

## Disaster stats:

- Half of all businesses damaged in a disaster do not re-open
- Of those that do open, half will close in the following 12 months
- Disaster and business continuity/recovery plans improve the chances of businesses successfully recovering from the disaster

## In future issues:

- How to best react to developing or sudden emergencies
- Business continuity and recovery planning
- Fire prevention for a business office
- Computers can make us more efficient—until they don't work

Let us know what you think  
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*Welcome to the EMSI Newsletter. This informative quarterly publication aims to inform our clients and others about emergency management, disaster planning, response to emergencies large and small, risk management, safety and security solutions for your organization.*

*Our goal is to prepare you and your business for the unexpected so you can get back to business—for your customers and employees.*

## The Other Business Plan

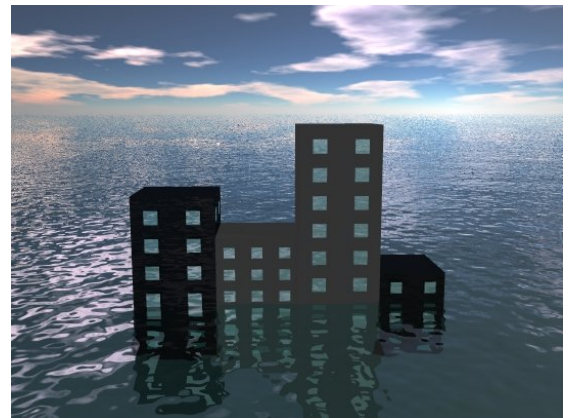
Part 1 of a 3 part series

All businesses have a “business plan” for the services they will be providing, but do they also plan to stay in business following an emergency? The most common form of emergency or disaster planning is present in any small business in the form of commercial insurance. These policies are but one tool in an effective and successful emergency and disaster management plan. Even small businesses can develop strategies that can reduce direct and indirect losses due to a variety of natural and man-made disasters.

A business emergency plan has three key concepts. First, eliminate the possibility of the disaster through one of several mitigation strategies. Second, if the disaster cannot be controlled or eliminated, build organizational processes and procedures to effectively react to the emergency. Lastly, by either eliminating the problem or responding effectively, the company should plan to get back in business.

### Hazard Mitigation

Any number of strategies can be used to eliminate identified risks. The first step in this process is a Hazard Vulnerability Assessment (HVA). This assessment should be based on history, degree of risk to the business, and the business's ability to respond. A location with a history of flooding should plan on flooding in the future.



The hazard can be mitigated by building design or storm water management, but those are costly measures for an existing building. The more economical approach may be to move critical records, equipment or stock to upper floors or out of the building when flooding is expected. A small business may not be able to eliminate the hazard, but may be able to develop an effective response, thereby limiting the damage and returning the business to normal soon after the flood waters recede.

In the next issues, we will outline how to best respond when the disaster strikes as well as what to do after the disaster. All with the objective of getting back to business.