



# Financial Resilience in Disaster Recovery

*Insurance, sovereignty, and community protection after disaster*

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OFFICE of the  
**INSURANCE  
COMMISSIONER**  
WASHINGTON STATE

# Why this matters

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- Recovery doesn't end when the fire is out.
- Financial decisions shape the long-term outcomes.
- Insurance can help – but it can also create its own challenges.
- Communities that plan ahead recover quicker and stronger.

# What people expect after a disaster

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- Insurance will cover most losses
- Recovery will happen almost instantaneously
- There will be help everywhere to help those impacted by the disaster
- Things will return to normal within a few months

# What actually happens?

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- Coverage gaps become visible or obvious
- Claims take longer than was expected
- Costs increase quickly
- Resources are limited
- Recovery slows down



# What I've seen in Washington

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- Okanogan Complex Fires (Tunk, North Star)
- Spokane County Fires (Gray, Oregon Road fires)
- December atmospheric flooding events
- Ongoing recovery challenges

# Why Tribal recovery is different

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- Recovery is community-wide – not just individual
- Tribal governments rebuild infrastructure, services, and housing
- Cultural sites and natural resources are highly impacted
- Sovereignty shapes how recovery decisions are made
- Limited contractors, funding timelines, and rural access add challenges



# What insurance is meant to do

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- Provide financial protection after loss
- Help rebuild homes and property
- Cover specific risks outlined in the policy
- Transfer some risk – but not all



# Where the confusion happens

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- Policies are complex
- Coverage limits are not always understood
- Terms and exclusions aren't always clear
- People often learn their coverage after the disaster



# Where gaps show up

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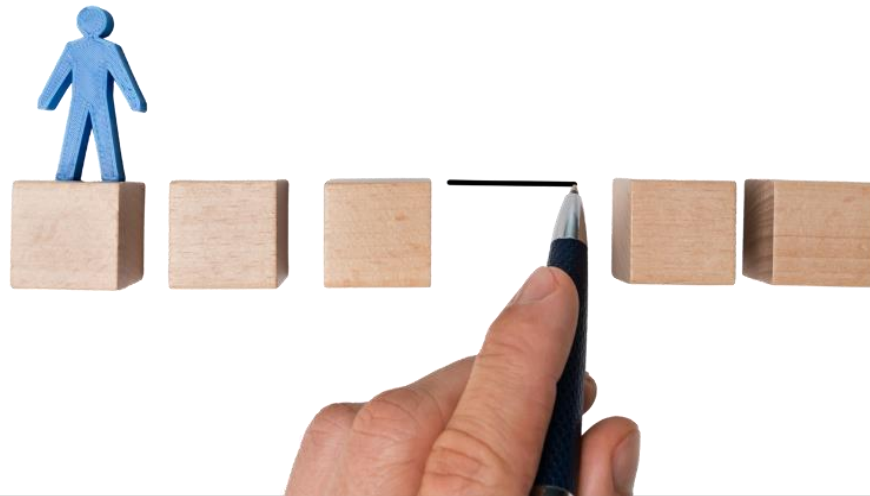
- Underinsurance (not enough coverage)
- Deductibles create financial barriers
- Delays in claims processing
- Costs exceed what policies cover
- Some losses aren't covered at all



# Bridging the gap: what happens next?

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- No single system fills all the recovery needs
- Recovery requires coordination across partners
- Case management connects people to resources
- Community-driven solutions fill unmet needs



# Where Long-Term Recovery Groups come in

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- Coordinates recovery after response ends
- Focuses on unmet needs
- Brings partners together
- Supports long-term rebuilding



# Where OIC supports recovery

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- Consumer protection: Education, information and holding insurance companies accountable
- Help with claims
- Work with insurers when there are delays, denials
- Work alongside recovery partners
- Support communities during and after disasters
  - Ex: FEMA's most recent declaration in WA encourages policy holders to first file claims with their insurance providers and then apply for assistance.
  - OIC has boots on ground alongside other agencies helps consolidate information and help for people in need.

# OIC in disaster response (CODR)

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- Consumer Outreach & Disaster Response (CODR) program supports communities during and after disasters.
- Provides on-the-ground assistance at Disaster Assistance Centers (DACs) and community events
  - Often if not always in close partnership with local efforts
- CODR introduced a new '*Disaster Preparedness & Response*' toolkit this spring.
- The program helps people with:
  - Insurance questions and coverage issues
  - Delayed or denied claims
  - Navigating the claims process

# Disaster response toolkits

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- In the wake of the initial disaster response (pre-FEMA) this Fall 2025 – Winter 2026 OIC sharpened some of the resources going straight to community
- We're releasing 'pre' kits and 'post' kits coming soon
  - Flood, fire, and earthquake



These resources can be dropshipped ahead of, during, or after a natural disaster or peril free of charge.

# Strong recovery starts before the next disaster

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- Recovery takes longer than we expect
- Insurance is one tool – not the solution
- Coordination determines who gets help – and who doesn't
- Planning before a disaster changes outcomes

# Questions?

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