Plan Now, Pay Less

Effective Loss Mitigation Strategies

Markie Davis
State of CO

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BELFOR

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State of TN

Vernon Duty
BELFOR
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Golden Hours of Recovery

- First 24 - 72 Hours
- Stabilize Structure & Environment
  - Temperature around 72°
  - Humidity under 50%
- Recover Assets
  - Remove
  - Protect in Place
Emergency Mitigation

- Building Security
- Isolate Environmental Issues
- Hazard Mitigation
- Water Extraction
- Smoke Ventilation
- Implement Humidity & Temperature Controls
- Winterization
- Identify and Isolate Utilities
- Identify Structural Issues (shoring)
- Remove Assets or Protect in Place
- Isolate Damaged Areas - Restrict Access
Emergency Security & Shoring
Initial Response

Safety Hazards
- Electrical
- Overhead
- Slip & Fall
- Biohazards
Isolate Damaged Areas
Shrink Wrap
Mitigation Steps for Contents

- Remove or Protect in Place
  - Cover or shift
  - Foil Tabs, Ziploc Bags
- Corrosion control
- Freeze documents
Chain of Command

• Who is authorized to make decisions?
Costs Will Spike If …

- Water Damage Ignored or Not Properly Addressed
- Mold Remediation Poorly Handled
Hospital in Houston
Access Challenges

- Life Safety Paramount
- Investigations
- Structural Integrity Compromised
- Community-wide Access Issues
- Pre-plan for Delayed Access
Tulane University
## Vital Record Recovery

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Electronics Restoration
Technology
Jamie Fohl
State of Tennessee
Sole Source Contract for Emergency Services

- One Company To Call
- Initial Invitation To Bid - Then Low Bid
- Long Term - 5 Years
- Covers General Government and Higher Ed
Benefits

• Set Performance Indicators and Response Times

• Set Pricing Through Competitive Bid Process

• Expedites Mitigation – Competitive Bidding
  
  Already Done!

• Helps Overall Adjusting of the Claim
New Contract Addition For Repair Work

- One Company From Start To Finish
- Competitive Pricing
- Reduces Overall Time of Claim
Markie Davis
State of Colorado
Property Loss Checklist

• Report the loss to State Risk Mgmt. immediately
• Take immediate steps to mitigate the loss.
• Refer to the State Price Agreement.
• Do not dispose of damaged items before they are documented.
• Keep receipts and other documentation of all mitigation costs.
• Investigate the cause of the claim.
• If a criminal act, contact local law enforcement.
• Within 3 business days complete the Loss Notice and forward to Risk Management.
• Expect a site visit on all large claims.
• Obtain bids for the repair or replacement.
• Investigate the cause of the claim.
• Proceed with repairs or replacement after receiving authorization.
• Notify State Risk Mgnt of additional damage.
• Submit all final documentation to State Risk Mgnt.
Vernon Duty
BELFOR
• Major Defense Contractor
• 1,300 Employees
• On-Going Scheduled Contracts
- Security Issues Critical
- Documents
- Electronics
- Move To New Location
• Tent City!
• Process!
Tornado Damage
Ringgold GA High School and Middle School

- School Superintendent Story
- No Disaster Recovery Plan
- 23 Separate Buildings
• One of Main Buildings Showing Damage
• Roof, Windows, Exterior Envelope Damage
• Debris All Over Campus
• Engineering Reports Necessary
• Selective Demolition
• Recover Contents That Are Okay
• Pack, Inventory, Move, Clean, Store, Return
• Dispose Of What Is Left Behind
• Begin Process of Redesign
• Order Cabinets, Finishes, Paint Scheme, Etc.
• Content Cleaning and Move-Back
- Exterior Repair Finished
- Interior Finishes Worked On or Done
- Contents Returned Room By Room
• Beautifully Repaired Building
• Ready To Welcome Staff and Students
• Ready ON TIME!
Thank You