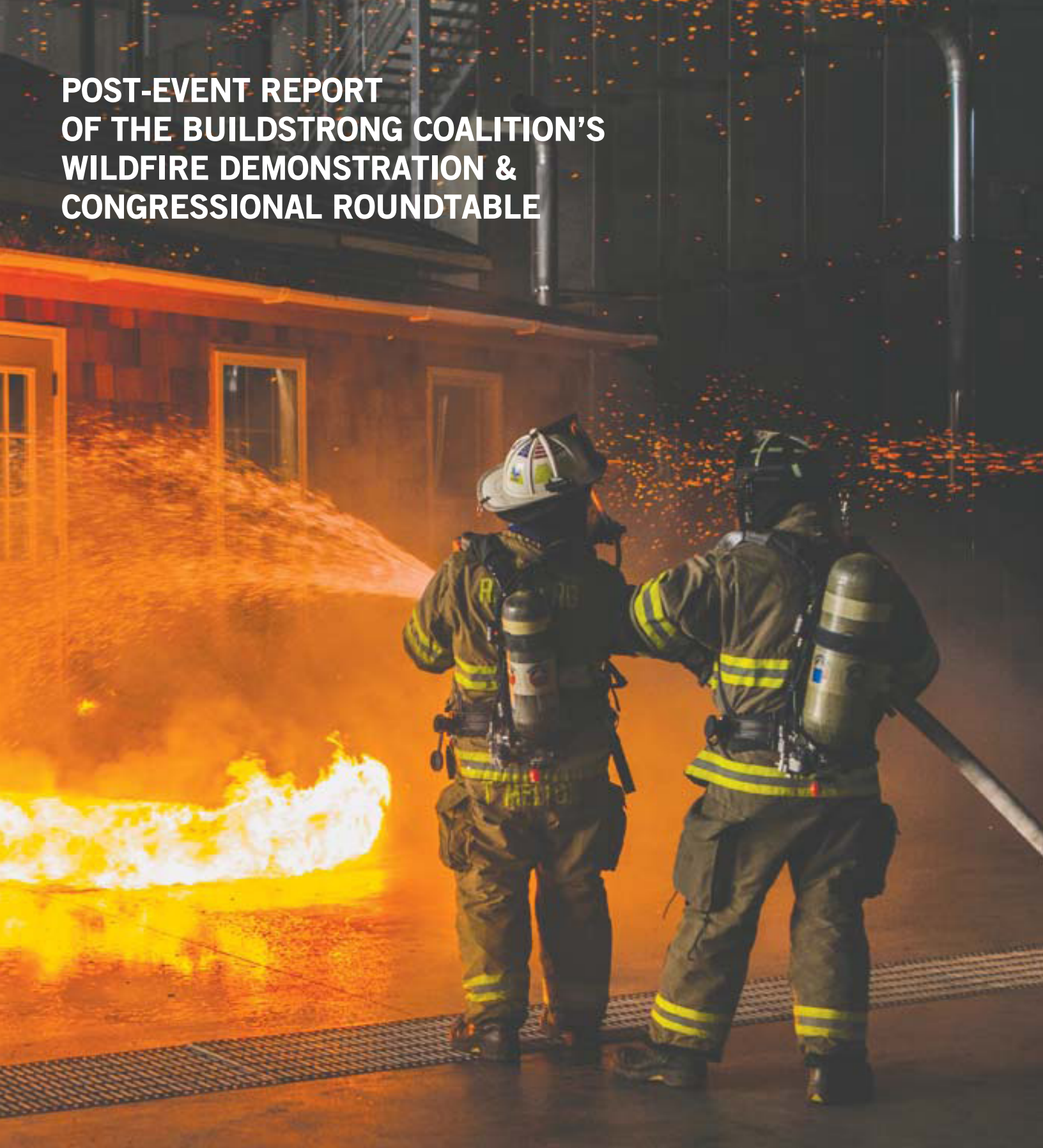


POST-EVENT REPORT OF THE BUILDSTRONG COALITION'S WILDFIRE DEMONSTRATION & CONGRESSIONAL ROUNDTABLE



EVENT OVERVIEW

On November 12, 2013, the BuildStrong Coalition hosted South Carolina Governor Nikki Haley and a congressional delegation that included Rep. Bill Shuster (R-PA), Rep. Lou Barletta (R-PA), Rep. Mario Diaz-Balart (R-FL) and Rep. Mick Mulvaney (R-SC) at the Insurance Institute for Business and Home Safety's (IBHS) Research Center.

During the event, the congressional delegation witnessed a wildfire demonstration and learned about the innovative work of researchers at IBHS who are seeking new solutions to better protect homeowners from this catastrophe.

The goal of the event was to educate members of Congress who will take a leadership role in reauthorizing the Federal Emergency Management Agency about the important role that modern building science can play in protecting the American people from the devastation of natural disasters. The sponsors were also honored to host Governor Haley and introduce her to the IBHS Research Center which is located in Richburg, South Carolina.

In recent years, the number and severity of weather-related catastrophes has risen. According to the National Climatic Data Center, as reported by the Associated Press, natural disasters caused more than \$110 billion total in damages and 377 deaths in 2012. This means 2012 was the second-costliest year for natural disasters on record. With climate experts predicting more extreme weather patterns in the years ahead, the time has come for sound public policy that will



encourage states to adopt and enforce model building codes.

The BuildStrong Coalition is advocating for Congress to enact the Safe Building Code Incentive Act. Introduced by Rep. Diaz-Balart, this bipartisan bill would provide additional disaster relief assistance to states that enforce strong building codes.

After the congressional delegation viewed the wildfire demonstration, they were joined by experts in emergency management, building and construction, and the insurance industry to discuss the intersection of building standards and disaster mitigation. The distinguished group of participants had a lively conversation on issues that are crucial to making the nation more resilient to natural disasters.

BuildStrong and IBHS are grateful to the leaders from government and industry who participated in the tour and roundtable and are hopeful that the conversation sparked by the event will inform the development of policies that will save lives, protect property and ultimately reduce taxpayer exposure to natural disasters.

BUILDSTRONG COALITION

BuildStrong is a coalition of national business and consumer organizations, companies, and emergency management officials dedicated to promoting stronger building codes. The BuildStrong Coalition urges enactment of the Safe Building Code Incentive Act. This legislation would encourage states to adopt model building codes to protect property and ultimately save lives from the devastation of natural disasters.

BuildStrong has made significant progress advancing the broader issue of disaster mitigation with policy makers. This is evidenced by several reports commissioned at the federal level including stronger building codes as a key recommendation for mitigation in the U.S., coalition witnesses testifying at several Congressional hearings on the benefits of building codes as a mitigation measure, and 34 bipartisan cosponsors of the Safe Building Code Incentive Act in Congress – the most of any disaster mitigation legislation. From the White House to Congressional Committees, BuildStrong is the first stop for policymakers as they work on mitigation issues.



Our coalition members include:

**The American Institute of Architects
American Society of Civil Engineers
Allstate Insurance Company
American Insurance Association
Concrete Reinforcing Steel Institute
Congressional Fire Services Institute
Council of Insurance Agents and Brokers
Farmers Insurance Group of Companies
Federal Alliance for Safe Homes
Financial Services Roundtable
Firemen's Association of the State of New York
Florida Association of Counties
Florida Emergency Preparedness Association
The Insurance Institute for Business and Home Safety
Independent Insurance Agents and Brokers of America
International Association of Fire Chiefs
International Code Council
Liberty Mutual Insurance
MetLife
National Association of State Fire Marshals
National Association of Mutual Insurance Companies
National Council of Structural Engineers Association
National Fire Protection Association
National Institute of Building Sciences
National Ready Mixed Concrete Association
Nationwide Insurance
NeighborWorks America
Professional Insurance Agents
Property Casualty Insurers Association of America
Reinsurance Association of America
Simpson Strong-Tie Co
Solutia
Travelers
State Farm Insurance Companies
The Hartford
USAA**

INSURANCE INSTITUTE FOR BUSINESS & HOME SAFETY

MISSION

The mission of IBHS is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses, and communities against natural disasters and other causes of loss.

RESEARCH

Through research and communications, IBHS develops applied-science construction and retrofit solutions benefiting new and existing homes and businesses, and loss-reduction strategies to promote communitywide preparedness. The IBHS Research Center is significantly advancing building science by enabling researchers to more fully and accurately evaluate various residential and commercial construction materials and systems.

CONSTRUCTION STANDARDS

IBHS' research informs its disaster-resistant construction standards programs – FORTIFIED Home™, FORTIFIED for Safer Living®, and FORTIFIED for Safer Business. IBHS is dedicated to improving the quality of residential and light commercial buildings, and these programs feature practical, meaningful solutions for strengthening new and existing structures throughout the United States.

BUSINESS PROTECTION

IBHS offers disaster preparedness and recovery guidance for business owners. Open for Business® (OFB) is a comprehensive business continuity tool designed to help businesses prepare for and quickly recover from natural and manmade disasters. A new streamlined tool aimed at very small businesses, OFB-EZ, was recently launched. IBHS also provides practical information to business owners to help them protect their buildings, furnishings, and equipment from loss.

PUBLIC POLICY

IBHS participates in public policy through third-party outreach activities and partnerships and by advocating for the statewide adoption and enforcement of strong, appropriate building codes. The Institute routinely publishes white papers, opinion pieces and articles supporting mitigation through policy changes, education and outreach, and individual and community preparedness.



COMMUNICATIONS

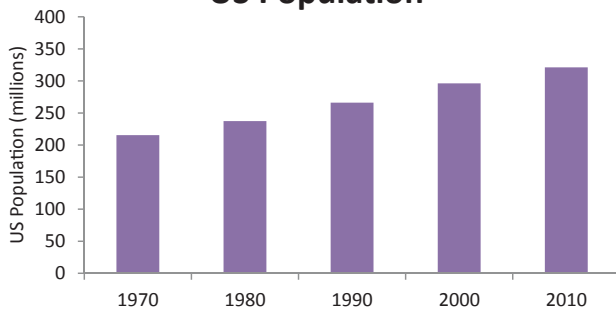
IBHS develops communications strategies and materials to promote widespread awareness of the importance of protecting properties against natural and manmade hazards. IBHS offers consumer-focused guidance on its website, www.DisasterSafety.org, to help home and business owners identify ways to reduce their risks through property protection measures and business protection practices. The Institute's senior leadership and engineers are regularly consulted and quoted by national print, broadcast and electronic media.

THE RISING COSTS OF CATASTROPHES

As these charts show, the U.S. population has increased 50% since 1970, disaster declarations have increased dramatically and the federal government is paying well over the majority of the costs.

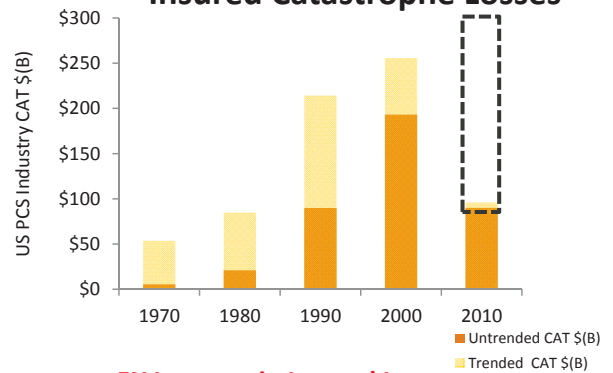
U.S. Catastrophes

US Population¹



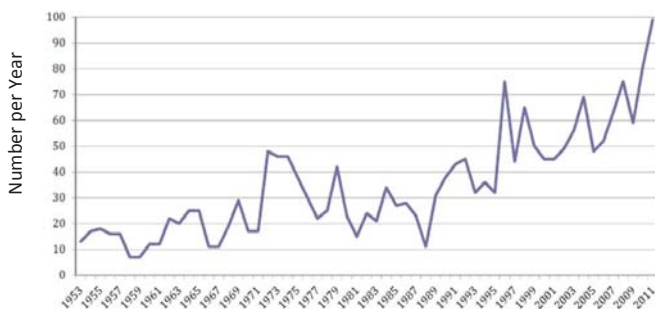
50% Population Increase since 1970

Insured Catastrophe Losses²



5X Increase in Insured Losses

US Disaster Presidential Declarations³



10X Increase in Declarations

US Government Role in Natural Disaster Relief⁴

Disaster	Federal aid as % of total damage
Hurricane Sandy (2012)	77%
Hurricane Ike (2008)	69%
Hurricane Katrina (2005)	50%
Hurricane Hugo (1989)	23%
Hurricane Diane (1955)	6%

Federal Gov't now pays Majority of Losses

¹ US Census Bureau

² ISO PCS as of 9.30.13 Trended for inflation, population & wealth by Travelers

^{3,4} Economics of Natural Catastrophe Risk Insurance



THE SAFE BUILDING CODE INCENTIVE ACT

BILL OVERVIEW

The Safe Building Code Incentive Act was introduced on May 8, 2013 by Rep. Mario Diaz-Balart. The legislation was referred to the House Transportation and Infrastructure Committee and is currently pending action before the Subcommittee on Economic Development, Public Buildings and Emergency Management.

The Safe Building Code Incentive Act amends the Stafford Act to provide an additional four percent of funding for post-disaster grants from FEMA to states that adopt and enforce model building codes issued by the International Code Council.

Strong building codes are a proven defense against natural disasters. The goal of the Safe Building Code Incentive Act is to encourage widespread, statewide adoption of model building codes as a disaster mitigation strategy.

The legislation currently has 34 co-sponsors in the House of Representatives: Rep. Mario Diaz-Balart (FL-25), Rep. Albio Sires (NJ-8), Rep. Robert Andrews (NJ-1), Rep. Earl Blumenauer (OR-3), Rep. Vern Buchanan (FL-16), Rep. Larry Bucshon (IN-8), Rep. Matt Cartwright (PA-17), Rep. Yvette Clarke (NY-9), Rep. Tom Cole (OK-4), Rep. Gerald Connolly (VA-11), Rep. Jeff Denham (CA-10), Rep. Elizabeth Etsy (CT-5),

Rep. Michael Fitzpatrick (PA-8), Rep. Christopher Gibson (NY-19), Rep. Steve Israel (NY-3), Rep. Derek Kilmer (WA-6), Rep. Peter King (NY-2), Rep. David Loebsack (IA-2), Rep. Zoe Lofgren (CA-19), Rep. Michael Michaud (ME-2), Rep. Candice Miller (MI-10), Rep. Eleanor Norton Holmes (DC), Rep. William Owens (NY-21), Rep. Steven Palazzo (MS-4), Rep. Bill Pascrell (NJ-9), Rep. Thomas Rooney (FL-17), Rep. Dennis Ross (FL-15), Rep. Carol Shea Porter (NH-1), Rep. Steve Southerland (FL-2), Rep. Steve Stivers (OH-15), Rep. Paul Tanko (NY-20), Rep. Todd Young (IN-9), Rep. Trey Radel (FL-19), and Rep. Lois Frankel (FL-22).

Currently 11 states and the District of Columbia would qualify for additional disaster relief assistance upon enactment of the Safe Building Code Incentive Act. Those states include: California, Florida, Louisiana, Maryland, Michigan, New Jersey, New Mexico, South Carolina, Utah, Virginia, and Washington. Another 13 states have adopted statewide building codes and would be eligible for additional disaster relief with minor modifications to their codes. Those states include: Alabama, Arkansas, Georgia, Hawaii, Kentucky, Maine, Minnesota, Tennessee, New Hampshire, Ohio, Pennsylvania, Vermont and West Virginia.

The sponsors of the Safe Building Code Incentive Act are striving to make the enforcement of strong building codes the national norm, not the exception.

THE EFFECTIVENESS OF STRONG BUILDING CODES



KEY FACTS

From 2011-2012, according to the National Oceanic and Atmospheric Administration, there have been 25 major disasters with more than \$1 billion of economic losses. When the final costs associated with Superstorm Sandy are tabulated, the economic toll of these disasters is likely to near \$200 billion. There is an urgent need in Congress to pass the Safe Building Code Incentive Act to fortify the nation's defenses against natural disasters.

The enforcement of strong building codes at the statewide level provides the best first line of defense against future disasters. When homes and office buildings are constructed by the best practices of modern building science, it is simply harder for Mother Nature to knock them down.

The scientific evidence supporting the effectiveness of strong building codes as a disaster mitigation strategy is overwhelming.

- ◆ In a landmark study conducted in the aftermath of Hurricane Katrina, researchers at the Louisiana State University Hurricane Center estimated that strong building codes could have reduced wind damage by 80%, saving \$8 billion.
- ◆ A study conducted by IBHS estimated that Florida's existing model building codes helped reduce the severity of property damage from Hurricane Charley by more than 40 percent.
- ◆ Another study commissioned by FEMA that was conducted by the National Institute of Building Sciences in 2005 found that for every \$1 dollar invested in disaster mitigation activities such as promoting the adoption of strong building codes the nation reaps \$4 of economic benefits.
- ◆ Yet another comprehensive study conducted by the respected Miliman firm found that widespread adoption of strong building codes would have reduced FEMA-related hurricane costs by \$11 billion over a two decade period.
- ◆ First responders, emergency management experts and insurers agree. The promotion of strong building codes will help save lives, protect property and ultimately reduce taxpayer exposure to natural disasters.

WILDFIRE DEMONSTRATION



KEY FACTS

IBHS is studying wildfire effects on structures to highlight actions consumers can take to lower the risk of their home or business igniting during an ember attack. Ember attacks can occur when a wildfire is within a mile or so upwind of the property and generally become most intense when the wildfire approaches the property. Ember attacks involve small burning embers or firebrands driven by wind. These embers can penetrate attic vents, soffits and other openings, collect on complex roof surfaces and start spot fires that lead to flame impingement on the building. Embers can smolder undetected, and can eventually cause buildings to burn from the inside out or the outside in.

IMPORTANCE OF RESEARCH

Most buildings that burn during a wildfire are ignited by fires started by embers, not by direct contact with flames associated with the wildfire flame front. The research conducted at the IBHS Research Center in 2011, was the first time that a full-scale ember storm was created in a controlled environment to test the resilience of various construction practices, design features, building materials and landscaping materials on a full-size residential specimen.

DETAILS ABOUT NOV. 12 WILDFIRE TEST DEMONSTRATION

- ◆ *IBHS researchers conducted a highly realistic wildfire simulation to explore how ember storms, which are the greatest danger to homes and businesses in the wildland-urban interface, ignite structures.*
- ◆ *A test specimen resembling a home was positioned on the turntable in the test chamber. The test specimen had roll roofing, vinyl gutters, vinyl windows, a front door with a glass window, cedar shake siding, and a wood lattice fence attached to the "home."*
- ◆ *There was a firewood pile next to the home, bark mulch around the home, and juniper-type vegetation (shrubs) in front of the home and the fence.*
- ◆ *The home was subjected to a wind-blown ember shower to demonstrate how the selected design features, building materials, and landscaping materials could be ignited.*
- ◆ *The demonstration lasted approximately 20-25 minutes.*

GOVERNOR NIKKI HALEY VISIT



Prior to the wildfire demonstration and roundtable discussion, South Carolina Governor Nikki Haley toured the IBHS Research Center in the morning and took questions from the media.

South Carolina recently enacted legislation that provides for uniform, statewide enforcement of model building codes that adhere to the International Code Council's standards. As a result, the state would be eligible for additional disaster relief assistance from FEMA upon enactment of the Safe Building Code Incentive Act.

Governor Haley observed a roof test with high speed winds up to 180 mph, visited the facility's hail lab, and surveyed the setup of the afternoon wildfire demonstration in the large test chamber.

During her press conference, Governor Haley said, "what the facility does is a model, really, for the nation, to see exactly what wind and hail and hurricanes and tornadoes and fire can do to our state, and so much of that affects the economy. We're all very used to hurricane season, but what they do here is get down to the basics. This is such an amazing tool for insurance companies, to be able to offer incentives, to be able to see what works and what doesn't."

While at IBHS, Governor Haley greeted Rep. Mario Diaz-Balart, the sponsor of the Safe Building Code Incentive Act, and pledged to help him advance the building code incentive message in Washington, DC.

SUMMARY OF ROUNDTABLE DISCUSSION

The congressional delegation led by Chairman Shuster of the House Transportation and Infrastructure Committee heard from emergency management experts that strong building codes, if widely enforced across the nation, can act as a first line of defense against natural disasters. Roundtable participants discussed the rising costs of natural disasters to taxpayers and how encouraging the enforcement of strong building codes could save lives and taxpayer money over the long term.

IBHS has been conducting research to help produce new materials and construction methods that will help build more cost-effective and resilient structures. Roundtable participants believe that the adoption of the Safe Building Code Incentive Act would ignite a long overdue national debate on the effectiveness of strong building codes as disaster mitigation strategy and lead to safer communities.

ROUNDTABLE THEMES

Industry experts and members of Congress tended to agree that the small costs associated with creating stronger building codes throughout the nation are vastly outweighed by the benefits of protecting property and saving lives and taxpayer dollars. The federal government spends much more money on disaster recovery every year than it would otherwise if it invested in disaster mitigation. Stronger building codes and better disaster mitigation can vastly improve the safety of the nation. The Safe Building Code Incentive Act is bipartisan legislation that advances this cause.

The following major themes were raised and explored during the roundtable discussion:

STRONGER BUILDING CODES WILL SAVE LIVES

The enforcement of strong building codes has the potential to save lives by raising all buildings to a higher standard. The greatest loss resulting from recent natural disasters has been the hundreds of lives that were tragically cut short. There is an urgent need for lawmakers to better prepare the nation to respond to future disasters.



INCENTIVES CAN AND DO WORK

Many incentives exist now that help consumers and businesses make safety-conscious decisions. More of these incentives will mitigate damages caused by disasters in the future.

A SMALL INVESTMENT IN STRONG BUILDING CODES WILL REAP GREATER REWARDS

As mentioned earlier, the National Institute of Building Sciences, in a study conducted for FEMA, concluded that the nation receives \$4 in future benefits from every \$1 spent on mitigation activities such as promoting model building codes.

STRONG BUILDING CODES BENEFIT EVERYONE

Consumers want quality durable and sustainable buildings. Stronger building codes are not cost-prohibitive to either builders or homeowners. They make homes and businesses more resilient to natural disasters and should be the cornerstone of policy efforts to better prepare communities to withstand the force of hurricanes, tornadoes, wildfire and other natural disasters.



QUOTES FROM EVENT PARTICIPANTS



"We cannot continue this cycle of destruction. We've got to learn from the loss of life and the huge amounts of federal spending and private sector spending. We can break these cycles. We know what to do. It's simply a matter of having the will to do so."

– Julie Rochman

"These natural disasters seem to be getting bigger. The damage certainly is much larger. Whether it's Sandy or Katrina, it's important that we're being smarter about how we're building things and the mitigation costs. What we can learn from this type of facility is extremely important."

– Rep. Bill Shuster

"It is just as important that we have a strong built environment. You know, as the chairman talked about, the disasters that we've seen here in America just recently, we can see the force of natural disasters like in the Philippines with the typhoon, so it's very, very important. We're here to learn what we can do to not only save lives, but also reduce the federal cost of disasters. So my hat's off to everyone here."

– Rep. Lou Barletta

"We know that there are things that we can institute to mitigate disasters and to save lives. I'm working on legislation, on fire legislation with a number of my colleagues to do just that—to incentivize the states, to do what we know works. And, by the way, in some cases it frankly costs very, very little money. And yet, the savings that come from just doing the right thing, a little bit ahead of a storm, a little bit ahead of a fire, a little bit ahead of whatever disaster may be coming. The savings are, frankly, not only in capital and in money, in taxpayers' funds, but in human lives."

– Rep. Mario Diaz-Balart

"We look at Florida as a model example of how they have improved building codes. We looked at another state without a model code. What we saw was the frequency of claims was 50% higher in communities in states that didn't have in place a strong building code. And the rest of the country is paying for it."

– Eric Nelson

ROUNDTABLE BIOGRAPHIES

REP. BILL SHUSTER (R-PA)

Chairman, House Transportation and Infrastructure Committee

Throughout his career in the House, Congressman Bill Shuster has proven himself to be a leader on local and national issues, and an outspoken advocate for the people of the 9th Congressional District of Pennsylvania.

Shuster has served on the House Transportation and Infrastructure Committee since coming to Congress in 2001. He previously served as Chairman of the Subcommittee on Railroads, Pipelines, and Hazardous Materials and as Chairman of the Subcommittee on Economic Development, Public Buildings and Emergency Management.

Prior to coming to Congress, Shuster worked on his family's farm in Bedford County, gained valuable marketing and management experience with the Goodyear Tire and Rubber Corporation as well as with Bandag Incorporated where he served as District Manager. He is also an experienced small business owner, having owned and operated an automobile dealership, in East Freedom, Pennsylvania.

REP. LOU BARLETTA (R-PA)

Chairman, Economic Development, Public Buildings, and Emergency Management Subcommittee on the House Transportation and Infrastructure Committee

Representative Louis J. Barletta proudly represents his hometown of Hazleton and the people of Pennsylvania's 11th Congressional District. He began his second term on January 3, 2013.

Representative Barletta was first sworn in on January 5, 2011. He immediately started serving on

the Transportation and Infrastructure Committee, which plays a critical role in the economic development of and job growth in Northeastern and South Central Pennsylvania, and the Education and Workforce Committee, which focuses on how our nation can improve its educational system so we have competitive, qualified workers in the future.

He remains on these committees during his second term in office. Additionally, Rep. Barletta was appointed Chairman of the Economic Development, Public Buildings, and Emergency Management Subcommittee on the House Transportation and Infrastructure Committee.

Also for his second term, Rep. Barletta was assigned to the Committee on Homeland Security, which was established in 2002 to provide congressional oversight for the U.S. Department of Homeland Security and better protect the American people against a possible terrorist attack. The committee has jurisdiction over Immigration and Customs Enforcement (ICE), Customs and Border Protection (CBP), Citizenship and Immigration Services (CIS), and the U.S. Coast Guard; border security programs including efforts to achieve operational control of the border; and border smuggling and trafficking of drugs, humans, currency, weapons and other illicit materials. The committee also has jurisdiction over the Federal Emergency Management Agency (FEMA), counterterrorism efforts, cybersecurity, the Transportation Security Administration (TSA) and airport security, and more.

REP. MARIO DIAZ-BALART (R-FL)

Lead sponsor of the Safe Building Code Incentive Act.

Mario Diaz-Balart is currently fulfilling his 6th term in the U.S. House of Representatives. At the beginning of the 112th Congress, Diaz-Balart was asked to serve on one of the most prestigious committees: House Committee on Appropriations. As part of the House Committee on Appropriations, he sits on three of its subcommittees: Vice-Chair of Financial Services, State and Foreign Operations, and Military Construction, Veterans Affairs, and Related Agencies.

Diaz-Balart was elected to the U.S. House of Representatives in 2002. Prior to his time in Congress, Diaz-Balart served 14 years in the Florida State Legislature in both chambers, House and Senate. At age 31, Diaz-Balart became the youngest person ever elected to the Florida Senate, as well as the first Hispanic to serve as Chair of the Combined.

Diaz-Balart has been a tireless advocate for encouraging states to adopt and enforce model building codes as a national disaster mitigation strategy.

Diaz-Balart was born on September 25, 1961 in Ft. Lauderdale, Florida to Rafael and Hilda Diaz-Balart, and the youngest of four brothers (Rafael, Lincoln, and Jose). He studied Political Science at the University of South Florida in Tampa. Diaz-Balart currently resides in Miami, FL with his wife and son.

ROUNDTABLE BIOGRAPHIES

REP. MICK MULVANEY (R-SC)

Mick Mulvaney was elected to the United States House of Representatives in November, 2010, as the new US Congressman for South Carolina's 5th District.

A lifelong Carolinas resident, Mick attended Georgetown University where he graduated with honors in International Economics, Commerce, and Finance and graduated as an Honor Scholar – the highest award given to students of the Georgetown School of Foreign Service. After college, Mick attended law school at the University of North Carolina at Chapel Hill on a full academic scholarship. He completed his formal education at Harvard Business School's OPM program in 2006.

Mick has broad business experience across many fields. After practicing law following graduating law school, Mick started his own law firm. Later, he ran the family real estate business then started a small homebuilding company. He was also a minority shareholder in a restaurant franchise company, and even owned and operated his own restaurant. Mick has used his educational, professional, and business background to bring a focus on jobs, business, and the economy to his work in Congress. He currently serves on the House Financial Services Committee as well as the House Small Business Committee.

JULIE ROCHMAN

President & CEO, Insurance Institute for Business & Home Safety (IBHS)

Julie Rochman joined IBHS in late 2007 with more than 20 years of public affairs and advocacy experience representing major corporations, research and safety organizations, and issue-based coalitions. She is often quoted by both

traditional and digital media outlets on a wide variety of topics. Prior to IBHS, Julie held senior positions at a leading Washington, D.C.-based strategic communication and advocacy firm; at the American Insurance Association; and at the Insurance Institute for Highway Safety. She now serves on several advisory councils and the National Fire Protection Association Board of Directors – and previously served on Boards for the International Hurricane Research Center, Insurance Institute for Highway Safety, Highway Loss Data Institute, and Advocates for Highway and Auto Safety.

A native of Omaha, Nebraska, Julie earned a BA in International Relations from Tulane University, and a MA in American Government from the University of Virginia. She resides in Tampa.

ANGELA SCHWARTZ

Senior Advisor to the Assistant Secretary for Policy, U.S. Department of Homeland Security

Angela Schwartz is on special assignment to the Department of Homeland Security as Senior Advisor to the Department's Secretary and Assistant Secretary for Policy. In this capacity, Ms. Schwartz is responsible for advancing the Secretary and President's agenda on Resilience. One emphasis of her responsibilities is to lead efforts to analyze, evaluate, and assess development of the Resilience Star™ program, a comprehensive approach to reduce damage from natural disasters and aid in recovery to achieve national resilience.

Ms. Schwartz's home agency is the Centers for Disease Control and Prevention where she serves as the Associate Director for Policy, Strategic Planning and Evaluation. Ms. Schwartz has over 25 years of

expertise across both the private sector and federal government.

She holds a Bachelor of Science in Industrial Management from the Georgia Institute of Technology and a Master of Business Administration in International Business from Mercer University.

RAY FARMER

Director, South Carolina Department of Insurance

Ray Farmer was appointed by Governor Nikki Haley to serve as Director for the South Carolina Department of Insurance November 13, 2012. With more than thirty-three years experience, Mr. Farmer received his degree in Insurance from the University of Southern Mississippi and earned his law degree from Atlanta's John Marshall Law School.

Mr. Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently Vice President for the American Insurance Association. As a part of his service, Mr. Farmer has served for over thirty years on the Board of Directors of the Georgia Arson Control Program, an organization aiding fire fighters and prosecutors combating arson. Mr. Farmer is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section as well as the Workers' Compensation section.

In 2012, Ray was awarded the Herman Hass Award by the Independent Insurance Agents of Georgia for service to the insurance industry and in 2012 he received a Presidential Citation for Outstanding Service to the insurance industry from the Professional Insurance Agents of Georgia.

ROUNDTABLE BIOGRAPHIES

CHIEF WILLIAM R. "BILL" METCALF *President and Chairman of the Board, International Association of Fire Chiefs (IAFC)*

Chief Bill Metcalf is the Fire Chief for the North County Fire Protection District in Fallbrook, California, a suburb of San Diego, and has served in that position since 2003. He started his fire service career in 1974 with the Anne Arundel County (Maryland) Fire Department and also served with the North Lake Tahoe Fire Protection District in Incline Village, Nevada. Chief Metcalf has also served in a number of senior management positions in state government, non-profit, and for-profit organizations.

A member of the IAFC since 1995, Chief Metcalf has previously served as the Chair of the Emergency Management Committee, Vice-Chair of the National Centers Task Force, Vice Chair of the National Fire Service Mutual Aid Response System Task Force (MASTF), member of the Homeland Security Council, and as Secretary for the EMS Section. e Fire Officer Program and is a Chief Fire Officer designate.

HENRY L. GREEN

Hon. AIA, President, National Institute of Building Sciences (NIBS)

The National Institute of Building Sciences appointed Henry L. Green as President and CEO in August 2008. Prior to this appointment, Henry served as Executive Director of the Bureau of Construction Codes in the Michigan Department of Labor for more than 19 years. Henry was a founding member of the International Code Council Board of Directors, completing a term as President in 2006. He served as a member of the National Institute of Building Sciences Board of

Directors for eight years, completing a term as Chairman in 2003. Henry was a member of the Building Officials and Code Administrators (BOCA) Board of Directors for ten years, holding the position of President in 1997.

BRUCE CARRELL

President, The Carrell Group

Bruce is responsible for the executive leadership of the Company and for all construction activities.

Bruce has been a licensed General Contractor in North and South Carolina since the late 1980's. He is an honors graduate of the Indiana University School of Business, and has received many building achievement awards including "Builder of the Year" from the Horry County Homebuilders Association in 1993.

JAMES "JIM" F. DALTON

Vice Chair, Congressional Fire Services Institute

Jim Dalton's fire service career spanned 17 years in Montgomery County (MD) where he progressed through the ranks to the position of Assistant Fire Chief. He was then appointed Chief Fire Marshal for Montgomery County, a position he held until November of 1983, when he accepted a position with the International Society of Fire Service Instructors.

In the fall of 1986, Jim became a consultant to the International Association of Fire Chiefs to develop and deliver a series of residential fire sprinkler workshops. A year later he was appointed Director of Operation Life Safety. In July of 1993 he accepted a position as Director of Public Fire Protection for the National Fire Sprinkler Associa-

tion. In September of 2009 Jim retired from his full time position with NFSA, but continues work on fire protection legislation initiatives on Capitol Hill.

ERIC NELSON

Vice President, Catastrophe Strategy & Analysis, Travelers Insurance

Eric M. Nelson is Vice President of Enterprise Catastrophe Strategy & Analysis for Travelers. Mr. Nelson coordinates the evaluation of risk and partners with business units to develop pricing and underwriting strategies related to catastrophes. In conjunction with his role at Travelers, he serves on the Board of Directors for the Insurance Institute for Business & Home Safety (IBHS) and the Build Strong Coalition. Also, Mr. Nelson serves currently as Chairman of the IBHS Research Center.

Mr. Nelson joined Travelers more than 20 years ago as a file clerk working during his college breaks. After graduating from Bryant University with a Finance Degree, he began work in Commercial Lines Reserves and Financial Services. In 2001, Mr. Nelson accepted a position within Personal Insurance to assist in the development of the Personal Lines growth strategy. During his tenure in Personal Insurance, he oversaw the product, pricing and underwriting functions for the \$1.75 billion Northern and South Central regions, was instrumental in developing the Travelers by-peril homeowners product and established a dedicated Risk Management team within Personal Insurance.

MEDIA REPORT



The November 12 event garnered strong media interest. More than 5 million people read or watched coverage of the event according to IBHS' media monitoring services (Vocus and TV Eyes).

In total, 15 national and regional broadcast, print and trade media outlets attended the event. Among the national media outlets in attendance were FOX News, NBC News and the Associated Press. In addition, America Now, a nationally syndicated consumer program, sent a crew and is producing a feature story to be aired at a later date. This event reached broadcast and print outlets in California, Florida, Georgia, Hawaii, Illinois, Indiana, Kansas, New York, North Carolina, Oregon, South Carolina and Wisconsin.

Following is a summary of the coverage.

NATIONAL MEDIA

Date	Headline	Outlet	City, State
Nov. 30	SC Research Lab Aims to Change Building Methods	Associated Press	New York, NY
Nov. 12	Delegation Watches Wildfire Simulation in SC Lab	Associated Press	New York, NY
Nov. 12	Fox broadcasted live several times during the event	FOX News	New York, NY
Nov. 12	NBC National News is producing a feature story to run at a later date	NBC News	New York, NY
Nov. 12	America Now is producing a feature story to run at a later date	America Now	Burbank, CA

REGIONAL TELEVISION

Date	Headline	Outlet	City, State
Nov. 17	IBHS Launches Intensive Wildfire Research	KDAF (FOX) – TV	Dallas, TX
Nov. 17	Surviving a Disaster	KSAZ (FOX) – TV	Phoenix, AZ
Nov. 17	Research Center Simulates Natural Disasters	WTVT (FOX) – TV	Tampa, FL
Nov. 17	IBHS Launches Intensive Wildfire Research	WDAF (FOX) – TV	Kansas City, MO
Nov. 12	Delegation to Watch Wildfire Simulation in SC Lab	WBTW (CBS) – TV	Charlotte, NC
Nov. 17	IBHS Launches Intensive Wildfire Research	KHON (FOX) – TV	Honolulu, HI
Nov. 12	South Carolina Scientists Studying Fires to Better Future Building, Safety Codes	News 14 Carolina	Raleigh, NC
Nov. 12	Another Groundbreaking Study is Underway at Insurance Institute for Business and Home Safety	New 14 Carolina	Raleigh, NC
Nov. 17	IBHS Launches Intensive Wildfire Research	WBRC (FOX) – TV	Birmingham, AL
Nov. 17	IBHS Launches Intensive Wildfire Research	WXXA (FOX) – TV	Albany, NY
Nov. 13	Wildfire Demonstration Shows How You Can Protect Your Home	WLTX (CBS) – TV	Columbia, SC
Nov. 13	Cutting Costs of Natural Disasters: IBHS Researchers Examine Wildfire Demo	WIS (NBC) – TV	Columbia, SC
Nov. 18	IBHS Launches Intensive Wildfire Research	WLUK (FOX) – TV	Green Bay, WI
Nov. 12	Congress Members Visit South Carolina for Wildfire Demonstration	WGBA (NBC) – TV	Green Bay, WI
Nov. 13	Delegation Watches Wildfire Simulation in SC Lab	WMFG (NBC) – TV	Myrtle Beach, SC
Nov. 12	Fire Demonstration at IBHS Research Facility	WFXB (FOX) – TV	Myrtle Beach, SC
Nov. 12	SC Wildfire Demonstration Shows How You Can Protect Your Home	WBTW (CBS) – TV	Myrtle Beach, SC
Nov. 12	Delegation to Watch Wildfire Simulation in SC Lab	WTOG (CBS) – TV	Savannah, GA
Nov. 18	IBHS Launches Intensive Wildfire Research	KPTV (FOX) – TV	Beaverton, OR
Nov. 18	IBHS Launches Intensive Wildfire Research	WGHP (FOX) – TV	High Point, NC
Nov. 12	Congress Members Watch Home Go Up in Flames	WYFF (FOX) – TV	Greenville, SC
Nov. 12	Delegation to Watch Wildfire Simulation in SC Lab	WCIV (ABC) – TV	Mt. Pleasant, SC
Nov. 12	Protecting Your Home	CN2	Rock Hill, SC
Nov. 12	Cutting Costs of Natural Disasters: IBHS Researchers Examine Wildfire Demo	WALB (ABC) – TV	Albany, GA
Nov. 12	Ways to Better Protect Your Home from Wildfires	WAGT (NBC) – TV	Augusta, GA
Nov. 12	SC Wildfire Demonstration Shows How You Can Protect Your Home	WCBD (NBC) - TV	Augusta, GA
Nov. 12	SC Wildfire Demonstration Shows How You Can Protect Your Home	WSPA (CBS) –TV	Spartanburg, SC
Nov. 12	SC Wildfire Demonstration Shows How You Can Protect Your Home	WCBD (NBC) – TV	Mt. Pleasant, SC

REGIONAL PRINT

Date	Headline	Outlet	City, State
Nov. 13	Disaster Center in Chester County Attracts S.C. Gov. Haley and Congressmen for Demos, Discussion	Charlotte Business Journal	Charlotte, NC
Nov. 12	Delegation to Watch Wildfire Simulation in SC Lab	Charlotte Observer	Charlotte, NC
Nov. 13	Chester County Insurance Lab Helps Put Science on the Street	The Herald	Rock Hill, SC
Nov. 12	Homeowners Learn Tips to Keeping Home Safe	The State	Columbia, SC
Nov. 11	Delegation to Watch Wildfire Simulation in SC Lab	The State	Columbia, SC
Nov. 12	Delegation Watches Wildfire Simulation in SC Lab	The Ledger	Lakeland, FL
Nov. 13	Delegation to Watch Wildfire Simulation in SC Lab	The Herald	Rock Hill, SC
Nov. 12	Delegation Watches Wildfire Simulation in SC Lab	Anderson Independent-Mail	Anderson, SC
Nov. 12	Delegation to Watch Wildfire Simulation in SC Lab	Lake Wiley Pilot	Clover, SC
Nov. 12	Congressional Delegation Coming to SC to Tour Insurance Lab, Watch Wildfire Simulation	Daily Journal	Franklin, SC
Nov. 12	Congressional Delegation Coming to SC to Tour Insurance Lab,	The Republic	Columbus, IN

TRADE MEDIA

Date	Headline	Outlet	City, State
Nov. 5	Congressional Leaders, Builders to Discuss Home Vulnerabilities to Wildfires	Fire Chief	Chicago, IL
Nov. 14	Delegation Watches Wildfire Simulation in SC Lab	Claims Journal	San Diego, CA

RADIO

Date	Headline	Outlet	City, State
Nov. 12	IBHS to Hold Wildfire Demonstration, Roundtable Today	KBEE Radio	McPherson, KS



FOR MORE INFORMATION VISIT:
www.disastersafety.org

www.buildstrongamerica.com

