



JUMPSTART

(your) Recovery:

Affordable post-Earthquake Funds

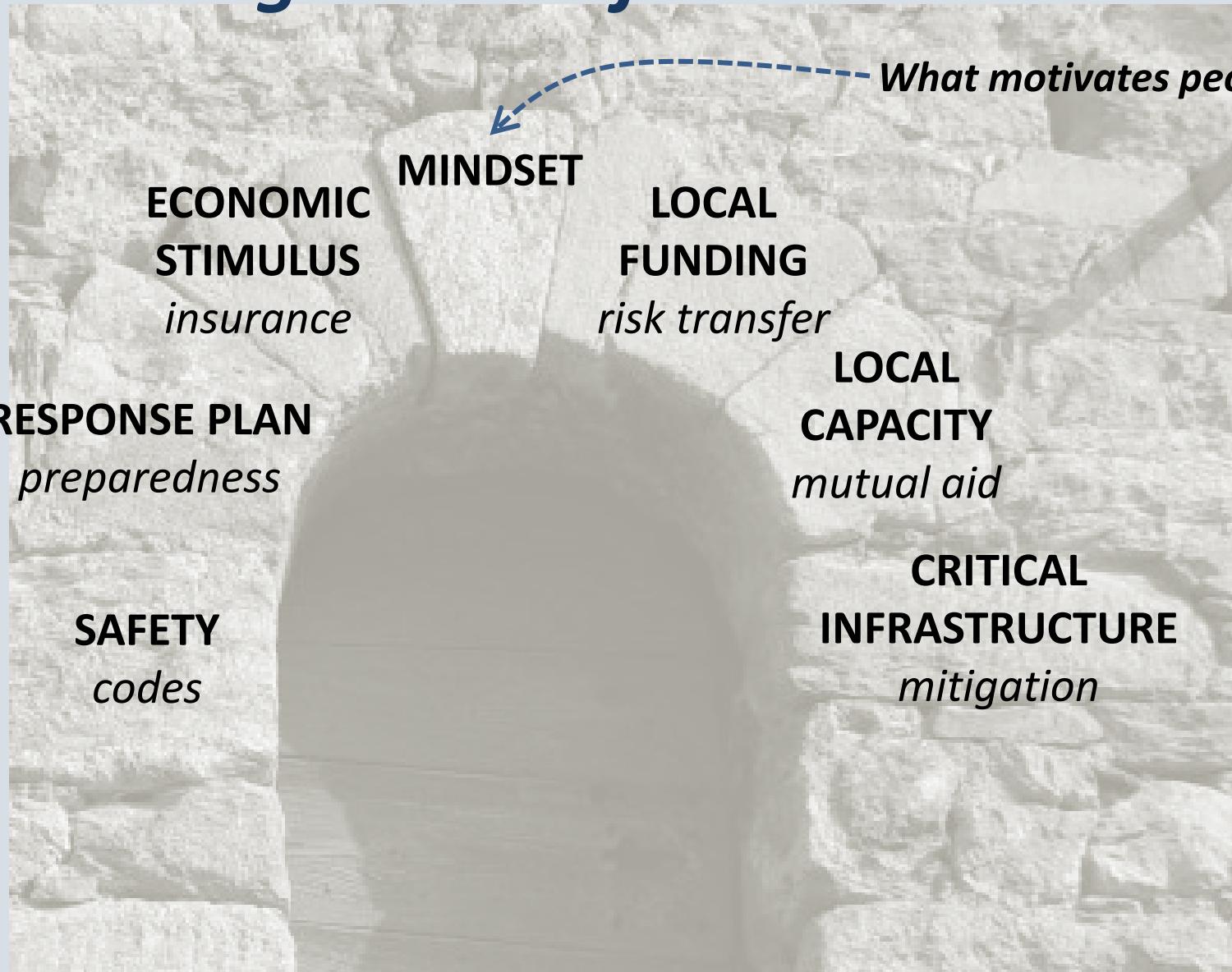
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Building Blocks of Resilience





M7.2: ~\$300b Losses, 7-10% Reimbursed



Photo Credit: Basil D Soufi

Underinsurance = a Missing Block

What kind of insurance would motivate people to stay?

ECONOMIC
STIMULUS
insurance

MINDSET
?

RESPONSE PLAN
preparedness

SAFETY
codes

LOCAL
FUNDING
risk transfer

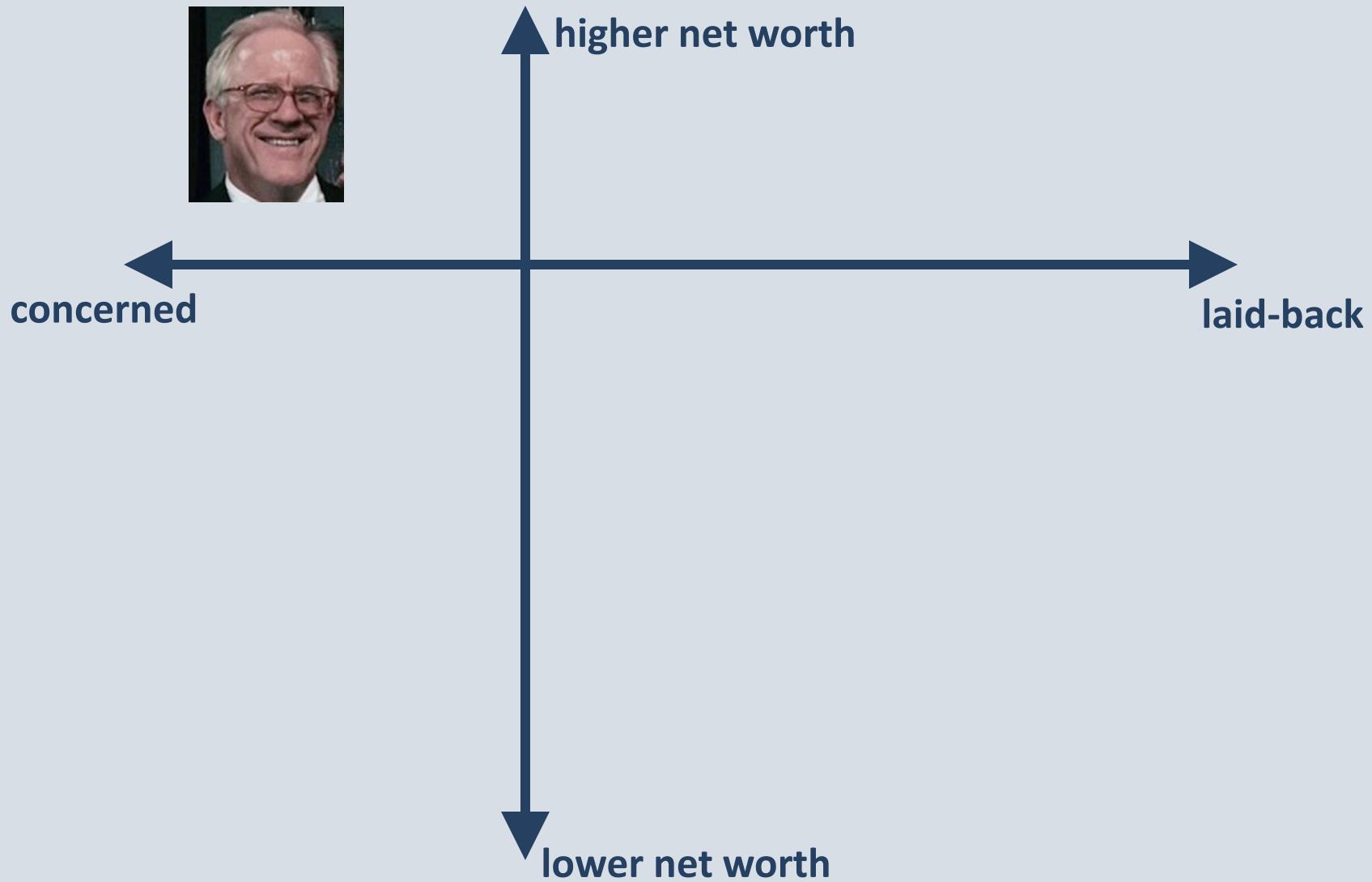
LOCAL
CAPACITY
mutual aid

CRITICAL
INFRASTRUCTURE
mitigation

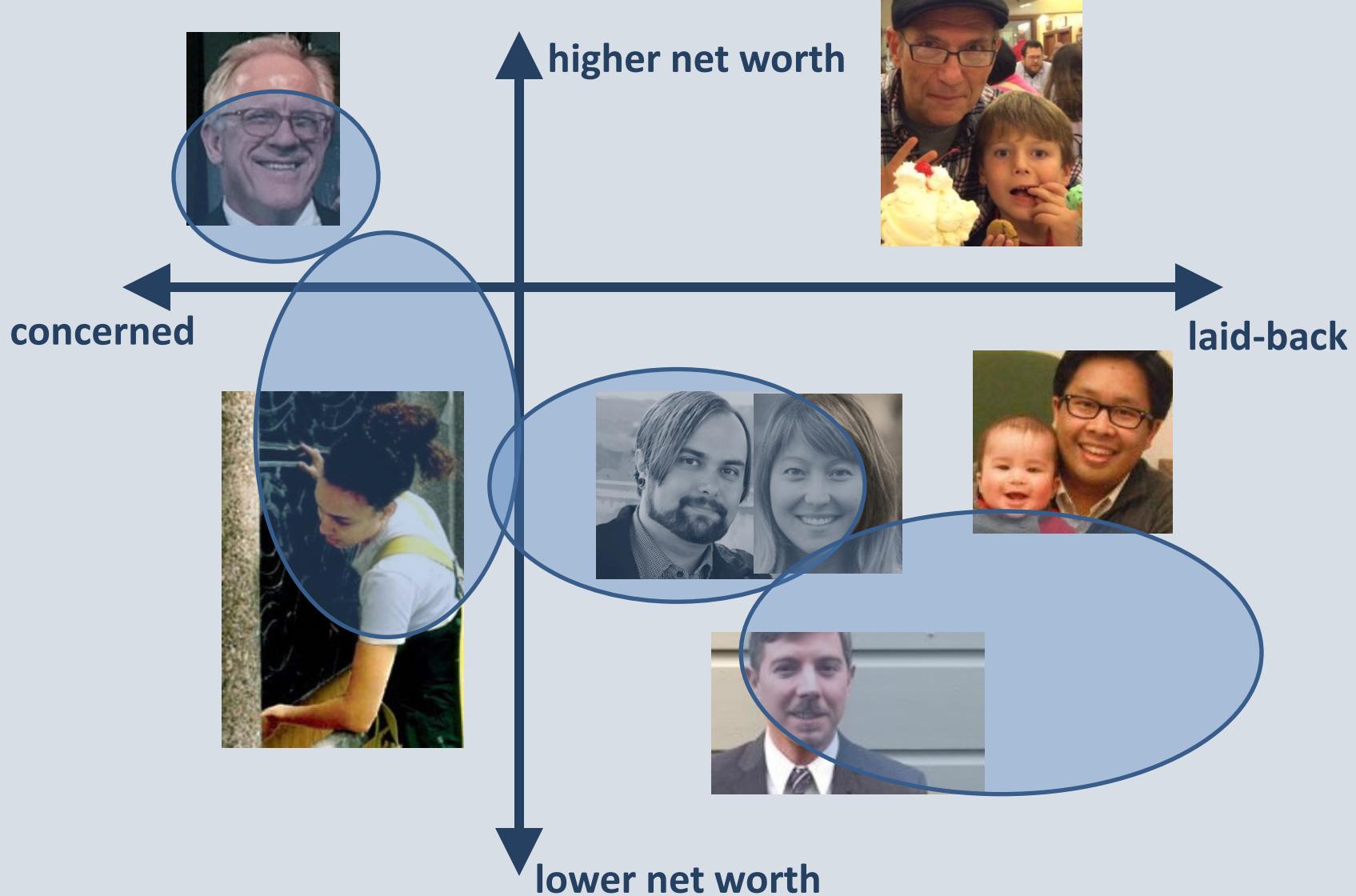
Sandy Lesson: Fast Money Speeds Recovery



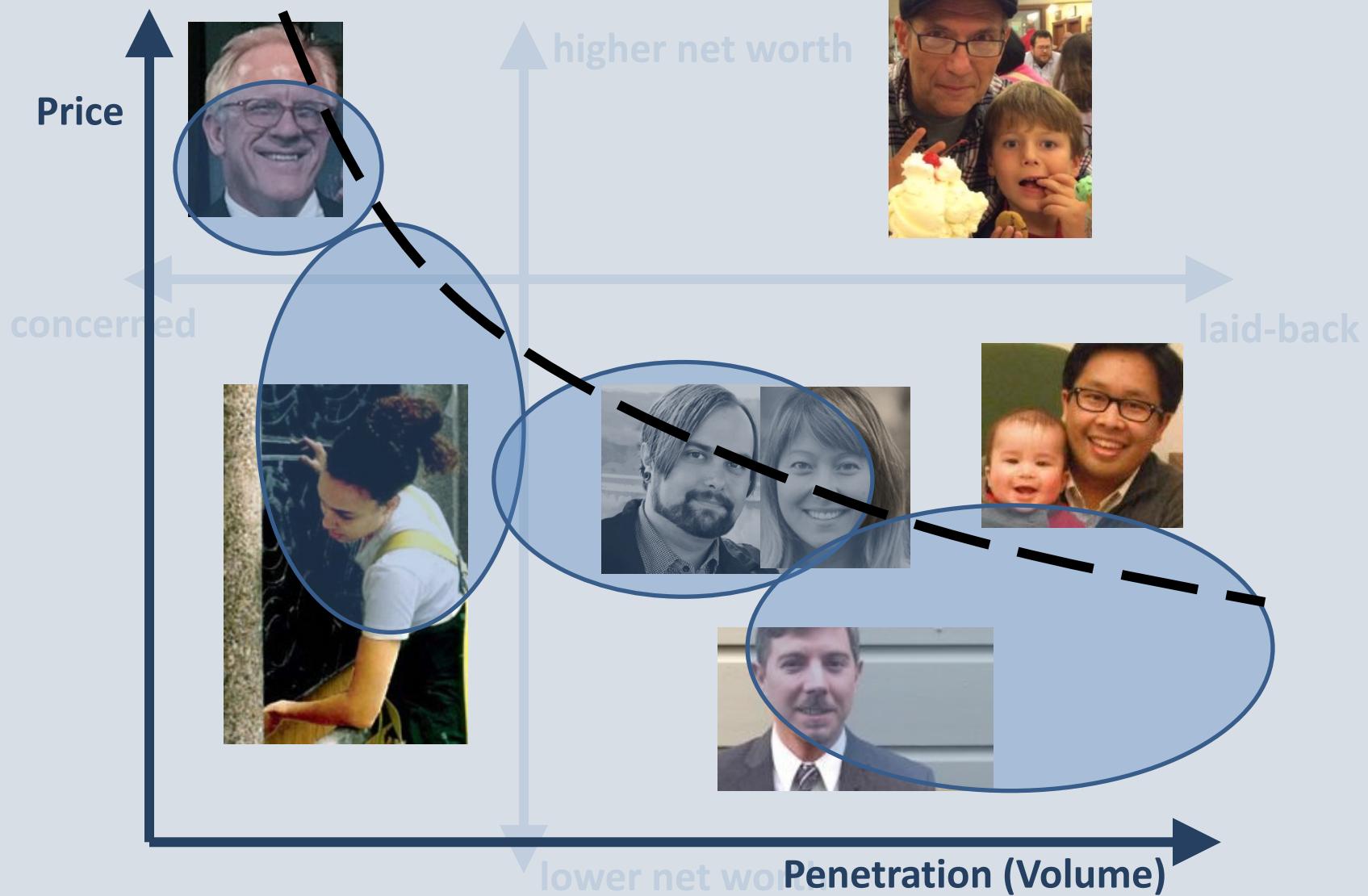
Who buys Insurance?



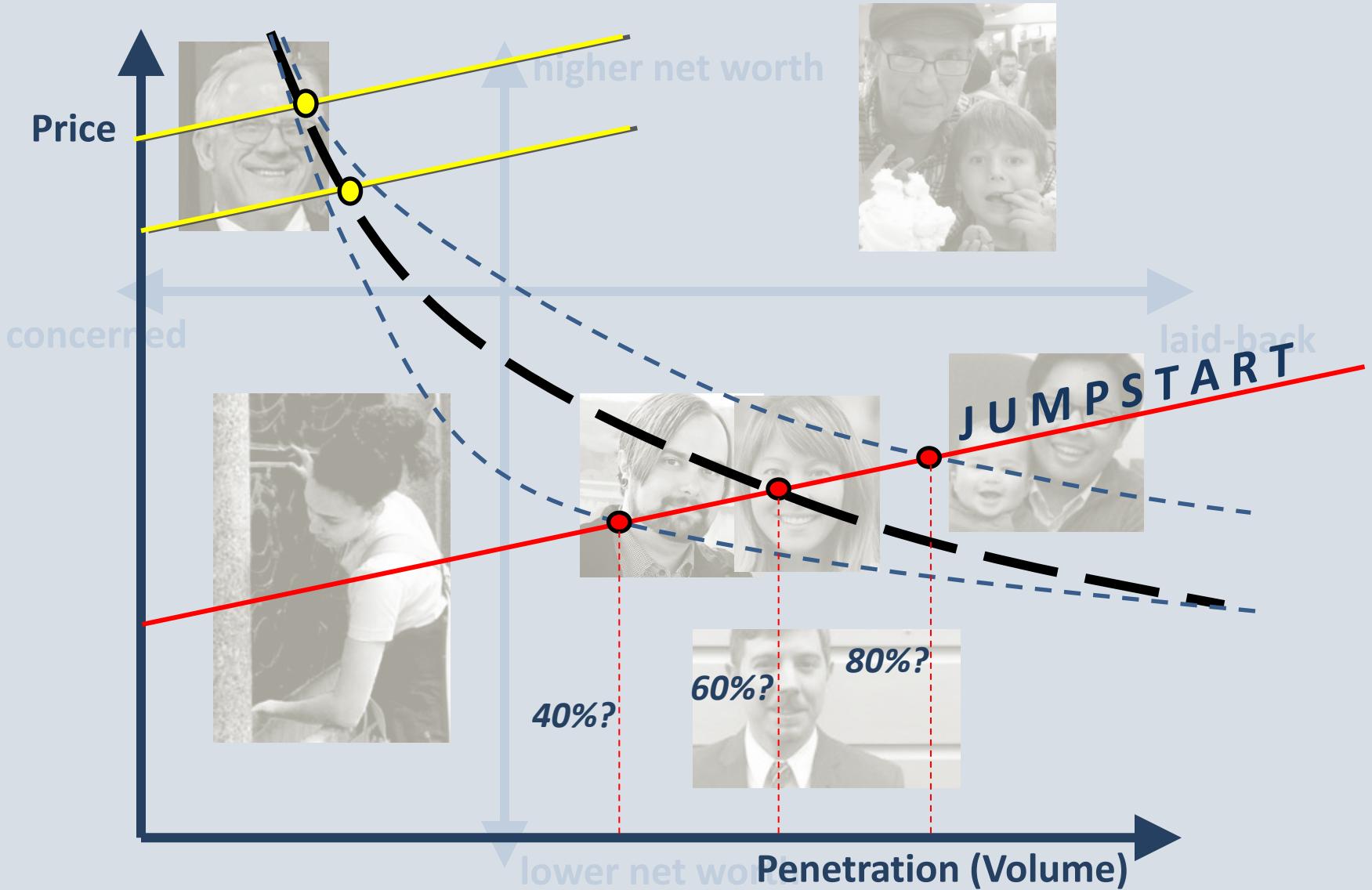
Who buys Insurance? Who *would* buy it?



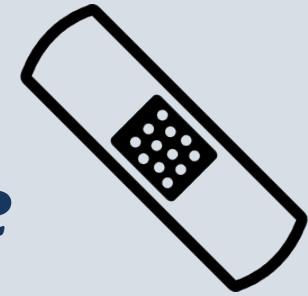
Who buys Insurance? Who *would* buy it?



EQ Cover: An Unknown Demand Curve



The Concept: Zero-Deductible, Low Limit Insurance



- High enough payouts to be meaningful (\$xx,xxx)
- Low enough cost to be affordable (\$xx/month)
- Payouts low enough so almost everyone would need that much or more
- Indisputable triggers
- Not 'insurance' as it's commonly understood



Photo Credit: TampaBaySkyDiving

Appeal to a Spirit of Resourcefulness

JUMPSTART Recovery



Photo Credit: Gudrun Gisela