



# Hurricane Preparedness



Tips for an Agency Disaster Plan  
Hurricane Tidbits  
FMIC's Disaster Procedure  
Additional Resources

First Mutual Insurance Company  
P.O. Box 410 | Smithfield, NC | 27577  
(800) 638.4553 | (919) 934.6111

# Tips for an Agency Disaster Plan

- Prepare a detailed lists of employee, vendor, company and customer contacts lists. Distribute this list to all employees, and update regularly.
- Keep an off-site back up of all electronic files, and update them on a weekly basis, at minimum.
- Determine if you can work offsite through your agency management system.
- Make sure you have a UPS power supply that can stay up at least 15 minutes to allow your server to shut down in the correct manner.
- Have inexpensive phones on-hand that can be used if the electrical systems are down.
- Keep enough supplies in-house for employees who are able to come to work, including enough bottled water to last two weeks, canned food, can openers, etc. and a fully stocked First Aid Kit.
- The number one thing to remember: **SAFETY FIRST**. If the disaster occurs during the day, make sure you take appropriate steps to insure the safety of your staff.



# Hurricane Tidbits

- Our normal hurricane season is from June 1 to November 30, with the peak season being mid-August to late October. Interestingly, over the past 100 years, the most storms have developed on September 10.
- According to the NOAA, an average of 5 hurricanes strike the US Coastline in a 3-year period.
- Hurricanes are not named until sustained winds of 39 MPH are reached. In 1979, a six-year rotating list of names was developed, alternating between male and female names. Names are only retired if a particular storm with the respective name causes significant damage or death.
- The Galveston Hurricane of 1900 is still considered the deadliest weather disaster in US History, with over 8,000 deaths contributed to this storm.
- Statistics show that forecasters can accurately predict a hurricane return period for any geographic location. A return period is the frequency at which a certain category storm will hit a location in a 100 year period.



# FMIC Disaster Plan

- We will send out a notice suspending all binding authority when the threat of a hurricane is imminent.
- If we have a direct hit with substantial damage to property in our writing area, please note the following:
  - We will make all efforts to work at full staff levels; however, the safety of our employees is paramount.
  - Please fax, e-mail or mail all loss notices to our office.
  - We will make every effort to have open phone lines.
  - We will update all agents as soon as possible to additional disaster plan guidelines, loss adjust procedures and plans, and directives via fax, e-mail and phone.

# Additional Resources

- Please visit the National Hurricane Center’s website at [www.nhc.noaa.gov](http://www.nhc.noaa.gov) for additional resources including preparation checklists, definitions, and videos.



**NOAA** NATIONAL OCEANIC AND  
ATMOSPHERIC ADMINISTRATION  
UNITED STATES DEPARTMENT OF COMMERCE

- For additional information on developing a comprehensive Agency Disaster Plan, please visit IIABA’s website at [www.iiaba.com](http://www.iiaba.com) and search for “agency disaster plan.”



