



# 2017

## Kansas Insurance Department Disaster Response



The Kansas Insurance Department's primary duty during a catastrophic event is to aid our citizens in recovery efforts after a disaster by providing direct onsite resources to streamline and reduce your insurance claim process. We have developed and implemented a holistic approach to disaster recovery that will allow our resources to respond and be immediately available to answer questions and serve as a clearing house for insurance related matters. We take this responsibility very seriously and will do everything we can to assist you during this difficult time.

**Insurance Commissioner  
Ken Selzer, CPA**

Kansas Insurance Department  
420 SW 9<sup>th</sup> St.  
Topeka, KS 66612

**Consumer Assistance Hotline: 800-432-2484**

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## Glossary of Acronyms & Terms

KID	Kansas Insurance Department
KDEM	Kansas Division of Emergency Management
SEOC	State Emergency Operations Center
CAD	Consumer Assistance Division
P&C	Property & Casualty Division
FEMA	Federal Emergency Management Agency

**Public Assistance:** FEMA provides supplemental Federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations

**Individual Assistance:** FEMA Disaster assistance is financial or direct assistance to individuals and families whose property has been damaged or destroyed as a result of a federally-declared disaster, and whose losses are not covered by insurance

**Forward Operating Post:** A forward position on or near a disaster used to support insurance related operations.

**Disaster Response Team:** A core group of Kansas Insurance Department personnel with expertise in governmental affairs, consumer assistance and property/casualty related matters that respond to the scene of a disaster.

**Disaster Magnitude Classification:** A classification system that identifies 3 general categories of disaster impact measurement; minor, major and catastrophic.

**Time Phased Implementation:** The deliberate planning process that incorporates changes to a time-phased event threshold based on a disaster magnitude classification.

**Essential Support Function #14:** The Kansas Response Plan Essential Support Function (ESF) #14 provides a framework for state government to support local governments, nongovernmental organizations and the private sector during a disaster. ESF 14 is designed to foster and assist with community recovery from the long-term consequences of a disaster or emergency

**Relief Team:** A group of Kansas Insurance Department personnel, assigned by the Commissioner of Insurance, to relieve members of the Disaster Response Team located at the Forward Operating Post or the temporary KID Office in a disaster area.

## INTRODUCTION

### **Mission Statement**

We believe our primary responsibility is to the people whose personal lives or business endeavors are protected by an insurance product in the state of Kansas. We recognize that we are here to serve them and consider this responsibility to be an honor.

### **Purpose**

This Disaster Response Plan has been developed by the State of Kansas Insurance Department (KID.) It establishes policy and guidance to ensure the activation of KID resources in the event that a catastrophic disaster strikes a community in our state; and it sets the deployment of selected personnel of the KID who are required. Specifically, this plan is designed to:

- Ensure that the Kansas Insurance Department is prepared to respond to disasters, aid our citizens in recovering from them, and mitigate against their devastating impacts.
- Ensure that the KID is prepared to provide critical insurance services in a community that is threatened, diminished, or incapacitated.
- Provide timely direction, control, and coordination to the insurance industry and other critical customers before, during, and after an event, or upon notification of a catastrophic disaster.
- Establish and enact time-phased implementation procedures to activate various components of the Disaster Response Plan.
- Ensure that the KID is fully capable of responding to the aftermath of a disaster and provide essential consumer services with no disruption during recovery efforts.

### **Applicability and Scope**

The provisions of this document apply to the Kansas Insurance Department and its personnel. Support from other organizations as described herein will be coordinated with the Commissioner of Insurance as applicable. This document applies to situations that require deployment of the Kansas Insurance Department resources as determined by the Commissioner of Insurance. The Commissioner of Insurance will determine situations that require activation of the Disaster Response Plan.

### **Policy**

The Kansas Insurance Department recognizes and acknowledges that the deployment of its assets and business operations during a disaster is a major responsibility to the citizens of our state. Therefore, it is the policy of the Kansas Insurance Department that a viable Disaster Response Plan be established and maintained to ensure high levels of service quality and availability. It is also a policy of the Kansas Insurance Department to help preserve life, information, and property, and maintain these before, during and after a catastrophic event. To this end, procedures have been developed to support the

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resumption of normal operations and functions in the event of a disaster in one of our communities. The KID is committed to supporting recovery efforts, in conjunction with the Kansas Division of Emergency management, at impacted areas in our state. Likewise, the KID and its management are responsible for developing and maintaining a viable disaster response plan that conforms to acceptable insurance, regulatory, and ethical practices and is consistent with the provisions of Chapter 40 of the Kansas Statutes Annotated and the Kansas Administrative Regulations.

## CONCEPT OF OPERATIONS

### Objectives

The objective of this disaster response plan is to ensure that a viable capability exists for KID to provide essential insurance-related functions across a wide range of potential disasters. The objectives of this disaster plan include:

- To ensure the continuation of essential insurance related functions/operations during a disaster.
- To protect essential records and other assets.
- To reduce or mitigate disruptions to insurance claim processing.
- To identify and designate Kansas Insurance Department support staff to be deployed to disaster-affected areas.
- To facilitate decision-making for execution of the disaster plan and the subsequent conduct of operations, both at the disaster site and at the Kansas Insurance Department.
- To achieve a timely and orderly service to all consumers.

### Planning Considerations and Assumptions

In accordance with disaster response guidelines and emergency management principles/best practices, a viable disaster response capability:

- Must be maintained at a high-level of readiness.
- Must be capable of implementation, both with and without warning.
- Must be operational no later than 12 hours after activation.
- Must be able to maintain sustained operations for up to 30 days.

### Execution

This section outlines situations that can potentially lead to activation of the Kansas Insurance Department Disaster Response Plan because of disasters that disrupt the normal lives of the citizens of this state. This section also provides a general description of actions that will be taken by the KID to transition from normal operations to disaster response.

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## Warning Conditions

When planning and preparing for emergencies that may require activation of the Disaster Response Plan, a wide range of scenarios must be considered. Impending events such as severe weather/tornados or winter storms may provide ample warning for notification of staff and identification and pre-positioning of resources in preparing for possible Disaster Response Plan activation.

- **With Warning** - It is expected that, in most cases, the KID will receive a warning of at least a few hours prior to an event. This will normally enable the execution of the Disaster Response Plan with a complete and orderly alert, notification, and/or deployment of a KID Disaster Response Team.
- **Without Warning** - The ability to execute the KID Disaster Response Plan following an event that occurs with no warning will depend on the severity of the emergency and the number of citizens impacted.
- **Duty Hours** - If an event or incident occurs during work hours, the KID Disaster Response Plan will be activated and available members of the KID Disaster Response Team will be deployed as directed to support operations at a Forward Operating Post until relieved. Those individuals who do not have assigned roles in the KID Disaster Response Plan may be used to provide support to the Disaster Response Team, if additional assistance is required.
- **Non-Duty Hours** - The ability to contact members of the KID Disaster Response Team at all times during duty hours or non-duty hours is critical for ensuring that the KID Disaster Response Plan can be activated quickly if needed. Procedures are in place that account for notifying and mobilizing (if necessary) the Disaster Response Team on short notice as described on page 6 Consumer Assistance Procedure #1.

## Disaster Plan Activation Scenarios

The following scenarios would likely require the activation of the KID Disaster Response Plan:

- A community in the state of Kansas is devastated by a disaster.
- The Kansas Division of Emergency Management activates the State Emergency Operations Center and requests our assistance as a part of Essential Support Function #14 (Recovery.)

The following scenario would NOT require the activation of the KID Disaster Response Plan:

- A community in Kansas is temporarily disrupted due to a sudden emergency such as a fire, bomb threat, or hazardous materials emergency that requires temporary evacuation or sheltering, but only for a short duration generally not to exceed 24 hours.

## Disaster Plan Activation

The following measures may be taken during a disaster that interrupts normal operations, or if such a disaster appears imminent and it would be prudent to activate the plan as a precaution:

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- The Commissioner of Insurance may activate the disaster plan to include notification of insurance industry partners and KID disaster response personnel.
- The Consumer Assistance Division (CAD) will have the primary lead to provide notification to the insurance industry partners and KID personnel as indicated below:

## Consumer Assistance Procedure #1

- Request the below information from the company contact in the email:
  - Confirm they are aware of the event.
  - Determine Approximate amount of policyholders affected in the area. (This number will help determine if KID will send personnel or not).
  - Obtain the adjusters name and information/CAT staff info, and where they will be located in the affected area. (If they are not sure, request they notify KID ASAP).
  - Request a time for the email response back to KID, ie, by Noon, or another time in the day.
  - Contact the top 20-30 premium writers and Kansas Domestic.
  - Send a group email to the premium writers and Kansas Domestic (updated list) informing them of the situation.

## Consumer Assistance Procedure #2

- **Send an internal email to:** Commissioner Selzer, Assistant Commissioner Wine, Deputy Commissioner Clark Shultz, all Division Directors, John Boyd, Lacey Kennett, Cindy Hermes, Bob Hanson.
- This email will consist of the most current information we obtain from the insurance companies, and it is an opportunity for KID divisions to ask questions about our response plan.
- Update Commissioner Selzer and Assistant Commissioner Wine. Depending on the amount of policyholders affected, KID personnel will visit the event site, or assist from the Department office. Commissioner Selzer or Assistant Commissioner Wine will determine.

## Consumer Assistance Procedure #3

- Provide News Release to KID Government and Public Affairs Office.
- Update Website concerning the latest damage reports if available.
- Update Facebook, Twitter accounts, and Youtube posting (if needed) concerning location of the KID Forward Command Post and any other pertinent information.

## Consumer Assistance Procedure #4

- If activated to disaster site:
  - Gather KID Vests to wear for easy identification by public.
  - Provide Business Cards at the Forward Operating Post and KID Interdepartmental phone list.
  - Furnish complaint forms (a different color so easy recognizable for CAD).
  - Ensure that personnel have cell phones at the event site.
  - Contact local law enforcement to advise of KID arrival.
  - Reserve Rental car, or other transportation, and hotel rooms, if necessary.

## If handling from the KID:

- Assign dedicated CAD staff for event complaints.
- Provide dedicated CAD staff for phone calls, if necessary.

## Expedited Complaint Process

### Disaster Response Team Members

- LeAnn-Lacey (CAD & Admin)
- Cindy-Glenda (Gov & Pub Affairs)
- Heather-Tony (P&C)
- Any other KID staff
- Contact person at Kansas Insurance Department:
  - LeAnn Crow, CAD Director

### Consumer Assistance Division

Direct line: 785-296-7827  
Live Chat Line  
Email: [lcrow@ksinsurance.org](mailto:lcrow@ksinsurance.org)

- The KID Disaster Response Team members will consist of personnel from the Consumer Assistance Division, Government and Public Affairs Division, Property and Casualty Division and any other KID Staff deemed necessary by the Commissioner of Insurance.
- The Commissioner of Insurance may direct some or all of the Disaster Response Team to prepare for deployment to the impacted area. The KID Disaster Team will be notified using internal email and/or by telephone as indicated in CAD Procedures 1-4.

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- If so ordered by the Commissioner, the KID Disaster Response Team will deploy to the disaster site and ensure that insurance mission-essential functions are capable of being performed using the available resources at the forward operating post.
- KID staff members who do not have specific Disaster Response Team assignments may be called upon to supplement operations where deemed necessary.
- Representatives from other government or private organizations may also be called upon to support forward operations.
- The Disaster Response Team members will be responsible for ensuring the continuation of the insurance mission-essential functions of the KID within 12 hours and for an undetermined period of time.
- If the deployment of the KID Disaster Response Team is not feasible because of the unavailability of personnel, including the Commissioner of Insurance, temporary leadership of the KID will be passed to the Kansas Insurance Department Assistant Commissioner of Insurance.

Incidents could occur with or without warning and during duty or non-duty hours. Whatever the disaster, the KID Disaster Response Plan will be executed in response to any disasters. In most cases, it is likely there will be a warning of at least a few hours prior to an incident. Under these circumstances, the process of activation would normally enable the partial, limited, or full activation of the Disaster Response Plan with a complete and orderly alert, notification of all personnel, and activation of the KID Disaster Response Team.

Without warning, the process becomes less routine and potentially more serious and difficult. The ability to execute the Disaster Response Plan following a disaster that occurs with little or no warning will depend on the severity of the incident's impact on community and/or the activation of the State Emergency Operations Center. Positive personnel accountability throughout all phases of emergencies, including activation, is of utmost concern, especially if the emergency occurs without warning, during duty hours.

## **Time-Phased Implementation**

In order to maximize the preservation of life and property in the event of any natural or man-made disaster or threat, a time-phased implementation should be applied. Time-phased implementation will be used to prepare and respond to current conditions, to anticipate escalation of those conditions and, accordingly, plan for increased response efforts and ultimately full activation of the Disaster Response Plan. The extent to which time-phased implementation will be applied will depend upon the disaster, the amount of warning received, whether personnel are on duty or off-duty at home or elsewhere, and, possibly, the extent of damage to the affected community. The Disaster Magnitude Classification definitions may be used to determine the execution level of the Disaster Response Plan. These levels of disaster classification are defined as:

- **Minor Disaster** - Any disaster that is likely to be within the response capabilities of local government and results in only minimal need for state or federal assistance.
- **Major Disaster** - Any disaster that will likely exceed local capabilities and require a broad range of outside resource support, including state or federal assistance. The Kansas Division of

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Emergency Management will be the primary trigger for the activation of the KID Disaster Response Plan.

- **Catastrophic Disaster** - Any disaster that will require massive state and federal assistance. State and federal assistance will involve response and recovery needs.

## **Phase I – Activation (0 to 12 hours)**

If the situation allows for warning, staff may be alerted prior to activation of the Disaster Response Plan. In all situations allowing for an advanced alert, procedures are in place for effective notification to the KID key staff members and appropriate officials.

The KID Disaster Response Team should be prepared for rapid deployment upon activation via special prearranged notification procedures identified in “Consumer Assistance Division Procedure #4” on page 5. These instructions will denote explicit actions to be taken, including the location of the assembly site and/or the designated KID Forward Operating Post location.

The Commissioner of Insurance will direct the activation of Phase I. Upon activation of or notification to activate this phase, telephone, email, and other methods of communication designated by the Commissioner may be used to notify key staff and personnel.

During Phase I activation, alert and notification of specific KID employees, the KID Disaster Response Team, and other organizations, as identified previously, will take place. It is during this activation phase that the KID transitions from normal business operations to emergency operations. During this time the KID Disaster Team will prepare for deployment by equipping themselves with the necessary materials to operate at the Forward Operating Post. However, if events turn out to be less severe than initially anticipated, the time-phased response plan activation may terminate and a return to normal operations will take place.

In cases where the KID Disaster Plan activation is anticipated, the Commissioner of Insurance:

- Notifies the designated KID Disaster Team Leader to prepare for the deployment to the impacted community.
- Issues an alert to the KDEM that KID deployment is anticipated. The KID Disaster Team Leader instructs team members and personnel to prepare for forward deployment.
  - Team members assemble documents (complaint forms etc.) and other materials/equipment as required for the performance of mission-essential functions and begin preparations for the movement of these resources.
- Notifies other key KID staff, if appropriate, that deployment of the Disaster Team is anticipated.

## **Phase II – Emergency Operations (12 hours to Termination)**

During this phase, the transition to emergency operations is complete and the performance of mission-essential functions at the Forward Operating Post should be underway. Also during this phase, plans should begin for extended operations at the affected area.

In cases where the KID Disaster Team activation is ordered by the Commissioner:

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- The Assistant Commissioner of Insurance coordinates the immediate deployment of the Disaster Response Team to an assembly site for departure to the Forward Operating Post.
- The Assistant Commissioner of Insurance notifies the Disaster Response Team Leader to immediately initiate relocation efforts to the impacted community.
- The Assistant Commissioner of Insurance provides instructions and guidance on operations and the location of the Forward Operating Post.
- The Disaster Response Team Leader provides regular updates to the Commissioner of Insurance regarding the status of the Forward Operating Post activation/readiness.
- The KID management and staff that relocate to the Forward Operating Post must be able to continue operations and perform mission-essential functions for several days with resource support. Specific KID management and staff will be appointed to serve on Relief Teams to support the Forward Operating Post. It is important that KID Disaster Response Teams and corresponding responsibilities are established prior to activation so team members can be trained on their team roles and responsibilities. Depending upon the nature and severity of the event requiring Disaster Team activation, the roster and size of the team may be adjusted by the Commissioner of Insurance as necessary.

## KID ONSITE DISASTER RESPONSE

### Objective

Prepare a Kansas Insurance Department Forward Operating Post to temporarily house an Incident Management Team, consisting of KID staff and Insurance Industry Liaisons, for activation during a disaster.

### Purpose of the Forward Operating Post

The Forward Operating Post will setup in a designated location approved by the onsite incident management team and house a cross-functional insurance team convened by the Commissioner upon notification from the Kansas Division of Emergency Management (KDEM) immediately following a catastrophic disaster to enable communications and overall operational control of insurance-related matters. Insurance related data may have to be collected in order to determine the financial impact of the disaster.

Some information may be required from the insurance industry, federal and state programs:

- P&C insurance data that may include total estimated number of losses reported and total losses paid.
- Automobile data - to include total number of losses reported and total losses paid.
- National Flood Insurance Program - to include total number of losses reported and total losses paid. FEMA Region VII Office: PO Box 252 Louisburg, KS 66053 Work-913-837-5220, Cell- 202-486-2738 Fax- 913-837-5220

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The KID Forward Operating Post will not adjust nor make commitments to policyholders for payment of repairs or expenses of claims but will refer all questions to the respective insurance carriers or divisions within the Insurance Department.

## **Establishment of a Temporary KID Office in a Disaster Area**

At the discretion of the Commissioner of Insurance, a temporary KID office may be established at or near the city/cities of disaster. This office will be established in a location best suited to serve the citizens of Kansas post disaster, as established by local authorities. The location of the office will be announced within a limited time after the disaster. In addition, the location address and phone number will be shown on the KID website (at [www.ksinsurance.org](http://www.ksinsurance.org)) and through other social media.

## **Access to Disaster Areas, State Emergency Operations Center & Insurance Personnel**

### **Identification**

In coordination with state and local authorities, the KID may be assigned the responsibility to issue passes for insurance adjusters in order for entry into the affected areas. These passes will expedite access to areas that have experienced severe damage resulting from a disaster. Local authorities will determine when impacted areas are reasonably safe for non-emergency personnel to enter.

## **ACTIVATION OF THE STATE EMERGENCY OPERATIONS CENTER**

The KID will provide sufficient personnel to staff the State Emergency Operations Center (SEOC) when notified by the Kansas Division of Emergency Management. This notification may be the result of a catastrophic event in the state of Kansas, whether natural or man-made. The KID has been assigned to Emergency Support Function #14 of the Kansas Emergency Operations Plan and will report to this section in the SEOC.

Staffing the SEOC shall be determined by the Commissioner of Insurance for such time periods as necessary to assist with the effective management of the disaster, depending on the magnitude of the disaster, this may be a seven-day commitment for several weeks.

Following initial stages of the catastrophe response effort, hours of operation will be adjusted according to need.

Access credentials have been committed to the KID SEOC Team; Arrangements have been made with the KDEM to advise building security of the team's special access needs, since activation and building use may be outside normal business hours and/or on weekends. Parking passes and other special accommodations will be arranged for KID SEOC team members.

### **Kansas Division of Emergency Management SEOC**

- **The State Emergency Operations Center** exists to gather, process, and report emergency situation intelligence to aid in state policy and decision making; support local communities as they direct and control disaster emergency response operations; and account for the state's response support costs. In non-disaster conditions, the SEOC is maintained in an operational status that facilitates a timely

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response to rapidly-evolving emergencies. The SEOC's ability to exchange critical disaster information is achieved through diverse and redundant communications technologies.

The Kansas Division of Emergency Management has combined the Response Section and the Recovery Section with the SEOC to form the SEOC & Response/Recovery Section. The Section is broken down into three functional areas:

- **The Response Section** is responsible for supporting local government in times of disaster/emergency. Routinely, public safety personnel and emergency managers respond to natural, technological, or civil emergencies throughout the state of Kansas. Occasionally, these events reach a magnitude that is beyond the response capability of local or county level resources. Events of this nature may require the support of adjoining jurisdictions to include cities, counties, the State of Kansas, adjoining states, and Federal resources. Given an emergency of extraordinary scale, these events may be formally declared a disaster by the Governor of Kansas and by the President of the United States. The State of Kansas response to state and federal level disasters are managed in the SEOC.

- **The Technological Hazards** program can provide assistance concerning potential accidents involving hazardous substances such as toxic chemicals, radioactive substances, and potential releases from nuclear power plants.

- **The Recovery Section** is responsible for assisting individuals and communities in recovering from disasters and emergencies. The Disaster Recovery Section's mission is to coordinate state and federal actions with local jurisdictions to assist those impacted communities in recovering from disasters. Through the **Public Assistance** (governments - private and non-private, and Indian Tribes) and **Individual Assistance** (individuals, families and households, and businesses) programs and activities, the Recovery Section works to reduce human suffering during disasters and enhance recovery after they occur.

## Contact Information

- KID Front Desk Phone: (785) 296-3071 Toll-free: (800) 432-2484
- Consumer Hotline: (800) 432-2484
- KID Web Site: [www.ksinsurance.org](http://www.ksinsurance.org)
- KID Facebook Page: <https://www.facebook.com/KansasInsuranceDepartment>
- KDEM Emergency Reporting Number: (785) 291-3333
- KDEM Web Site: [www.kansastag.gov/KDEM](http://www.kansastag.gov/KDEM)
- National Weather Service website: [www.weather.gov](http://www.weather.gov)
- FEMA website: [www.fema.gov](http://www.fema.gov)

([commissioner@ksinsurance.org](mailto:commissioner@ksinsurance.org)) for insurers and consumers to send disaster-related information (e.g., field office locations, contact personnel, claims reports received and paid losses, etc.) accessible by a KID employee or an alternative employee designated as a back-up. In the aftermath of disasters, this mailbox will be monitored seven (7) days a week. This Department employee will acknowledge receipt of these electronic communications and forward the information to the appropriate recipients for processing.

## **Reconstitution and Termination**

During this phase, all personnel, including those who are not involved in the Disaster Response Plan activation, will be informed that the actual emergency no longer exists and instructions will be provided for resumption of normal operations at the KID home office.

Follow-up contact will be made to the governing body of the affected community no later than 2 weeks post incident.

## **PLAN REVIEW**

### **Annual Plan Review**

An After-Action Review information collection process will be initiated by the Disaster Response Team after cessation of operations at the Forward Operating Post. The information to be collected will, at a minimum, include information from personnel working during the Disaster Response Plan activation and a review of lessons learned to include processes that were effective and less than effective. The After-Action Review will provide recommended actions to improve areas identified as deficient or requiring improvement.

The information will be incorporated into a debrief session with the Commissioner of Insurance. Recommendations for changes to the KID Disaster Response Plan and any accompanying documents will be developed and brought forth to the Commissioner of Insurance and Disaster Response Team for review. The Commissioner of Insurance and designated disaster response planners for the KID will review and implement changes to the KID Disaster Response plan as required.