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**RISK MANAGEMENT
BEGINS AT HOME**





A PERSONAL TALE OF LIVING THROUGH A HARROWING NATURAL DISASTER AND THE LESSONS LEARNED. BY SUE SAMES

WHILE CONVENTIONAL WISDOM WOULD SAY that Connecticut has a pretty mild natural disaster profile, I'm beginning to wonder. Within a recent four-month period my adopted state was hit with an earthquake, tornadoes, a tropical storm landfall, as well as a snowstorm that caused a catastrophic, state-wide power outage. Previously I would have definitely pegged this string of events as a less than a 1-in-200-year occurrence, a common risk management benchmark. However, as a friend recently joked, "It seems the 1-in-200-year events are happening more frequently than they used to."

I grew up in Minnesota and thought I knew snow, but I'd never seen anything like the kind we got just before Halloween this past year. Connecticut got socked with more than 12 inches of wet, heavy snow—the devastating kind. Trees just can't stand up to the weight of all that snow. Although the snow was gone after a few days, it left behind unbelievable damage. It isn't much of an exaggeration to say that our neighborhood looked like a war zone.

While some power lines snapped, they can apparently support an amazing amount of weight. We saw big limbs hanging from lines or sometimes an entire tree leaning on a power line at a disconcerting angle. The streets in many neighborhoods were initially cleared by groups I called "husbands with chainsaws" and the local newspaper called "vigilante tree trimmers." Whatever the name, if it hadn't been for them, it would have been at least a week before we would have been able to drive out of the neighborhood. Even with their work, there was only one way in

and out of our neighborhood. It entailed driving a serpentine pattern down the street avoiding downed trees on one side and low-hanging power lines on the other. Driving over downed lines could not be avoided. In some places, you couldn't see oncoming traffic and just had to proceed slowly and hope for the best. Some streets were beyond what neighbors could do. Sadly, there was one death in a nearby town caused when that town's volunteer fire department could not make it through tree debris blocking the street in time to reach the victim. Debris is such a dainty, inadequate word—makes it sound like litter.

PERSONAL RISK MANAGEMENT My family does a responsible job of personal risk management. We take forecasts seriously because without electricity, we have no heat or running water. We have a plan in place in case of a power outage: we keep our cars' gas tanks filled; we have gallons of drinking water in the basement; we have a variety of canned goods; we have a crank-operated weather radio; we also have a generator (although it failed us when we needed it most); we have a propane stove top, flashlights, candles; we fill our cooler with ice and perishables and

our bathtub with water before a storm (so we can flush the toilets). In short, while we don't stockpile duct tape and plastic sheeting, we are reasonably well-prepared for several days.

We were without power at home for 11 days. There were many memorable moments from the power outage. Many were funny—at least in hindsight.

ODD SILENCE There was no newspaper delivered on Sunday morning, the day after the storm. We didn't have reliable access to any digital sources since our Internet was down and cell phone coverage was even poorer than usual. So later that day, desperate to figure out what was going on, my husband and I headed out in our car with our 20-year-old son and our 85-pound dog. It's hard to describe the level of damage. Our town is heavily wooded; there were downed trees everywhere. One large oak tree fell completely across a major road. However, one lane was passable (sort of) provided you were willing to drive on the shoulder of the road underneath the canopy that the branches made. It reminded me of the giant redwood tree in California that you can drive a car through.

READ MORE

READ MORE ON THE IMPACT OF RISK AND NATURAL/ MANMADE DISASTERS AT: <http://www.soa.org/brb-0611>

LEARN MORE ABOUT HOW TO MITIGATE NATURAL DISASTER RISK: <http://www.soa.org/rsn-2011-stern>



That first day was a beautiful, sunny, warm day. (It would stay that way all week and turn out to be the warmest November on record.) It was very odd with no power. No traffic lights were working. Towns ran out of the portable stop signs. They also ran out of the “Road Closed” signs or perhaps they just didn’t bother since there were so many.

All the stores we saw were closed except for one grocery store and a family-owned hardware store in a neighboring town. Although they were completely dark inside, the front doors had been propped open.

The sign on the door to the grocery store said:

***Open for Purchases of
Non-Perishable Items
Cash Only***

While my husband watched the dog, my son and I went grocery shopping in the dark, using a key-chain flashlight. We used some of our cash reserves to purchase more bottled water. We also shopped at the family-owned hardware store next door. It was the first time I’d ever purchased anything using a handwritten IOU. It was for \$64.99, not an insignificant amount for an independent business. (One big lesson we learned from our experience

was to always make sure to have sufficient cash on hand for an emergency like this. No power means no credit cards, no ATMs.)

GIMME SHELTER 

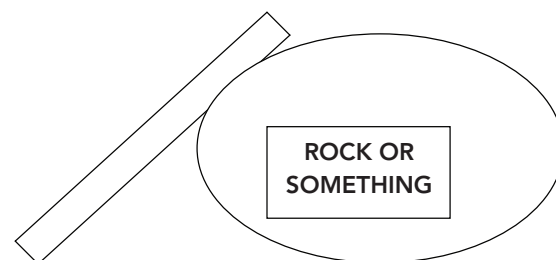
On the second day, Monday, our local paper, *The Hartford Courant*, was delivered. I was so damn grateful to have a source for news. Rick Green, a news columnist with the Hartford paper, wrote that a local chef served “beef brisket, lobster ravioli, and trout with dill sauce” for dinner at the Simsbury shelter. He also wrote about the wedding planned the next day. (It seems an older couple who’d been planning to have a small wedding at a house in town decided to hold it at the high school auditorium instead.) Green also wrote about the sing-along the first night, made it sound just like camp, only without roasting marshmallows for s’mores. The next day, the shelter began checking IDs. Although each town had its own shelter, Green’s column had made ours sound so cool that neighboring townsfolk were crashing.

Although my husband and I never stayed overnight at the shelter, we did spend a fair amount of time there over that first week. It had many advantages. It was close by. It had heat. It had coffee. It had meals. It had showers with warmish, sometimes hot, water. It had power strips.

At one point, I wrote the following in an IM exchange with someone in Corporate Purchasing:

“I never in my whole life thought I’d ever be typing the following sentence: ‘I’m sorry, but I have to sign off now ... they’re serving lunch at the shelter.’”

The shelter distributed military MREs, which stands for Meals Ready-to-Eat, that could be prepared at home. MREs are self-heating and come in narrow cardboard boxes about 4 by 8 inches. We tried the beef stew. It was quite



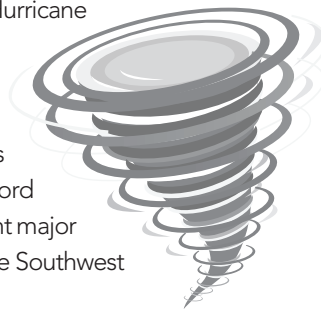
good, honestly. Here are the directions: tear open the pouch, insert the heat packet, add 40 ml of water, put pouch back in the cardboard box, and, lean it at an angle against a “ROCK OR SOMETHING” for 12 minutes. The directions include an illustration, which is copyrighted so I’ve approximated it above.

The original drawing of the “ROCK OR SOMETHING” looked more like a ROCK, less like a SOMETHING and certainly nothing like the oval that’s the best approximation I can do with my limited Word picture-art skills.

Natural Disaster Facts

IN 2011, “total weather losses were more than \$35 billion, not including Hurricane Irene,” according to National Oceanic Atmospheric Administration.

THE HUFFINGTON POST REPORTS “there were more than 700 U.S. disaster and weather deaths, most from the tornado outbreaks this spring.” It goes on to state that in 2011, “The United States ... had a record 10 weather catastrophes ... : five separate tornado outbreaks, two different major river floods in the Upper Midwest and the Mississippi River, drought in the Southwest and a blizzard that crippled the Midwest and Northeast, and Irene.” 





WHAT'S TRULY IMPORTANT

At the shelter we learned that we could get water at the fire stations. You bring your own containers and fill them up at an outside faucet. This was a big help, as it meant we no longer had to melt snow in buckets, which is a very slow process when the house is 47 degrees. (Throughout this time, if I had to convey to someone how intense this situation was, I summed it up with “We are melting snow in buckets to be able to flush our toilets.” There is simply no way to trump that.)

GETTING THROUGH THIS ALSO HELPS PUT OTHER ISSUES INTO PERSPECTIVE AND MAKES IT EASIER TO GET THROUGH LESSER PROBLEMS.

Several days into our shelter routine, many of us displaced businesspeople were sitting at the power strip station working at our laptops. A mother stopped by with her two small boys and asked if we would mind if she plugged in her son’s nebulizer. Of course we didn’t mind; in fact, I’ll always appreciate that episode’s lesson in what’s truly important.

There were other lessons. We found that not having electricity at home eliminates a lot of digital distractions. Time has never passed so slowly, and we’ve rarely slept so well.

We lasted this way for a week. After seven days, we relented and replaced our generator to the tune of \$699 plus tax. Although we were surprised to find generators in stock at a legitimate retail outlet, they were pretty much always available off the back of a truck parked in front of the local self-storage outfit.

Getting through this also helps put other issues into perspective and makes it easier to get through lesser problems. For example, when our water pump shorted out a week

after we got power back, we took it in stride. Having to fork over another \$1,400 hurt, but we used the rest of our stockpiled water from the fire station so, at least we weren’t having to melt snow in buckets.

ALMOST THERE

Otherwise things are getting back to normal. We’ve pretty much replaced the contents of our refrigerator. FEMA (Federal Emergency Management Agency) is helping towns with clean up. Our town alone had to dispose of

more than 275,000 cubic yards of tree debris at a cost of an estimated \$3.5 million. A truck came down our street three weeks after the storm to pick up the tree debris that’s been neatly stacked in our front yard since day seven. Storm debris is being staged at an 11-acre field that happens to be across from my company’s offices in town. There is debris in stacks several stories high. It reminds me of the junkyard scenes in “Wall-e.” There is a wood chipper the size of a semi-truck. It sounds like an airplane revving its engines and is making the whole area smell like pine air freshener.

Another sign that things are getting back to normal: the power outage is now a marketing opportunity. We recently received a direct-mail advertisement from GE for automatic generators. The offer is to put us in touch with a local dealer; it is not a discount. Since these run about eight to 10 grand, I think we’ll wait until we pay off our water pump, since I don’t think GE is taking paper IOUs.

The Hartford Courant had a long run with this ongoing story. In addition to the column on

our cool shelter, it has run pieces under the theme of “Power Out(r)age” covering the myriad ways CL&P mishandled the situation. Its human interest stories ranged from people dealing with post-traumatic stress syndrome to couples entering marital counseling after too much enforced togetherness. We’ve expanded our vocabulary to describe the damage, e.g., “widow-maker,” is an old-time forestry term for a large branch hanging vertically from a tree, poised to fall on people—hence the name.

Not to downplay the considerable issues that the state needs to confront on our preparedness for the next disaster, but really there is nothing like facing adversity together to bring you closer as a family or to strengthen your resolve as a community.

For my part, I’m waiting for the *Courant*’s follow-up stories on the outage-related mini baby-boom that’s surely coming a little less than nine months from last Halloween. **A**

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RESEARCH

BEING PREPARED FINANCIALLY

is another form of personal risk management. For information related to financial preparedness and risk management, see the recent reports that deal with retirement risks by following the links below.

www.soa.org/kf-process-planning

www.soa.org/managing-retirement