



SMARTER ABOUT EXTREME WEATHER

February 5, 2014 — Matt Gannon, Head of Federal Affairs

WE ARE FARMERS...



CATASTROPHE RESPONSE

Mobile Claims Centers – The Foundation for Restoring Customers' Lives



COMMITMENT TO RESILIENCY AND MITIGATION

Promoting Research to Employees, Agents and Customers



FARMERS PARTNERS WITH *REBUILD JOPLIN*

116 House Rebuilt or Repaired, Helped by 175 Farmers Volunteers

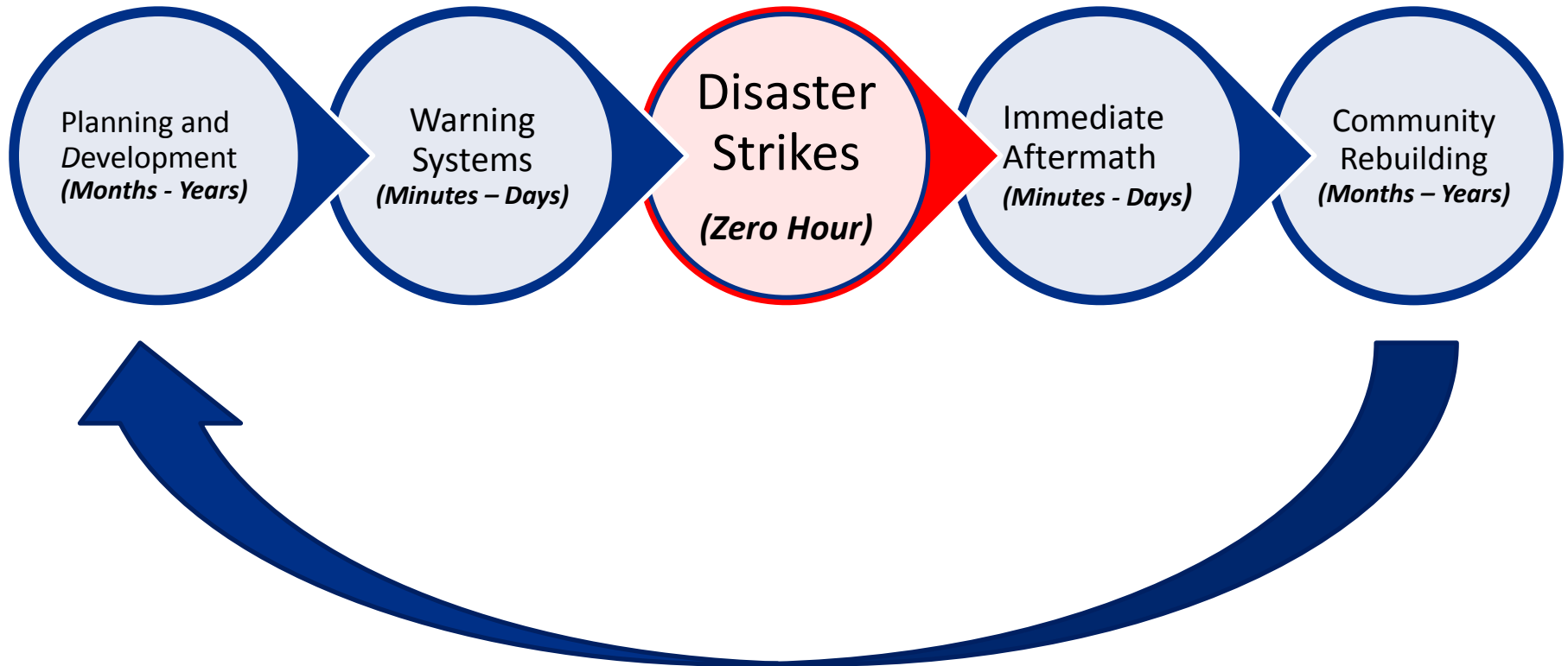




MAKING THE NATION SMARTER ABOUT EXTREME WEATHER

NATURAL CATASTROPHE TIMELINE

Lessons Learned; Opportunities Still Missed



MONTHS TO YEARS BEFORE CATASTROPHE

Planning and Development

- Land Use
- Building Code Enactment and Enforcement
- Infrastructure Mitigation
- Individual Mitigation Incentives
- Insurance

MINUTES TO DAYS BEFORE CATASTROPHE

Warning and Action

- Early and Accurate Warnings
- Communication of Risks
- Informed Population
- Evacuations (roads, mass transit)
- Is the Nation “Weather Ready”?

MINUTES TO DAYS AFTER CATASTROPHE

Immediate Aftermath

- Emergency Services
- Food, shelter, communications
- Disaster Declarations
- Combatting contractor fraud

MONTHS TO YEARS AFTER CATASTROPHE

Community Rebuilding

- Calculating government aid
- Strings attached to aid
- Expediency vs. Responsibility
- Learn lessons from Planning and Development failures

MOVING ON....

WHAT HAVE WE LEARNED?

ARE WE SMARTER ABOUT EXTREME WEATHER?

THE TIME FOR ACTION IS **BEFORE** THE NEXT
CATASTROPHE.



FARMERSSM
INSURANCE