

Insight: In natural disasters, hope is not a strategy

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More than halfway through the 2010 hurricane season, it's probably fair to say that coastal residents are collectively hoping that the season ends without producing any headlines or headaches. But hope is not a strategy, and no amount of hope can stop the wind from blowing.

Each time a storm is brewing, rather than hoping that the storm takes a different path, efforts should instead be focused on how to better protect ourselves and our coastal communities from the impacts of natural disasters.

Unfortunately, all too often it's the aftermath of a storm that gets all of the attention. Then devastation and destruction turn to frustration, leaving many people questioning how to better respond and react.

At the Travelers Institute, we feel it makes better sense to find solutions that protect people and their property before the storm hits, so we can minimize damage to our property and disruption to our lives.

We believe proactive strategies need to be implemented to help communities confidently stand in the face of storms. These include:

** Enhancing and rigorously enforcing building codes.

** Reinforcing roofs.

**** Making sensible land-use management decisions.**

Research proves these strategies can significantly reduce injuries to people and damage to property.

Take reinforcing roofs, for example. Assessing the aftermath of Hurricane Ike, which caused extensive damage from Texas to Louisiana, our research found that 85 percent of claims were due to roof failures. By taking the extra measure of installing a hurricane-rated roof when re-roofing, property owners gain significant protection against the possibility of a roof failure.

While roofs themselves are not the only area of concern, once they are compromised, they can lead to further destruction, including water damage.

Or take building codes. We know from examining the damage after Ike that older construction (pre-1995) suffered more than 70 percent of the losses, despite the fact that these were only half of the buildings involved.

Having stringent building codes, and then ensuring that they're properly enforced, can make a difference in the level of damage.

Finally, consider land-use management decisions. Many local municipalities are allowing more and more development along vulnerable coastlines for short-term financial gain. Today, nearly half of all Americans live within 50 miles of a coast, putting many lives and property directly in the path of inevitable weather events.

The federal government could play an integral role by instituting guidelines for appropriate building codes and land-use planning decisions, accompanied by incentives for state and local adoption.

The responsibility of being disaster-ready falls on each of us. We all have a vested interest in being as prepared as possible for a storm.

Building stronger homes is a key principle of the Travelers Coastal Wind Zone Plan, which is our proposal to improve the availability and affordability of windstorm insurance for homeowners in communities along the Gulf and Atlantic coasts. Travelers wants to do its part to keep people and their homes as safe as possible.

In addition, the Travelers Institute has been hosting a series of symposia to initiate discussions on the broad adoption of mitigation strategies, the most recent being in Mobile this past Friday.

Government officials, insurance regulators, business leaders, insurance providers and homeowners have all come to the table. The sessions have been productive in uncovering possible solutions to the vicious cycle of disaster cleanups and red tape that usually follows.

Offering insurance discounts on fortified homes is one such solution. Travelers is offering such a credit in Alabama.

The company further demonstrated its commitment to building stronger homes in the state by presenting a \$15,000 grant to the Habitat for Humanity of Baldwin County. The grant will fund the construction of a fortified home in coastal Baldwin County.

By tackling the issue before disaster strikes — with stronger building codes and better land use — we can be better prepared to withstand whatever nature sends our way.

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