



The ICLR Report

January – December 2008

Having completed its eleventh year of activities, the Institute for Catastrophic Loss Reduction (ICLR) has an impressive list of accomplishments to report. ICLR continues to work to reduce the loss of life and property caused by severe weather, earthquakes and other natural phenomena through the identification and support of sustained activities that improve society's capacity to adapt to, anticipate, mitigate, withstand and recover from natural disasters.

The task is substantial, but so too has been the progress. The following is an overview of the priorities, programs, activities and successes of ICLR in 2008.

Produce excellent research

Conduct and disseminate a growing body of meaningful, multidisciplinary research into natural disaster loss reduction.

- Retrofitted a home in Montreal to protect its owners against earthquake and winter storms, the sixth year that ICLR has retrofitted an existing home to mark Emergency Preparedness Week.
- Spoke at numerous events during the year, including a Conference Board of Canada conference on climate change; two regional conferences (Municipal Affairs and Housing and Emergency Management Ontario); the Canadian Standard Association's annual conference; internal seminars for Lombard, RSA and Allstate Insurance; as well as to the Boards of Directors of Peace Hills Insurance and Portage Mutual Insurance.
- Guest lectured at the University of Western Ontario, Sir Wilfrid Laurier University and Sir Sandford Fleming College.

- Continued to work with the Housing Loss Mitigation research group at the University of Western Ontario as well as with several leading researchers at a number of universities on topics such as wildfire safety, earthquake preparedness and earthquake forecasting.

Promote and establish effective partnerships

Strengthen linkages with key stakeholders concerned with disaster mitigation.

- With The Cooperators, launched Canada's third Safer Living home, in Fort Erie, Ontario. (December 2008).
- With The Cooperators, launched the "Open for Business" continuity planning toolkit for small business in Guelph, Ontario. Continue to work with Lombard Insurance to distribute kits to 50,000 small business clients across Canada.
- Continued to work with the Federation of Canadian Municipalities (FCM) to lobby the federal government to establish a disaster resilient cities strategy.

- Worked to foster relationships with such groups as the Meteorological Service of Canada and the Canadian Forest Service.
- Continue to sit on several committees, including:
 - The Emergency Management Doctrine and Standards Committee of Emergency Management Ontario
 - The Canadian Council of Professional Engineers' Public Infrastructure Engineering Vulnerability Committee
 - The Technical Committee on Emergency Management and Business Continuity, run by the Canadian Standards Association
 - The Prevention and Mitigation Working Group of Emergency Management Ontario
 - The IBHS Fortified for Saver Living Committee

Ensure sound finances

Provide an efficient, cost-effective organization. Secure additional funding for growth.

- Successfully met all financial goals and targets.
- Completed and received payment for a Canadian Forest Service project which had ICLR coordinate and hold an international summit on the future state of wildfire in Canada.
- Received payment for a major contract won from the National Roundtable on the Environment and the Economy (NRTEE) in 2007 for a study on climate change, critical infrastructure, insurance and the Arctic.
- Received the first payment of a two-year agreement with Swiss Re to investigate the feasibility of offering flood insurance for private homes in Canada.

- Prepared a successful proposal to produce a study on climate change adaptation and critical infrastructure, as part of the Province of Ontario's main Regional Adaptation Collaborative (RAC) proposal to Environment Canada.

Create a working environment that attracts and maintains good people

Attract and maintain an effective and motivated staff and leadership.

- Strategy prepared with the input of all staff.
- ICLR management team met regularly.
- All staff positions are filled.
- Maintained commitment of industry advisors through the creation of the Institute's first-ever Insurance Advisory Committee.
- Maintained a strong board of directors.

Ensure a satisfied membership

Maintain and strengthen member satisfaction in the organization's effectiveness.

- Held nine *Friday Forum* seminars.
- Produced four (quarterly) issues of the Institute's e-newsletter *Cat Tales*.
- Received positive media coverage that accurately portrayed ICLR's key messages, including interviews and quotes in several daily newspapers and other publications and several appearances on television and radio.
- Published articles in several magazines, including *Canadian Underwriter*, *Claims Canada*, and *Municipal World*, read by key ICLR target audiences,.
- Continued to enjoy a very high rate of membership retention year-over-year.

Canada's home, car and business insurers founded the Institute for Catastrophic Loss Reduction in 1998. ICLR is a coordinated effort to reduce disaster losses involving member insurance companies, the University of Western Ontario and other partners. The Institute earns contract revenue for specific projects and workshop fees. Ongoing funding is provided by member insurers.

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