



MBA's COMMERCIAL REAL ESTATE FINANCE/MULTIFAMILY  
HOUSING CONVENTION & EXPO  
Walt Disney World Swan And Dolphin, Orlando, Fla.

## Sleeplessness in Seattle – Are Uninsured Perils Giving You Heartburn?

Tuesday, February 5

3:45 – 5:00 pm



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## Sleeplessness in Seattle – Are Uninsured Perils Giving You Heartburn?

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- The Benefits of Claims Mitigation Practices
  - 1.) Avoid or Minimize Damage to Insured Property
  - 2.) Reduce Insurance Premiums
    - I. Measures taken to mitigate risk often provide premium reductions
    - II. Some carriers have specific forms that provide specified reductions for mitigation items when completed by an authorized person (I.e. contractor)



- Reference Information

- FEMA has a great website that provides sound guidance on mitigation practices and many are part of this presentation

[www.fema.gov](http://www.fema.gov)



- Wind Mitigation Practices

--Windstorm Activities Encompass Named Storms, Hail, and Tornado

## **Before The Storm**

- A.) Protect Doors (water intrusion, etc.)
- B.) Window coverings (plywood or other material)
- C.) Reinforce Metal Walls/Metal Roofs/Garage Doors
- D.) Identify and Remove Loose Objects (windborne missiles)

## **Maintenance Items**

- A.) Exterior Walls – Ensure siding is in good condition
- B.) Remove/Trim Trees



- Wind Mitigation Practices (continued)

## Building Practices

### A.) Roofing

- I. Covering Used – Concrete, Metal, Clay Tile, Shingle
- II. Truss/Wall Connection – Straps, Ties, Bolts
- III. Opening Protection – Ensuring no openings for wind to enter
- IV. Roof Deck Attachment – Nail, Epoxy, Bolt
- V. Roof Geometry – Flat, Gable, Hip, Mansard

### B.) Windows & Doors

- I. Wind/Debris Resistant Glass
- II. Window Shutters
- III. Door Entry Raised



- Earthquake Mitigation Practices

- A.) Building Practices

--Earthquake forces – tension, shear, compression, bending, and torsion

- i. Reinforce wood frame walls with wood or steel to avoid “racking”
- ii. Steel buildings should use “k-bracing”, diagonal, or cross-bracing to address tension and compression forces. Connections between columns and beams are also designed to resist rotation of the column.
- iii. Concrete buildings sometimes use shear walls to provide lateral resistance in the plane of the wall.
- iii. Address “Liquefaction” before building
- iv. Weight distribution – most weight should be at base of building
- v. Ductility – use building components that “resist” earthquake movement (steel and reinforced concrete)
- vi. Damping – reduce resonance in a building
- vii. Bolt walls to foundation



- Flood Mitigation Practices

- A.) Building Practices

- I. Raised foundation
- II. Use flood resistant materials
- III. Waterproof exterior walls
- IV. Raise electrical components
- V. Anchor items that may otherwise move in a flood
- VI. Raise HVAC equipment
- VII. Install sewer backflow valves