



La Niña Threeppeat: Preparing for Storm and Floods

An Overview of Australia's Storm and Flood Exposure | Flood Emergency Response Planning
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Introduction

With the Bureau of Meteorology announcing that a third La Niña event is expected to extend into summer 2023¹, now is the time for businesses to understand their hazard profiles and take action to reduce their exposures.

Australia's Storm and Flood Exposure

Typical flood sources can include heavy rain, tropical cyclones & obstructed waterways due to waterborne debris. These sources often lead to flash flooding, surface water overflow, riverine flooding, tidal flooding and coastal storm surge.



The Insurance Council of Australia has compiled data on the storms and floods that impacted South-East Queensland and coastal New South Wales in February and March 2022, showing these to be Australia's costliest flood events ever².

Given that many catchments are already sodden and at capacity, any further extreme rainfall would be expected to result in flooding in these exposed properties³. This has already been seen in regions with excess rainfall where dams are at capacity and spillways are required to be opened leading to inundation downstream.

While the meteorological conditions that can lead to flooding usually cannot be prevented, many times the resulting extent of damage caused can be controlled or reduced. This is where emergency response planning comes in.

The Flood Emergency Response Plan (FERP)

FERPs are developed to help business owners reduce potential property damage as a result of flood events. This planning not only demonstrates commitment to understanding existing flooding risks but also the actions that can help reduce property damage and business interruption.

Developing a FERP is an opportunity to gain an understanding of the risks and vulnerabilities associated with flooding at a particular site. The plan should recognise the time, staffing and resources needed to implement an emergency response in advance of the flood event. In addition, it should consider all shifts, staffing limitations, potential mandatory evacuations before the flood, resources and supplies needed, and any potential obstacles to the adequate

¹ <http://www.bom.gov.au/climate/enso/>

² <https://insurancecouncil.com.au/resource/updated-data-shows-2022-flood-was-australias-costliest/>

³ <https://www.scimex.org/newsfeed/expert-reaction-triple-dip-la-nina-confirmed-as-bom-makes-declaration>



completion of emergency preparations. An effective FERP should cover flood preparation, mitigation and recovery. Any checklists and action items included in the plan should be printable and detachable from the formal response plan document.

Key Flood Emergency Response Plan (FERP) Actions

Recognising the risk of flooding is a key foundation of a FERP. It is important that the plan adequately addresses the key points in a manner that is understandable to both management and the facility employees. Some key points that should be identified, reviewed, and documented as part of an effective and comprehensive FERP include:

- Typical weather event(s) that might trigger flooding, surface water accumulation and storm surge.
- Where and how flood water may enter the site or facility.
- Local flood maps showing site locations and the corresponding flood exposures.
- The type of flooding and the behaviour of storm water entering and receding from the site. This includes identifying if water flow is expected to have a high velocity, wave action or bring debris and contaminants onto the site.
- The amount of lead time or warning time expected from authorities and weather stations before the flooding occurs, including best and worse-case scenarios.
- Flood water depths that could be expected on site and within buildings with probabilities, including 1 percent (1 in 100 Annual Recurrence Interval (ARI) events) and 0.2 percent (1 in 500 ARI events).
- Probable durations of the flood water levels on the site from various scenarios including flash flooding, storm surge, longer duration riverine flooding, etc.
- Finished floor elevations of key buildings or infrastructures (utilities, sewers, storm drains, fire pumps, generators) with comparison to expected flood levels.
- Designated persons responsible for the creation, maintenance, supervision and implementation of the plan, along with alternates. This should include authorized personnel, as appropriate, to help prevent property loss and business interruption associated with flooding.

Another key is to keep the document foundation and critical actions of the pre-flood plan simple. They can be expanded, as needed, to better correspond with the complexity of the flooding event and the site operations.

Next Steps

Businesses that are located within or near potential sources of floodwaters need to create a specific FERP. Water is not the only threat; fire hazards abound due to leaking gas lines, and damage to electrical systems and appliances. Here, we also offer a valuable checklist that will help guide your approach to mitigating risks.

AIG Risk Engineers can help you develop a FERP and ensure correct protocols are in place to activate it, as business operations may be temporarily halted, and access restricted to reduce the overall damage and potential business interruption.

Please visit AIG's Risk Engineering Insights page for more details⁴ and Natural Catastrophe Preparedness Tips⁵.

About AIG Risk Engineering

AIG provides risk engineering services to help identify and reduce property-related risks. In addition to virtual and on-site property assessments, we offer surveys for high-hazard, complex occupancies, fire protection system and construction plan review and customized security risk consultations⁶.

For more information, contact your local AIG Risk Engineer.

⁴ <https://www.aig.com/business//risk-engineering/insights>

⁵ <https://www.aig.com/business/business-claims/catastrophe-preparedness>

⁶ <https://www.aig.com/risk-engineering>



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