

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

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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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Stakeholders & Institutional Incentives

Risk communication/ public understanding

Policy choices (short/long)

x

x

x

x

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Policy choices (short/long)

x

x

x

x