

A FRAMEWORK FOR THINKING ABOUT DISASTER MITIGATION TECHNIQUES AND TOOLS

1. Analyze the risk

1. **Risk Discovery:** Identify the risks you are subject to and/or seeking to impact.
2. **Risk Quantification:** For the subject risk(s), and utilizing the metrics (i.e., economic, mortality rates, etc) you are seeking to effect, set “boundaries” on uncertainty.
3. **Risk Control:** Review and analyze available tools for the mitigation of the subject risks; develop a strategy for application.
4. **Risk Financing:** Set the most efficient allocation between retained and transferred risk. Determine financing details for mitigation techniques to be put in place.
5. **Risk Solution Execution & Monitoring:** Put the comprehensive solution in place, monitor actual to expected results, adjust as needed,

2. Elements of a mitigation strategy

Timing of Application *(avian flu examples to illustrate)*

- Pre-event (*public health education*)
- Concurrent (*quarantine*)
- Post-event (*recovery planning*)

Methodology

- Behavioral (*hand-washing*)
- Engineering (*vaccinations*)

Intended Impact

- Frequency (*close schools, restrict public gatherings*)
- Severity (*Tamiflu*)

3. Risk mitigation and financial incentives – a few of many critical questions

1. How do we optimize the “blend” of retained vs. transferred and/or financed risk?
2. Who pays now for the mitigation, who should, how do we source funds, and how do we allocate costs?
3. How do we most effectively align economic interests to optimize support for our mitigation plan?
4. Are “perverse incentives” either an impediment to our goals, or perhaps a useful tool?
5. Is our financial plan in support of mitigation “actionable”?