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ISSUE 9
APRIL, 2010

BUSINESS INTERRUPTION CONSULTANTS, INC.

PREPAREDNESS: LESSONS FROM THE PAST

As we forge ahead, we can either learn from the past or blindly hope the future will get brighter on its own. Only through better disaster planning and catastrophe response will we be able to mitigate the damage dished out by Mother Nature. Most countries, much less individual organizations, have nonexistent infrastructure, equipment, and communications. As impressive as it may be from a logistical standpoint to get a team of trained rescue workers in-country just 24 to 36 hours after the disaster, too many people died well before then.

HOW QUICKLY CAN YOU RESPOND TO A DISASTER?

By now, the immediacy of the initial and largely unsuccessful rescue efforts and disaster response in Haiti has waned and the focus has rightly begun to turn to long term relief, recovery, and reconstruction. The United Nations, U.S. military, Red Cross, Doctors without Borders, and scores of other organizations are now performing the difficult tasks of finding adequate water supplies, nutrition, medical care, and shelter for the wounded, psychologically scarred, orphaned, and homeless. **HOW WELL WILL YOU RECOVER FROM A DISASTER AT YOUR LOCATION?**

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Newsletter Layout & Design by
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For people around the globe, this unfathomable tragedy, especially so soon after major disasters in southeast Asia, China, Burma, and even in the developed world in New Orleans, offers an opportunity to seriously re-evaluate catastrophe preparedness and response. Haiti and New Orleans alone should be enough to prompt an outcry for better worldwide disaster preparedness management. Although past decades have given us many other wake-up calls: 9/11, the Bam earthquake in Iran, the Southeast Asian tsunami, the Sichuan earthquake, and the typhoon in Burma, who is paying attention? According to George Santayana, "Those who do not learn from history are doomed to repeat it." **DO YOU HAVE A WELL-DOCUMENTED AND PRACTICED BUSINESS CONTINUITY PLAN?**

These are all questions that should be answered before the next disaster occurs. New Orleans remains ill-prepared for another major storm. People believe Katrina was a worst case scenario. Hopefully, it was, but Katrina did not even hit New Orleans directly. Stronger hurricanes on a straight collision course with the city are possible, particularly if sea surface temperatures continue to rise. Houston, too, faces extreme windstorm risk. Hurricane Ike provided another near miss and even the damages seen there were considerable. If a powerful storm actually hits Houston, or even Galveston, head on, the economic

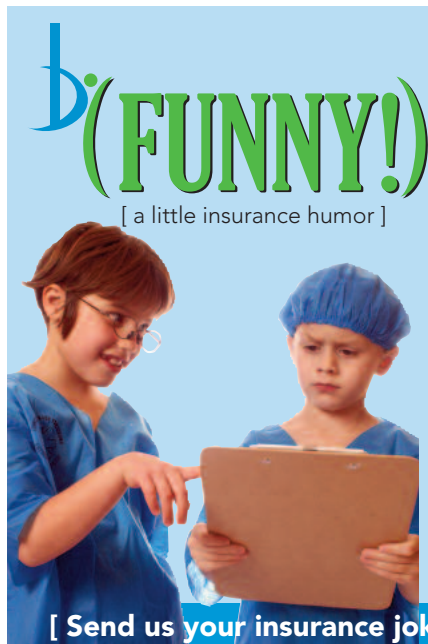
loses would be considerable, and the casualties, if evacuations are not properly heeded, might also prove tragic. **IS YOUR LOCAL GOVERNMENT PREPARED? ARE YOU?**

We are all keenly aware of the inevitable "big one" that will hit California. Yet somehow, retrofitting buildings in earthquake country is still seen by many as a nuisance to be pushed back as far as possible, just as levee fortification in some below sea level communities remains unfunded and delayed, despite a commendable statewide call to action to bolster many of these vital defenses.

Thousands of lives are in the balance, and as we have seen in both New Orleans & lower Manhattan, catastrophes are just as possible domestically as they are abroad. **IS YOUR NEIGHBORHOOD AND OFFICE PREPARED?**

The longer we go without taking necessary steps to increase preparedness, the sooner we will stop calling them natural disasters and start calling them man-made catastrophes. For assistance in writing or reviewing your Contingency Plan, contact Business Interruption Consultants: info@bisimplified.com. We would welcome the opportunity to help you *Be Prepared and Be Protected™*.

Thanks for portions of this article to Jared Wade. His article, Haiti: The Future of Disasters, appeared in Risk Management Magazine, March 5, 2010 issue.



An insurance agent said to his customer, "Thank you, Mr. Jones, for your patronage. I wish I had twenty customers like you."

"Gosh, that's nice to hear, but I'm kind of surprised," admitted Mr. Jones. "You know that I file many claims and always pay premiums late."

The insurance agent said, "I'd still like twenty customers like you. The problem is, I have two hundred like you."

The seven year old girl told her mom, "A boy in my class asked me to play doctor."

"Oh, dear," the mother nervously sighed. "What happened, honey?"

The little girl replied, "Nothing, he made me wait 45 minutes, and then he double-billed the insurance company."

[Send us your insurance jokes for a chance to be in our next newsletter at info@bisimplified.com]