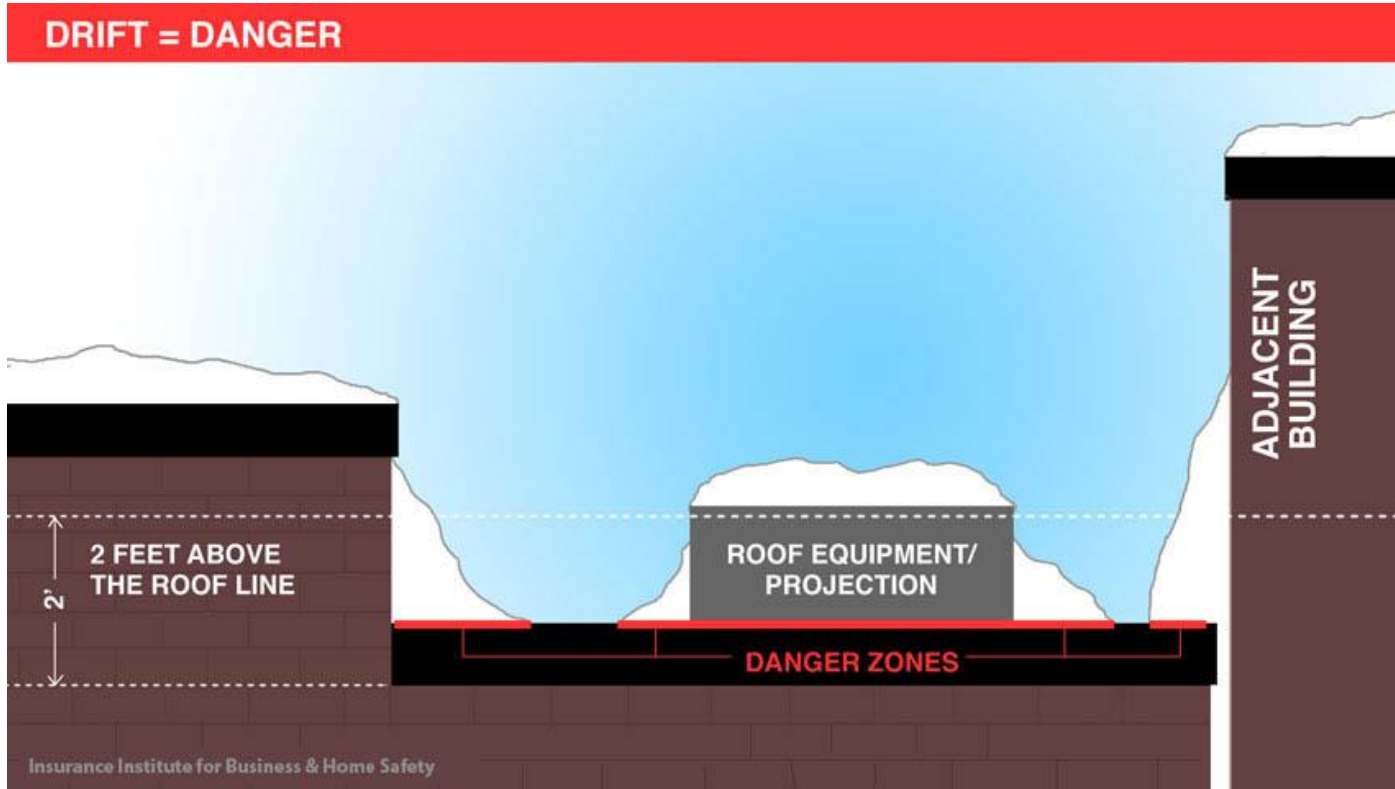
- Estimate weight of snow on roof
- Act quickly to remove snow
 - Use a roof snow rake
 - Hire a professional



Winter Weather: Roof Collapse

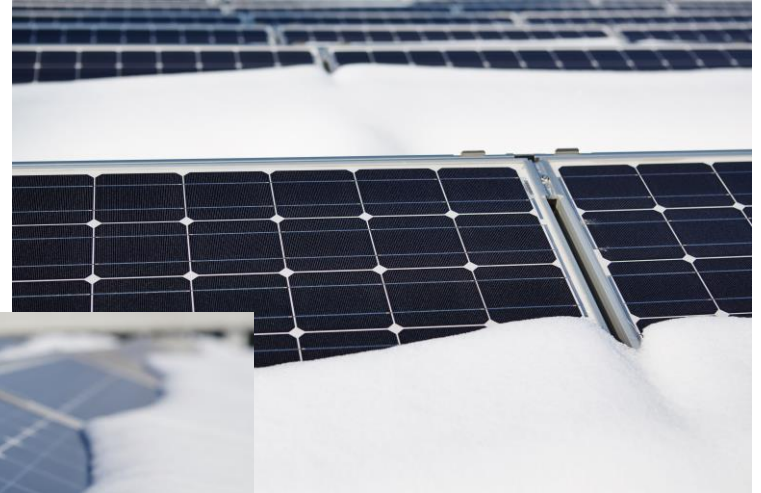
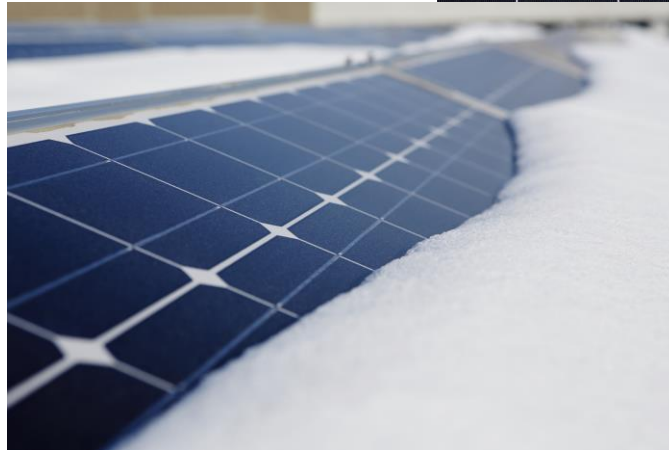


Winter Weather: Roof Collapse



Roof Collapse: Emerging Issues

Solar panels and
snow accumulation

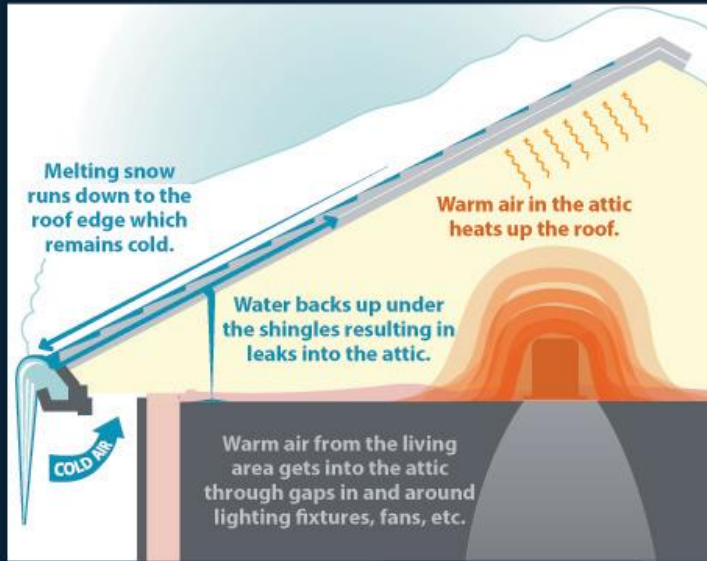


What is an Ice Dam?



Ice Dams: Steep-Sloped Roofs

Ice Dams: The Risk



Preventing Damage



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Preventing Ice Dams

- Increase ceiling insulation
- Seal ceiling penetrations
- Increase attic ventilation
- Get the snow off the roof!



Removing Ice Dams: Minimizing Damage

- Apply waterproof membrane on roof deck at roof edge (ice and water barrier)
- Remove snow
- Make vertical channels through the ice dam to allow water to drain off
- Have a professional remove the ice dam

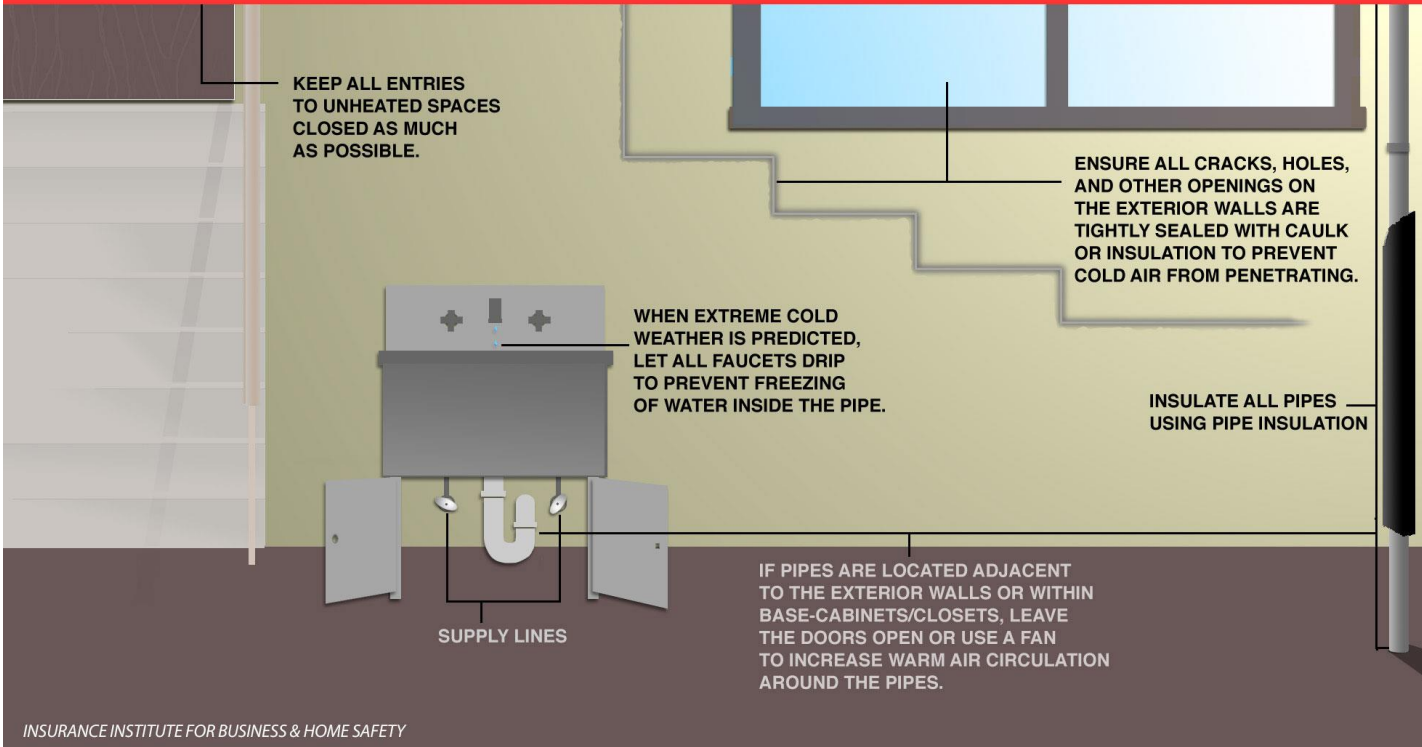


Ice Dams: Low-Sloped Roof

- Ice forms a ring around drains that keep water from draining
- Ice build-up increases the roof load which can lead to collapse and leaks
- Removing snow will prevent ice dam formation

Prevent Frozen Pipes

PREVENT FROZEN PIPES



Prevent Frozen Pipes

- Back up power for commercial building heat
- Monitor interior temperature
- Insulate/seal all penetrations
 - Walls
 - Doors/Windows



Prevent Frozen Pipes: Water

- Place a monitored automatic excess flow switch on main incoming domestic water line
- Provide early detection of broken pipe or valve when a business is closed

Prevent Frozen Pipes: Sprinkler Systems

- Monitor by a central station = early detection of pipe failure
- Use insulation and/or heat trace tape for wet sprinkler system piping
 - Main lines from underground passing through a wall and sprinkler branch lines
- Install UL-approved gas or electric unit heaters in unheated sprinkler control valve/fire pump rooms

Why Plan?

- All businesses and homes are at risk
- Plans reduce losses and downtime
- Recovery is more efficient



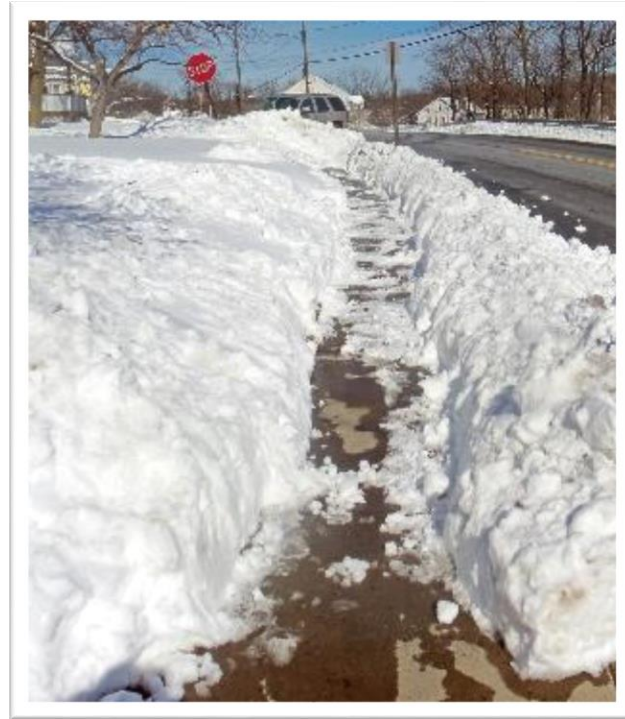
Pre-Planning

- Secure contractors for snow removal/delivery of fuel
- Install backup power
- Develop emergency preparedness & response plan
- Develop business continuity plan



Hiring a Contractor

- Look for established, licensed and bonded professional
- Check references
- Verify certificates of insurance



Alternative Power: Permanent or Portable Generators

- Extended power outages often cause significant losses
- Generators can reduce recovery time
- Always use a generator outside





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Severe Weather: Emergency Preparedness and Response Planning

DisasterSafety.org/Open-for-Business



EZ-PREP



A program of the Insurance Institute for Business & Home Safety

Prepared by the Insurance Institute for Business & Home Safety (IBHS), an independent, nonprofit, scientific research and communications organization supported by the property insurance industry. IBHS works to reduce the social and economic effects of natural disasters and other risks on residential and commercial property by conducting building science research and advocating improved construction, maintenance and preparedness practices.

SEVERE WEATHER: EMERGENCY PREPAREDNESS AND RESPONSE PLANNING



24-48 HOURS BEFORE AN INCIDENT

72 HOURS BEFORE AN INCIDENT

5 DAYS BEFORE AN INCIDENT

OFF-SEASON

LIFE SAFETY

RECOVERY AFTER AN INCIDENT

LONGER-TERM PLANNING AND REPAIRS

SUPPLY CHECKLIST

DURING AND IMMEDIATELY AFTER AN INCIDENT

LIFE SAFETY COMES FIRST
Business owners and managers should prioritize and encourage disaster safety and personal preparedness among employees. The example "Checklist of Preparedness for the workplace, emergency and disaster response checklist" below plan, and checklist are intended as general guides. These plans should be customized to the needs of the business/industry/individual, etc.
Emergency procedures and response plans should include the following safety procedures. Each task should be assigned to either a responsible person or an individual along with an alternate. These assignments should be reviewed and updated annually.

Item	Life-Safety Date	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/> Evacuate the building immediately in response to a fire alarm or other emergency (e.g., falling on roof).			
<input type="checkbox"/> Evacuate the building immediately in response to a gas leak or other emergency (e.g., falling on roof).			
<input type="checkbox"/> Check on vulnerable populations (elderly, disabled, etc.) and assist them in evacuation.			
<input type="checkbox"/> Create an evacuation procedure (e.g., hold an evacuation drill) and ensure that all employees are familiar with the procedure.			
<input type="checkbox"/> Create a plan for evacuation routes and exits. Evacuation routes should be clearly marked and unobstructed.			
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Item	During Immediate and Short-Term Incidents	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/> Evacuate the building immediately in response to a fire alarm or other emergency (e.g., falling on roof).			
<input type="checkbox"/> Evacuate the building immediately in response to a gas leak or other emergency (e.g., falling on roof).			
<input type="checkbox"/> Check on vulnerable populations (elderly, disabled, etc.) and assist them in evacuation.			
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Business Continuity Plan



A program of the Insurance Institute for Business & Home Safety

DisasterSafety.org/OFB-EZ

IBHS Member Resources

Commercial Ice Dam Guidance For Steep-Sloped Roofs

The Risk

While ice dams may form on low-sloped roofs, businesses occupying buildings with steep-sloped roofs may be more likely to encounter them.

8 Ways to Prevent Frozen Pipe Damage for a Business

Frozen pipes are one of the leading sources of property damage when the temperature drops. Don't let damage from frozen pipes soak your business—prepare using the following guidance.

- 1 Seal Exterior**
Seal all cracks, holes, windows, doors, and other openings on exterior walls with caulk or insulation to prevent cold air from penetrating wall cavity.
- 2 Seal Interior**
Insulate and seal attic penetrations such as partition walls, vents, plumbing stacks, and electric and mechanical chases.
- 3 Relieve Pipe Pressure**
Let all faucets drip during extreme cold weather to prevent freezing of the water inside the pipe, and if freezing does occur, to relieve pressure buildup in the pipes between the ice blockage and the faucet.
- 4 Keep the Building Warm**
Install a monitoring system that provides notifications if the building's temperature dips below a pre-determined number.
- 5 Insulate Vulnerable Pipes**
Insulate pipes most vulnerable to freezing by using pipe insulation.
- 6 Install Early Detection System**
Install an automatic excess flow switch on the main incoming domestic water line to monitor and provide early detection of a broken pipe or valve.
- 7 Monitor Fire Protection Sprinkler Systems**
Monitor sprinkler systems using a central station to provide early detection of a pipe failure and heat unheated sprinkler control rooms.
- 8 Install Backup Power**
Provide a reliable backup power source to ensure heat to the building.

DID YOU KNOW? The pressure buildup is the actual cause of bursting pipes.

Never set your thermostat below 55 degrees Fahrenheit.

Ice Dams: The Risk

Melting snow runs down to the roof edge which remains cold.

Water backs up under the shingles resulting in leaks into the attic.

Warm air in the attic heats up the roof.

Warm air from the living area gets into the attic through gaps in and around lighting fixtures, fans, etc.

Preventing Damage

VENTILATE INSULATE SEAL

Seal 24 in. from the exterior wall for excess roof overhang and the attic to prevent leakage.

Make sure vents are open and clear of snow to allow outdoor air to escape.

Add insulation in the attic, particularly around lights, fans and other openings between the living area and the attic.

Seal lights, fans and other openings to prevent warm air from entering the attic.

Freezing Weather Maintenance Checklist

Frozen Pipe Facts

Pipes are of the biggest of property damage when the temperature drops.

32 Degrees

Freezing point for water. It's important to know your home above this temperature.

Additional winter weather resources are available at DisasterSafety.org/freezing_weather

KNOW YOUR WINTER WEATHER TERMS

As winter weather is coming, brush up with the following terms to know what could be ahead.

- Winter Storm Watch**
A winter storm is possible in your area. Tune in to NOAA Weather Radio, commercial radio, or television for more information.
- Winter Storm Warning**
A winter storm is occurring or will soon occur in your area.
- Blizzard Warning**
Sustained winds or frequent gusts to 35 miles per hour or greater and considerable amounts of falling or blowing snow (reducing visibility to less than a quarter mile) are expected to prevail for a period of three hours or longer.

Find weather alerts from the National Weather Service at www.weather.gov

For your home or business for weather with resources at www.weather.gov or www.disastersafety.org/freezing_weather

Contact IBHS

Email

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or

Joy Stokes

Member Relations Director

jstokes@ibhs.org



Thank You

Please visit DisasterSafety.org

Questions?