

Insurance Climate Change Working Group

Proposal: Extreme Heat Risk Communication and Education Campaign

SUMMARY:

The Insurance Commissioner (IC) working with the state and local health departments launches an extreme heat risk communication campaign targeted at local government and state government, decision-makers, and senior public health, emergency management and sustainability staff.

BACKGROUND:

- **Increase in frequency and duration of heat events:** Climate science models predict that extreme heat events like heat waves are expected to increase in frequency, intensity and duration
- **Lack of understanding about extreme heat as a costly, deadly and increasingly common event:** Extreme heat is not being treated or perceived as a serious public health threat or costly climate event from decisionmakers (policymakers, state/local government officials) compared to, for instance, wildfire. Insurance has not been widely discussed as a tool to address extreme heat
- **Lack of coordination:** With extreme heat, there is no one office, person or agency that is responsible for planning and responding. Also, extreme heat can be addressed in a variety of different local plans, which creates ambiguity about who is responsible for long term planning and responding to extreme heat emergencies. This lack of clarity is also an issue when it comes to securing funding for extreme heat planning, mitigation and response.
- **As a result:** It has been challenging to create a market for insurance products that can mitigate the impacts of extreme heat due to a lack of understanding about extreme heat and inefficient coordination to address extreme heat. Considering that extreme heat events will become more frequent, intense and longer in the future, policymakers should consider a suite of strategies to address this climate threat including insurance and how insurance products can play a role to address extreme heat impacts.

RECOMMENDATIONS:

The following recommendations can be used in an education and communications campaign to increase awareness of extreme heat. The recommendations focus on pilot projects that can be acted upon to help decision-makers (local government and state government, senior public

health, emergency management and sustainability staff) as well as the general public better understand the impacts of extreme heat and the role insurance can play to mitigate them.

1. The Insurance Commissioner develops key messages to educate people about extreme heat and the public health threat it poses to communities (e.g. cardiovascular and respiratory disorders and heat stroke), particularly in vulnerable populations. Visual aids should be included in the education campaign in addition to written materials. Recommend hiring a communications consultant if resources are available. *These materials should be used in all of the following recommendations.*
2. The Insurance Commissioner and Office of Planning and Research through their Integrated Climate Adaptation and Resilience Program (ICARP) co-host a workshop during an ICARP Technical Advisory Council meeting and invite local government officials, local agencies and risk managers. The workshop is an opportunity for the Insurance Commissioner to (1) share key messaging on extreme heat developed in Recommendation #1; (2) learn of approaches local officials are currently undertaking to address extreme heat and what issues still need to be addressed; (3) get feedback and information from local officials about challenges that make it difficult to address extreme heat and where there may be interest in using insurance as part of an extreme heat mitigation strategy; and (4) develop strategies in collaboration with local government to incorporate extreme heat into their local planning efforts.
 - Based on the discussion, the Insurance Commissioner may need to revise and update the key messages and other communications materials
3. The Insurance Commissioner organizes a roundtable discussion with key state agencies involved in extreme heat planning and response (CalOES, CDPH, CEC, others) to share key messages and discuss which agencies carry out what actions to mitigate extreme heat and how insurance can be used to support those strategies and actions.
 - Based on the discussion, the Insurance Commissioner may need to revise and update the key messages and other communications materials
4. Organize a roadshow type of event throughout regions in California where the Insurance Commissioner gathers mayors, city managers, local agencies and risk managers to have convenings to discuss extreme heat and the role of insurance. The event should include a discussion on (1) the plans that local/county governments are required to create and adopt to address extreme heat, such as Climate Action Plans, Climate Adaptation Plans, Safety Elements of General Plans, Emergency Response Plans, Health Hazard Mitigation Plans and Local Hazard Mitigation Plans; (2) the actions already taking place by local entities to combat extreme heat; (3) the gaps where greater action is needed and (4) exploration of insurance strategies that local governments can utilize in local planning efforts to address the gaps.

5. The Office of Emergency Services (CalOES) and CA Department of Public Health (CDPH) is directed by the Insurance Commissioner, or the Governor, or through legislation to name all heat storms as is done with hurricanes. Naming heat storms will encourage the general public to treat them more seriously. Providing short, distinct names can also help streamline communications about the extreme heat event since the names will make it easier for the public to track the status of the heat storms on the news and social media. Some considerations in the naming of heat storms:
 - The heat storm name should include categories, and communications about the storm should include its location to make it easier to track (For example: “Category 4 Heat Storm Kathy is expected to hit eastern San Diego County next Wednesday)
 - The different categories should be accompanied by recommended precautions for the public to take based on the intensity of the storm with additional precautions for vulnerable populations. (For example, for a Category 2 heat storm warning, the public should limit time outdoors and wear loose, cool clothing and a hat and sunglasses. Vulnerable populations like the elderly and others that are especially susceptible to the heat impacts may need to take additional measures to stay safe such as closing their curtains at home and staying indoors during the hottest part of the day.)
 - Consider whether the declaration of a heat storm can trigger any laws relating to insurance, such as a grace period for the public to pay insurance premiums.
 - Learn more about what Phoenix, Arizona is doing with its HeatReady program, the nation’s first program of its kind. It treats heat readiness like hurricane readiness and heat waves like temperature tsunamis. It will alert residents with text notifications and offer emergency cooling centers.
6. The Governor declares a state of emergency for heat storms.
7. In addition to the planning strategies mentioned in Recommendation #4, some California counties have also formed Disaster councils. These councils are made up of practitioners that play roles in emergency operations at any capacity and/or have public health expertise. For example, Marin, Sonoma, San Mateo and LA and [San Francisco](#) counties have disaster councils. The Insurance Commissioner should meet with the members of the Disaster Councils and the cities’ risk managers to support the actions the councils are taking to address extreme heat and learn of opportunities to use insurance products.
8. Organize a legislative briefing in Sacramento for key members working on climate change (Natural Resources Committee, Environmental Caucus, Budget Committees,

etc.) to share information on the intersection of insurance and extreme heat and discuss potential legislative solutions.

9. The Insurance Commissioner presents at conferences:
 - Climate Adaptation and Climate Change Conferences: Present on a panel or on a workshop at climate adaptation conferences like the CA Climate Adaptation Forum that brings together local government, agencies, practitioners and community members. Also consider presenting at more national conferences like the National Adaptation Forum to learn about how other states are thinking of insurance in the context of extreme heat and whether those approaches can be applicable to a CA context
 - Invite community members that have been impacted by extreme heat to speak on the panel or workshop and share stories to visibilize the serious impacts that extreme heat can have on individuals and communities
 - Share findings and recommendations from Insurance Working Group's report
 - Convenings involving National Insurance Commissioners: Present on the work that the CA Department of Insurance is doing to address climate change through the newly established Office of Climate and Sustainability, learn how other Insurance Commissioners are thinking about extreme heat in the context of insurance, and explore whether those strategies are applicable to a CA context.
10. The Insurance Commissioner hosts a workshop for decision-makers that includes virtual reality technology in a climate controlled room to allow people to experience for themselves how devastating extreme heat can be. Consider having impacted community members narrate the VR and share their stories about how extreme heat is impacting them from health, economic, and social standpoints. Follow up with a discussion on how insurance can be used to mitigate extreme heat impacts
11. The Insurance Commissioner works with the administration to support a public education campaign targeted to the general public on the impacts of extreme heat, similar to the "Save Our Water" public education campaign that California developed to promote and reach statewide water conservation goals. Key components of the education campaign include a website and toolkit with actions Californians can take to stay safe during extreme heat events. The campaign should include partnerships with community-based organizations serving communities that are most vulnerable to extreme heat (including low-income communities, communities of color, the elderly, disabled persons, farmworkers and other vulnerable subpopulations). These organizations can serve as trusted messengers that provide key information to community residents and can work with local governments to support vulnerable populations.

