

Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
<p>Better data on cost benefit analysis of retrofit</p> <p>Generalize the process used by CEA to develop guidelines to offered as a model for other states and other perils</p> <p>Promote greenfield assessments in addition to retrofitting</p>	<p>Improved coverage and rate adequacy</p> <p>Federal incentive for state and local building codes</p> <p>Federal and state tax credits for retrofits</p> <p>Innovative products to cover lower losses in mitigated properties</p>	<p>Public communication that EQ damages are largely preventable</p> <p>Attractive, observable mitigation should be a goal (Make mitigation sexy and competitive with granite counter tops)</p> <p>Educate people on secondary insurance EQ effects; e.g. liquefaction</p>	<p>Stafford Act reform to require certain action to community rebuilding/resilience</p> <p>NSTB prototype for post event lessons</p> <p>Federal secondary market reqs. For EQ insurance</p> <p>Fund public infrastructure for resilience standards</p>

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	<p>Innovative Product – Pools/mutual of shared risk with an eligibility requirement of mitigation</p> <p>Low limit EQ insurance policy</p> <p>Multi-year policies by the CEA</p> <p>Multiple product types cafeteria-style, each that complements each other each targeted to a different risk layer</p>	<p>Think forward in potential to harvest and disseminate data</p>	<p>All risk or Multi-risk policies</p> <p>Prioritize public facilities</p> <p>Tax laws to prevent tax liability on mitigation</p> <p>Hold hearings with Frannie and Freddie about not requiring EQ insurance in hazard prone areas – propose legislation</p>

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x	x	x	<p>Require disclosure of mitigation on property</p> <p>Get rid of “I don’t know”</p> <p>Public token incentives for individuals who carry insurance</p> <p>USE TRIA model for EQ (and floods) where the private sector insurer bears the foreseen risk and the govt. underwrites the cat risk</p>

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x	x	x	<p>Mandatory hazard & vulnerability reporting at point of sale</p> <p>Designate clear and transparent building zones for EQ and secondary hazards</p>

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