

Insurance Foundations and Resilience

Empowering CROs with Knowledge and Resources

Post Webinar Resource and Reference Guide

The Insurance Information Institute | [Link](#)

For more than 60 years, the Insurance Information Institute (Triple-I) has been a primary source of factual information and credible analysis on insurance—what it does and how it works. The Triple-I does not lobby, and its crucial educational role is especially important in today's challenging economic environment.

Homeowners Insurance Handbook | [Link](#)

The Triple-I and the National Association of REALTORS (NAR) have released a Homebuyers Insurance Handbook to educate current and prospective homeowners about their insurance needs. The Handbook addresses questions like:

- What's covered in a standard home insurance policy and what are the basic types of coverage?
 - How much insurance do I need and what factors should I consider when evaluating those needs?
 - What questions should I ask when connecting with an insurance professional?
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Insurance Handbook for Policymakers | [Link](#)

To help policymakers better understand the unique role played by insurers in managing risk, the Triple-I has published the Insurance Handbook for Policymakers. It provides insight on key issues affecting the industry, from financial and market conditions to the nature of insurance regulation, to covering the costs of natural disasters and terrorism. It also provides information on the basics of insurance as well as numerous tables and charts and directories of insurance associations and regulators. The Handbook is designed to be used in conjunction with the Institute's other information resources, like the [Triple-I website](#) and various publications, including the [Insurance Fact Book](#) and A [Firm Foundation: How Insurance Supports the Economy](#).

The Federal Alliance for Safe Homes (FLASH) | [Link](#)

The Federal Alliance for Safe Homes (FLASH) — a 501(c)(3) nonprofit organization — is the leading consumer advocate for strengthening homes and safeguarding families from natural and man-made disasters. FLASH promotes life safety, property protection, and resiliency by empowering the community with knowledge and resources for strengthening homes and safeguarding families from natural and man-made disasters. FLASH’s vision is a world where people value, demand, and build strong homes and resilient communities.

Inspect2Protect.org | [Link](#)

Your home might be the most valuable investment you’ve ever made. Protect it with simple, low-cost upgrades to also protect your family and wallet from the high cost of a disaster. Use Inspect2Protect to get started with a free, custom assessment. You can find the research for this resource and the “No Code, No Confidence Campaign” [here](#).

Resilience Policy Resource Guide and Retrofitting Program Playbook for State Insurance Regulators | [Link](#)

This paper by the National Association of Insurance Commissioners – Center for Insurance Policy and Research (NAIC-CIPR) and nonprofit Federal Alliance for Safe Homes (FLASH) details three key strategies many regulators leverage as climate risk and accelerating disasters impact state insurance markets:

1. Leadership to Advance Building Code Policy
 2. Creating and Sustaining Retrofitting Programs
 3. Fostering a Culture of Resilience
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Buyer's Guide to Resilient Homes | [Link](#)

The Buyer’s Guide to Resilient Homes has the information you need to identify homes that will still be standing after a disaster. The guide takes you beyond aesthetics like curb appeal and stainless-steel appliances to focus on the risks where you live and how your home should perform when tested by nature. Learn how to identify inspectors or realtors who can help determine a home’s safety potential, discover features and upgrades that make it safer and stronger, and understand how insurance provides financial security for recovery.

Liberty Mutual Customer Resilience | [Link](#)

At Liberty Mutual, we understand that our industry plays a key role in building more resilient individuals, businesses and communities. We promise protection from the unexpected, delivered with care, which has elevated importance in the face of increasing uncertainty. We fulfill this role by distributing risk, mitigating potential losses and offering financial protection so individuals and businesses can embrace the opportunities they have today and confidently plan for the future.

Case Studies

Students Promote Flood Resilience and Reduce Insurance Costs | [Link](#)

Middle school students are working to help residents recognize and reduce flood risk in their coastal Georgia city. Their efforts are also earning the community credits to lower their costs for flood insurance.

County-Wide Collaboration Reduces Flood Risks and Insurance Rates | [Link](#)

Residents of Barnstable County, Massachusetts, have found an unlikely but financially rewarding pairing: county efforts to keep mosquito populations under control are reducing residents' flood insurance premiums.

Extending the Application of Parametric Solutions: Addressing Nature Loss and Finding Solutions for Vulnerable Communities | [Link](#)

This perspective is the result of a collaboration of experts from Marsh McLennan, Marsh, Guy Carpenter, and Blue Marble. Blue Marble acts as project and stakeholder manager, leveraging their proprietary digital platform to design and model climate/weather-related parametric solutions. Blue Marble arranges risk transfer, including insurance and reinsurance, through its owner companies, among which is Marsh McLennan.

Strengthen Alabama Homes | [Link](#)

SAH provides grants to Alabama residents for residential wind mitigation on existing, owner-occupied, single-family homes. The program is funded by the insurance industry in Alabama and is not tied to the state's general budget or federally funded programs. The mitigation standard adopted by the Strengthen Alabama Homes program is known as the [FORTIFIED Home™ program](#), developed by the Insurance Institute for Business and Home Safety ([IBHS](#)). To receive this grant, you must reach the IBHS FORTIFIED Roof or Silver standard.

Conclusion

By utilizing the resources and knowledge provided by these organizations, you can better understand and navigate the complexities of insurance, ensuring resilience and protection for your investments and communities.

