



AGENTS COUNCIL
FOR TECHNOLOGY.

DISASTER PLANNING RESOURCES

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AGENTS COUNCIL
FOR TECHNOLOGY.

ACT NOW.

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



**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 your clients without power, phone, Internet and even without a physical office location.

Enhance disaster preparedness for your small business by implementing remote work capabilities, utilizing cloud-based systems, and ensuring diverse, resilient infrastructure to maintain your operations and provide support to your clients during physical disruptions.

Agency principals should work with carriers in advance to establish protocols for the claims process and document this information for staff. Frequent review of the policy will help staff understand their role and serve as efficiently as possible in the wake of disaster. It is recommended that key agency personnel review and sign off on the policy annually.

A well-crafted disaster plan enables you to concentrate on recovery and maintaining services, rather than scrambling to find essential data or assemble necessary tools. The Company Disaster Plan is initiated by Agency Principals and Key Employees. Ensure the final document is shared electronically and provide a hard copy that staff can access, regardless of their location when power or connectivity is an issue. The plan includes specific sections detailing the responsibilities and actions required during a disaster, ensuring a coordinated and effective response. Consider including a regularly scheduled update to the completed plan in your agency procedure manual.

DEFINING DISASTER.

Understand the disaster risks in your location and educate your staff about what steps to take when a disaster occurs.

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 communicates first with staff to ensure their safety?
- Who's responsible for checking physical office location and determining the safety of the space?
- Who is responsible for managing communication and providing updates, including speaking with the media, social posts and other communications?
- When should the plan be implemented?
- What policies and tools are in place for remote access/work?
- Is there an alternate location or CAT van available if you are in a disaster-prone area?
- Who will monitor closures and safety?
- Determine where copies of the Disaster Plan will be kept. There should be several copies, including electronic and hard copies available to key department heads. At least one hard copy should be kept off-site.

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 stored with your plan and have a communication process in place.
- Document how you will utilize electronic communication (text, email) for information and updates.

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, move equipment to interior of your location, check fire suppression, etc.
- Identify equipment, furniture, records and supplies that should be moved to a safer location. If there is a risk of flooding, be prepared to elevate any floor-level items.
- 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 a secure storage location. Additionally, be prepared to rent temporary office space or work remotely if needed.

Power, Phone and Internet:

- Backup data on your systems daily to ensure you can recover if lost in the emergency.
- Include contact information for power, phone and internet companies should you need to check on service.
- Determine minimum power needs to support customers including number of servers, computers, phone systems, lights, printers, etc. If you utilize power strips, also include in your calculation the amp drain from their use.
- Research back-up power supplies like generators and alternative telecom solutions such as hotspots. Once implemented, be sure to test often and conduct regular maintenance.
- Document the process for using back-ups and review regularly with staff.
- Determine if there is a need for alternate call center service.

Resources:

- Below are a few options to check when determining what type of generator you need. These resources are only suggestions and not a recommendation from IIABA or ACT.
 - [How to Pick The Right Size Power Generator for Your Business](#)
 - [How to Choose the Right Industrial Generator for Your Business](#)
 - [Generator Sizing Guide](#)
 - [What Size Generator to Buy](#)

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)
- Consider a friendly competitor’s office as a base of operation. Offer to reciprocate if they experience a future disaster.
- Set standards for back-up power (generators or uninterruptible power supply - UPS) and telecom solutions (fiber, landline, cell phone, wireless hotspot) for home offices or alternate locations
- There are various types of alternate locations typically categorized as hot, cold or warm sites. These differ in the equipment and capabilities that each site offers. The resources links below offer more detail.

Resources:

- [Hot and Cold Sites for Data Recovery](#)
- [Hot and Cold Sites in Disaster Recovery Planning](#)

Does your agency need a CAT vehicle?

- If an affordable option for your agency, you may want to have an agency vehicle designed as a ‘CAT Vehicle’ and equipped with essential office items to provide on-site support to affected clients.
- 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 TECHNOLOGY SYSTEMS

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 reducing 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 update/refresh staff on your agency’s remote work protocols, including cyber safe practices.
- Consider ensuring key staff has chargers for their devices available at home or their alternate location.
- 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](#)

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.

Go Paperless

- Eliminating paper files and storing data electronically makes disaster recovery significantly easier.
- 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.
- Be sure your generator can handle the load size of your equipment. Make a list of everything you need to power and add up the total wattage. This will tell the minimal electrical input needed.

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 will 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. Discuss with staff how best to handle the influx of claims that can be expected during a disaster. Discuss ways to reallocate staff to a temporary claims handling role if needed. Work with your carrier partners to leverage any processes they will have available for First Notice of Loss.
- **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, news and 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

Here are some general resources for developing or improving a small business disaster plan:

- [How to Create a Disaster Plan for your Small Business](#)
- [Ready.gov: Official disaster planning website of the US government](#)
- [Small Business Administration](#)
- [U.S. Chamber of Commerce Foundation](#)
- [Florida Association of Insurance Agents Disaster Command Post](#)

Resources to share with agency clients:

- [Insurance Information Institute Resilience Accelerator](#)
- [Disasters & Preparedness info](#)

During a Disaster

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. However, do not endanger yourself or others trying to rescue equipment or vehicles.
- Keep tuned to local news and other media for alerts.
- Rely on 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.

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.
- Remember this is a difficult and emotional time for your clients. They may unintentionally display anger or frustration toward you. Try to be as patient as possible about their circumstances.

POST-EVENT DEBRIEF

- Conduct quantitative (measurable data) and qualitative (observations, perspectives, experiences) 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.

ASSESS THE OFFICE

- Once roadways are safe, assess the safety of all buildings.
- Test and monitor power/back-up power and other services necessary for business. If using a generator keep fuel on hand.
- Add a step in your failover (the switch to backup systems) procedures to move back to 'normal' operations (phone system, servers etc) once the primary systems are available again.
- Follow up with your local catastrophe liaisons if your state has a CAT committee and if any insurance villages (a temporary area where policyholders can meet with their insurance carriers to file claims, get policy information, etc.) were enacted.
- Be prepared to welcome clients and adjusters 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.

ADDITIONAL RESOURCES: DISASTER APP

Note that these links redirect to various platforms to download (Amazon, the Google Play Store, the Apple App Store, etc.), so be sure to choose the download platform corresponding to your mobile device.

[Weather.gov](#)

[MyRadar](#)

[Red Cross First Aid](#)

[FEMA](#)

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	
Earthquake Damage	
Environmental—Mold Outbreak, Infestation, Pandemic	
Fire—Region, Entire Building, or Building Mechanical Failure	
Flooding—Natural Causes, or Building Mechanical Failure	
Hurricane / Tropical Storm	
Pandemic / Epidemic	
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 communicates first with staff to ensure their safety?

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 is responsible for managing communication and providing updates, including speaking with the media, social posts and other communications?

Name: _____

Phone: _____

Email: _____

Alternates:

Name: _____

Phone: _____

Email: _____

When should the plan be implemented?

What policies and tools are in place for remote access/work?

Is there an alternate location or CAT van available if you are in a disaster-prone area?

- 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

Links to guidelines: _____

Establish minimum expectations of work attendance in advance.

Notes:

Employee Directory:

Have employee contact information and communication process in place.

Links 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, move equipment to interior of your location, check fire suppression, etc.

Notes:

Identify equipment, furniture, records and supplies that should be moved to a safer location. If there is a risk of flooding, be prepared to elevate any floor-level items. Note that 3 ft is the recommended height for computer servers and other equipment to prevent 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 off-site to a secure storage location. 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 including number of servers, computers, phone systems, lights, printers, etc. If you utilize power strips, also include in your calculation the amp drain from their use. Use 'generator wattage calculators' available online to ensure you have accurately estimated needs.

Notes:

Research back-up power supplies such as generators and alternative telecom solutions such as hot spots. Once implemented, be sure to test often and conduct regular maintenance.

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:

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

Emergency Supplies:

Person responsible for maintaining? _____

- Flashlights
- Batteries
- Chargers
- First Aid Supplies
- Blankets
- Rain gear
- Hygiene items
- Bottled water (1 gallon per person for 3 days)
- Non-perishable food items (3-day supply)
- Paper products
- Sanitize and wipes
- Tools, such as hammer, screwdrivers, etc.
- Battery-powered hand crank radio
- 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 uninterruptible power supply - UPS) and telecom solutions (fiber, landline, cell phone, wireless hot spot) 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 reducing 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 update/refresh staff on your agency's remote work protocols, including cyber safe practices.
- 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.
- Consider ensuring key staff has chargers for their devices available at home or their alternate location.

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 [lvans](#)) 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

Eliminating paper files and storing data electronically makes disaster recovery significantly easier. 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).

Notes:

Ensure Access to Critical Data:

Contact information:

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

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.
- Be sure your generator can handle the load size of your equipment. Make a list of everything you need to power and add up the total wattage. This will tell the minimal electrical input needed.
- 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:

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

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 will 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: _____

Alternatives:

Name: _____

Phone: _____

Email: _____

Notes:

Follow the News:

- Check with local and state associations for pertinent services, news and 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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