

PERI Introduces New Online Training Series to Teach Local Governments the Fundamentals of Risk Management and Insurance



Understanding the fundamentals of risk management and insurance and how to implement an effective program at the local government level is the goal of a new training program launched by PERI. Developed by PERI and St. John's University in New York, *Risk Management Basics for Local Governments* takes an in-depth look at the essential elements of risk management and insurance through a

series of nine courses offered online through the PERI Website.

The *Risk Management Basics for Local Governments* program gives local government leaders a foundation from which to direct development of risk management programs within their communities. Designed for local government officials with limited knowledge of risk management practices, each course goes step-by-step through the key components of a risk man-

agement and insurance program. The nine courses comprising the *Risk Management Training for Local Governments* online training program are:

Overview of the Risk Management Process

The goal of risk management is to manage the effects of uncertainty on a local government's operations, minimize potential loss, and arrange to pay for losses that do occur. This module provides an

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Data Exchange Dashboards Now Available from PERI

PERI announced in June that the Data Exchange was introducing interactive graphic reports, which are referred to as *Dashboards*, to further efforts to publish claims metrics in the context of national, state, and peer group benchmarks. The PERI Data Exchange is a risk management benchmarking program open to all governmental agencies able to supply selected claims and profile data. The Data Exchange offers a range of reporting options to help public entities and pools analyze claims losses, activities, and exposures.

The Dashboards use graphics, colors, mouseovers, and drill-downs to better communicate comparisons, such as total gross incurred, cause of loss, part of body, and average claim durations. These Dashboards offer a quick visual

assessment of whether your organization is above or below a selected benchmark. In addition, the drill-downs provide an easy way to search data and immediately generate a new set of graphics for comparison.

E-Reports and Dashboards

Prime Reports are still free to Data Exchange participants as shown in Chart A on page 9. These reports offer comparisons in table formats similar to spreadsheets. In addition to Prime Reports, participants can purchase two different types of user-friendly reports to simplify the benchmarking process: E-Reports and Dashboards. E-Reports are electronic copies of the Prime Reports that can be automatically sent to participants in PDF format via email on a quarterly basis. Dashboards are

Web-based graphic reports featuring PERI metrics in user-friendly graphs, charts, and meters. While the Prime Reports provide multiple comparisons; for most people, the appeal of seeing the benchmarking data in a Dashboard is the ability

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PERIScope

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PERI-Sponsored Disasters Roundtable Hosts Workshop on Multi-Hazards Research and Planning

Assessing the opportunities and challenges for multi-hazards research and effective preparedness planning was the subject of the latest Disasters Roundtable workshop held on June 28. The one-day workshop on *Creating and Using Multi-Hazards Knowledge and Strategies* explored scientific research on natural, technological, and human-induced hazards and resultant technologies and efforts to achieve mitigation and preparedness goals in the public and private sectors.

Moderating the first panel was PERI's Executive Director, Gerard Hoetmer, who serves on the Steering Committee of the Disasters Roundtable. Members of the panel included Dennis Mileti from the University of Colorado who presented "A Perspective on Multi-Hazards Research and Related Activities," and Claire B. Rubin of Claire B. Rubin & Associates who discussed the "History of the All-Hazards Approach to Emergency Management."

The Disasters Roundtable also

recently released a summary of its October 23, 2006, workshop on *Citizen Engagement in Emergency Planning for a Flu Pandemic*. This summary is available at http://books.nap.edu/catalog.php?record_id=11921. PERI held a week-long Virtual Symposium on *Preparing for a Local Crisis within a Global Pandemic*. Papers presented during the Symposium along with other relevant resources covering planning strategies to prepare for a pandemic can be found at www.riskinstitute.org/PERI/PTR/Preparing+for+a+Local+Crisis+within+a+Global+Pandemic.htm.

On October 17, 2007, Disasters Roundtable will host the final workshop of 2007 on *Disaster Recovery*. The Roundtable Workshop will be held from 9:00 a.m.–4:45 p.m. in the Keck Center, Room 100, at the National Academy of Sciences office located at 500 5th Street, N.W., Washington, D.C. For information on the upcoming workshop, go to <http://dels.nas.edu/dr/f21.shtml>.

PRIMA Western Regional Conference Begins September 30th

Seattle is the host city for the PRIMA Western Regional Conference hosted by the Washington Chapter of the Public Risk Management Association (PRIMA).

The three-day conference will provide education and training opportunities for public risk managers on pertinent risk management issues including employment liability concerns, transportation management programs, construction law, and park risk management programs. The conference will be held at the Edgewater Hotel in Seattle from September 30-October 2. For more information, go to www.waprima.org.



“National Emergency Management Network” Selected by Florida for a Unique and Valuable State-Wide Implementation

Identifying and Integrating Regional, State, County, and Local Resources to Effectively Manage Preparedness and Response to Catastrophic Events

By Shawn D. Smith,

President and Chief Executive Officer, Emergency Visions, Inc.

Recent natural disasters in Florida fully demonstrated a need for a revamped approach to managing resources for emergency response and recovery. While, arguably, the process of providing assistance and assets between state and local governments (“Mutual Aid”) is a well-known and functional system in this gulf coast state, key emergency management leaders in Florida recently recognized the need for a unique solution that directly links the logistics/supply process to the actual emergency response and recovery operations that utilize and manage disaster supplies and resources. For this new approach, the Florida Division of Emergency Management selected the “National Emergency Management Network” (NEMN) from PERI and the International City/County Management Association (ICMA).

A concept designed and built under the leadership and direction of PERI and ICMA, the NEMN combines software tools, risk management content and courses, and emergency management expertise to provide city, county, regional, and state organizations with a streamlined solution for resource and incident management in a real-time, collaborative environment. The software solution is two-fold: “ResourceVision,” a NIMS-compliant resource database, and a geo-mapping, situational awareness application called “GTVC.” ResourceVision will provide Florida, and other member entities, the ability to identify, catalogue, and manage human



and physical assets used in both every-day and catastrophic emergency situations. The system also includes a full personnel credentialing application. Additionally, this catalogue allows the user to build standing emergency response teams of various types. GTVC enables organizations to visualize and track emergency response assets, as well as providing the user with full incident management control by creating a common-operating picture using annotation over geo-maps. GTVC is built for multi-user, multi-agency collaboration on an event, and includes messaging and document sharing tools.

Floridians rely heavily upon external business entities for necessary resupply during catastrophic events. Such resupply originates as far north as Canada and as far west as Wyoming. Managing the ordering, reception, deployment, and tracking of these resources can be an arduous task. The implementation of the NEMN is unique in Florida in that it also includes a comprehensive suite of logistics, inventory, and warehouse management tools provided by ScanLynx, which are designed to work with mobile, hand-held devices (ex., bar code readers). The ScanLynx ap-

plications provide supply management, costing, and audit controls literally down to the individual asset level. The NEMN will also work with a transponder system from Orbit One communications to facilitate the real-time tracking of assets over the NEMN’s geo-mapping environment. By integrating these new technologies with the NEMN, the result is a unique approach that directly links Disaster Operations to Logistics/Supply functions. The result is unprecedented visualization and control over the critical process of disaster assistance and logistics management, applicable to both the actual emergency and the on-going recovery/remediation efforts that occur within the State.

With the NEMN, PERI and ICMA have provided a powerful incident and resource management solution that will assist first responders, EOCs, and emergency planners in Florida in saving lives and property, and effectively managing the disaster recovery process. This solution is available today for other local and state organizations. For more information, please see www.nemn.net, or contact NEMN at 770-436-2474 (choose option 2 for Sales).

Risk Management Training Program *(continued from page 1)*

overview of risk management and explains the steps in the risk management process.

Roles in Risk Management

Risk management is an enterprise wide function that involves everyone in the organization. This module identifies the key players in an entity's risk management process, and explains each player's role in the risk management process.

Law and Risk Management

Successful navigation of the responsibilities imposed by the legal system is a critical component of risk management. This module describes basic legal concepts that are important in risk management, such as negligence, vicarious liability, absolute liability, no-fault laws, the principle of indemnity, and the difference between civil and criminal liability.

Risk Control Techniques – Controlling Common Public Sector Exposures

One of the most important goals of a risk management program is to prevent losses and reduce the severity of losses that do occur. This module describes the theory of risk control and the role of risk control in the risk management process. It includes a discussion of risk control techniques and provides examples of how public entities use risk control.

Claims Management

Even the best risk management program is unlikely to eliminate all claims against a local government with active operations. The outcome of claims will likely be better if the local government understands and can participate in claims management. This module discusses the four phases of the claims management process, the key players and their roles in the process, the benefits of using automation in claims management, how to control claims costs, and other topics.

Insurance Basics for Local Governments

Local governments often rely on commercial insurance coverage as a key part of their risk management plan. This module explores the nature of insurance contracts, the elements of an enforceable insurance contract, the legal characteristics of an insurance contract, different types of insurance contracts, and the components of insurance policies.

Understanding the Insurance Industry

The insurance industry has existed for hundreds of years, and it played an important role in facilitating the development of modern commerce by helping investors reduce their financial risk. This module will delve into the mysterious world of insurance and explain how insurers can assume the financial risk that their insureds are not willing or able to face on their

own. The module explains how insurers operate, the different types of companies that provide insurance, and how to select and work with insurers.

How to Read an Insurance Policy

There are at least two times and purposes for reading an insurance policy: (1) when the insured receives the policy, to confirm that the policy covers the losses the insured expects it to cover; and (2) after a specific loss, to determine whether the insurance policy covers that loss, and what the terms and conditions of the policy require the insured to do. Insurance policies are complex legal documents, and this module helps you understand what you are reading by exploring who writes them and explaining the types of provisions generally found in property and liability policies.

Negotiating Risk Financing Arrangements

Purchasing insurance is a complex process that requires the buyer to evaluate and compare the important components of different insurers' proposals including premium, scope of coverage, terms and conditions, services, and financial stability of the insurer. This module describes a process a public entity may use in evaluating its options for purchasing insurance or joining a risk pool (both of which are risk financing arrangements) and renewing existing risk financing arrangements.

This training is conducted entirely online on PERI's Web-based training site. At the conclusion of each course, students will take a short test and a certificate is provided once training is successfully completed. The user-friendly courses allow students to start, stop, and resume at their convenience, which will help local government officials with busy schedules.

PERI is offering the first course, "Overview of the Risk Management Process," for free in its E-Training Center at www.riskinstitute.org/PERI/TRAINING to give local governments an introduction to the new training program. Individual courses are available for \$29 each or you can purchase the entire *Risk Management Basics for Local Governments* program for just \$203 – a \$29 discount. To receive the discount, you must enter code "TRAINING" during the checkout process in the PERI Bookstore at www.riskinstitute.org/PERI/Bookstore.

In addition to this program, PERI offers several other free training courses. For more information on PERI E-Training courses, visit the PERI E-Training Center at <http://www.riskinstitute.org/PERI/TRAINING>. For additional information, please contact Audre Hoffman at ahoffman@riskinstitute.org or (703) 352-1846.

Presenting Your Claim Information

By Mary Stewart, Director, Research and Development, PERI

Analyzing your claims activity should be an ongoing process and not just part of the annual budget preparation or financial performance review. Either in your own computer or in an external system there is a collection of data that has the potential to identify risks, highlight areas of concern, focus the need for safety training, demonstrate positive returns on current efforts, and even predict future trends. The analytical review is an essential element within any business unit.

Part of the challenge is to get your managers, board members, staff, and other important people to focus on the details in the review. We've all heard stories about claim runs or internal reports going into the black hole on someone's desk or into the trash can without being read. Besides being a waste of paper and time, the major problem is that this information has a useful purpose. But blaming the recipient for not opening this document month af-



Stewart

ter month doesn't resolve the problem. Determine what's important to your audience and alter the way the information is presented.

One of my favorite cartoons shows a White House advisor standing next to a U.S. President, who is sitting at his desk in the Oval Office with an unopened, four-inch book titled *The U.S. Budget*. The President tells the advisor to take it back and bring him a smaller version for him to read on the plane to Camp David. The next slide shows the advisor walking away with a two-inch document while the President angrily repeats his request to have a document ready for him to read on the plane. The final slide shows the advisor handing him two pages and the President smiling on his way out of the room. For me, this cartoon illustrates the whole problem...how the information is presented is as important as the data itself.

What to share

The first step is to decide what information is important to share.

It's easy to mass produce the same report for everyone, yet this can be part of the problem; not everyone needs to see all the information. Many organizations receive claim runs or financial summaries on all claim activity over a given period of time. Most of these reports contain long detailed columns containing total incurred figures, and amounts paid and reserved for every claim. Some people like the details, while others just want to see the summaries (i.e., the number of open and closed claims or the total gross incurred by department or division).

Reevaluate the type of reports you share, ask your end users how they will use the information, and revise the report documents to match the needs of your target audience. Exhibit A contains an example of the type of criteria you can use to decide which reports to distribute to specific people. The idea is to create a series of special reports predefined to match the interest level of each recipient. For example, some reports can be sorted to focus on cost allocation and then further sorted to print all departments, selected departments, or only those departments

Exhibit A: Use this chart to evaluate what claim information needs to go to each person on your list. Create special reports to address their issues and best facilitate the criteria listed below.

Criteria	Target Audience				
	Board of Directors	CEO-Top Executives	Department Managers	Legal Counsel	Risk Management Staff
Practical Use	Summary	Summary	Reports A and C	Full Report	Full Report
Ability to Gain User Support	Report A	Reports A and B	Report C	Reports A and D	Full Report
Cost Allocation	Report C	Report C	Report C	Report C	Report C
Use of Safety Training	NA	NA	Report S	NA	Report S
Budget	NA	Report B	Report B	NA	Report B
Benchmarking	Report B	Report B	Report B	Report B	Report B

Presenting Claim Information *(continued from page 5)*

with claim activity. Your risk management information system should be flexible enough to provide a variety of reports.

Use graphics

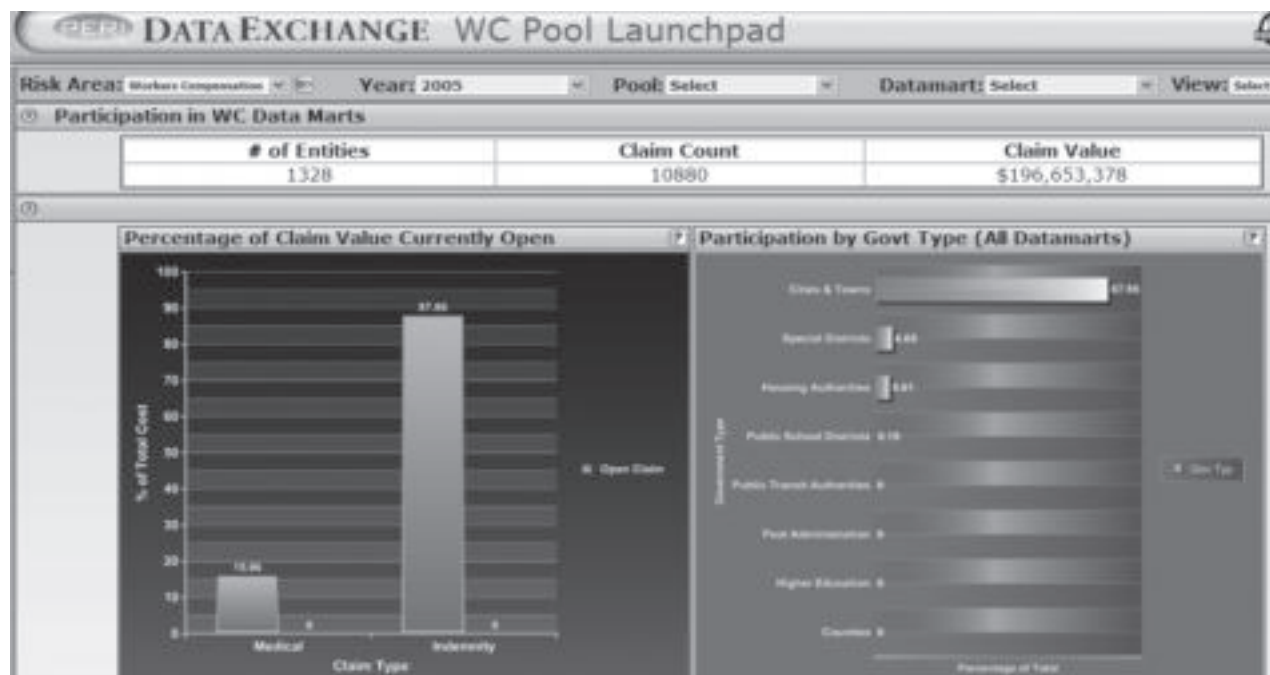
The phrase “one picture is worth a thousand words” applies to claim reports. The right graphics create an image that “jumps out” to any viewer. People respond to easy-to-locate facts or quick comparisons. Most software programs today offer charts or graphics that can be created to display the facts you want people to see. This issue became a strong focus for the PERI Data Ex-

change in 2006. PERI recognized that our presentation of the facts was limited to table reports and yet many of the program participants wanted (a) a quick comparison on multiple metrics and (b) an easy way to show others how they were doing without having to go through a series of questions every time they logged into the Data Exchange. This prompted the development of Dashboard reports.

The Data Exchange now has Dashboards for Workers’ Compensation and Liability claims that display multiple metrics at one time.

Before entering either the Workers’ Compensation or Liability Data Mart, the Dashboards start with a “launchpad” view that displays two summary charts: one chart divides all claims into the percentage of open versus closed claims, and the other chart identifies the number of participants by type of government. This launchpad also highlights the number of claims, the value of the claims, and the number of entities participating in that Data Mart. See Exhibit B.

Exhibit B: “Launchpad view” of a Workers’ Compensation Data Mart



Create a pattern

One additional point is important in the presentation of the data. Where possible, keep the display method the same. For example, if your management likes to use bar charts, then stick to bar charts to match your information to the display your managers are used to seeing. Graphic presentations make it easy for your audience to understand the facts; however, if you use different displays each

month, you will make it harder for others to find the information. PERI’s Dashboards use color coding to highlight when individual entities are above the average benchmark by indicating their claim statistics in RED. When any entity is below the average, then their data is displayed in GREEN. By using consistent color coding, all participants can easily determine where they stand in each display.

Exhibits C through H contain

additional examples of the graphic displays used for side-by-side comparisons of the PERI metrics in the new Dashboards. A demonstration of the Dashboards is located on the Data Exchange page on the PERI Website at www.riskinstitute.org/PERI/EXCHANGE.

What follows are examples of the types of charts/meters that can be produced to display graphically the PERI metrics featured in the Dashboards:

Exhibit C

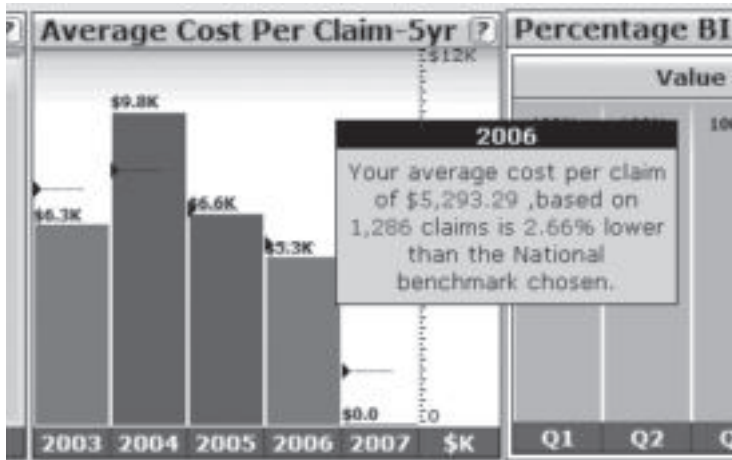


Exhibit D



Exhibit E

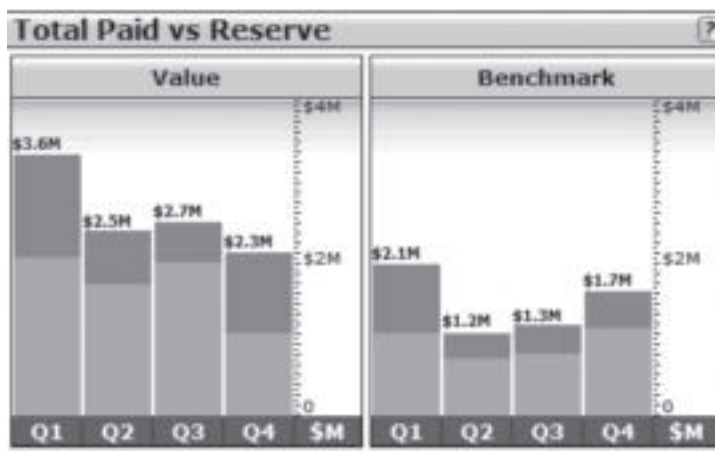


Exhibit F

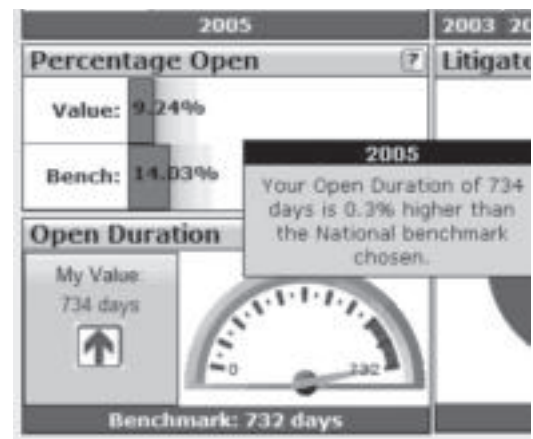
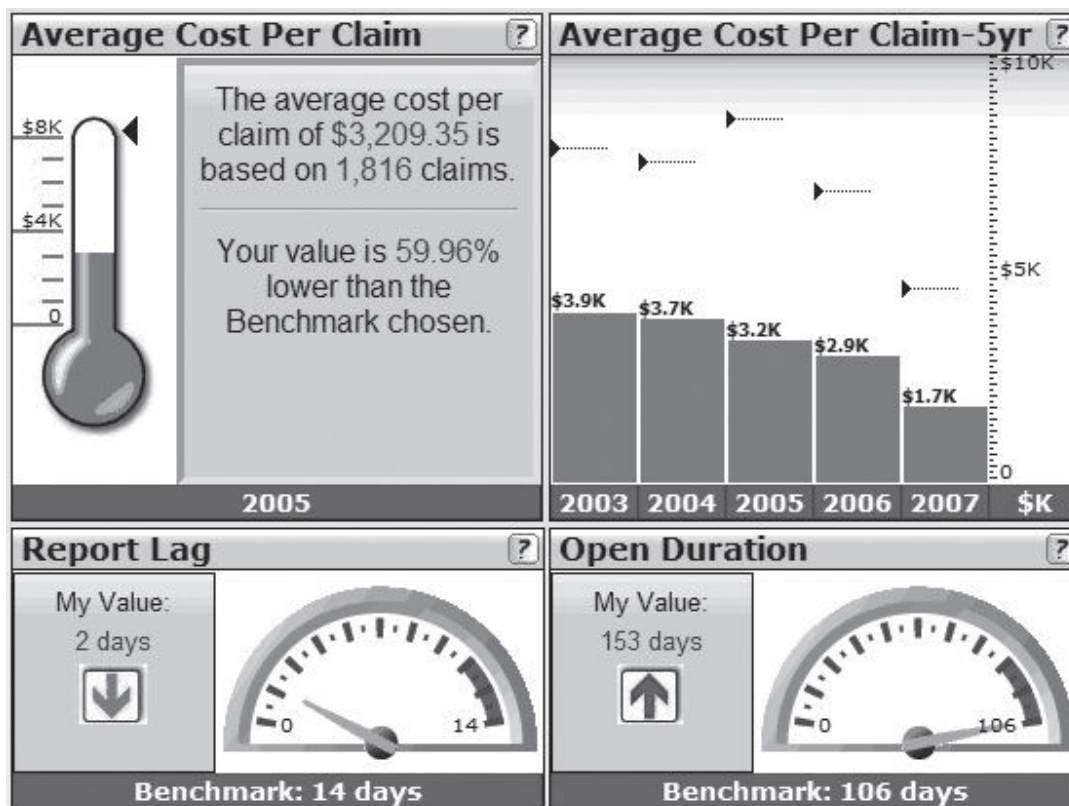


Exhibit G



Exhibit H



PERI Compiles List of Standard Metrics for Evaluating Risk Management Performance

Evaluating performance of risk management programs has been a challenge for local and regional public agencies due to the lack of standard metrics. To improve the evaluation process and enhance the value of statistical comparisons, PERI determined that there was a need for a broadly accepted set of standards and has developed a list of seven metrics for liability data and ten metrics for workers' compensation data.

This list of *Standard Metrics for Risk Management* is printed on a two-sided laminated sheet and can



be purchased for \$6.00 in the PERI Bookstore. For bulk orders of 10 or more, the per document cost is just \$5.00. This list can also be downloaded for free on the PERI Website.

In the June 2007 issue of *PERIScope*, Mary Stewart, PERI's Director of Research and Development, explained how a standard list of metrics would enhance the ability of public entities to "really understand regional, state and national similarities and differences" within risk management programs. Her article entitled "PERI Publishes Claim Metrics for Public Agencies"

further described how standard metrics would benefit participation in the PERI Data Exchange program. The article can be found on the PERI Website at www.riskinstitute.org/PERI/PERISCOPE/PS607PPCM.htm.

To purchase *Standard Metrics for Risk Management*, go to www.riskinstitute.org/PERI/Bookstore or mail or fax the order form on page 11. To learn more about PERI's risk management benchmarking program or to join the Data Exchange program, go to www.riskinstitute.org/PERI/EXCHANGE.

Data Exchange Dashboards (continued from page 1)

to see multiple pieces of information at one time.

Data Marts

Data Marts collect and process data for a specific set of participants. Unique Data Marts can be designed to allow pools, associations, insurance companies, and other groups to compare claim activity among member organizations. The annual Dashboard subscriber fee for a governmental entity participating in a Data Mart is determined by the total number of participants in each Data Mart and whether that government participates in more than one Data

Mart (Refer to Chart B for more information).

Participation

Current Data Exchange users must sign a Subscription Interest Form to receive E-Reports and/or Dashboards. New participants must sign a Data Exchange Supplier Agreement to become a Data Exchange user. Also, organizations sending claims data to PERI via a third-party administrator or another external information system must sign an Authorization Letter granting that outside source to submit the data to PERI. Contact Pam Marino at [pmarino@riskin-](mailto:pmarino@riskinstitute.org)

[riskinstitute.org](http://www.riskinstitute.org) to request a Subscription Interest Form. The Data Supplier Agreement and Authorization form are available online at www.riskinstitute.org/PERI/EXCHANGE.

Information sheets that display the full list of reporting options and associated prices are available upon request from PERI. Package deals are also available for sponsoring organizations interested in purchasing multiple enhancements. Questions about these services may be directed to PERI via email at mstewart@riskinstitute.org or by phone at (703) 352-1846.

Chart A: Individual Pool Administer or Public Entity Subscription Fee per Subscriber

One Data Mart - either liability or workers' compensation		
Prime Reports	E-Reports	Dashboard Reports
Free	\$50	\$400
Multiple Data Marts - discount for both liability and workers' compensation or multiple paid Data Marts		
Prime Reports	E-Reports	Dashboard Reports
Free	\$90	\$700

Chart B: Pool, Association, or Carrier Annual Subscription for Participants in its Data Mart* Fee per Participant

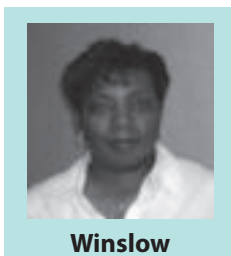
Annual fees are determined by the number of participants in the Data Mart.

One Data Mart - either liability or workers' compensation			
Number of Participants	Prime Reports	E-Reports	Dashboard Reports
For 1 to 50	Free	\$80	\$110
51 to 250	Free	\$75	\$105
251 to 1,000	Free	\$65	\$95
Over 1,000	Free	\$55	\$85
Multiple Data Marts - discount for both liability and workers' compensation or multiple paid Data Marts			
Number of Participants	Prime Reports	E-Reports	Dashboard Reports
For 1 to 50	Free	\$135	\$165
51 to 250	Free	\$130	\$160
251 to 1,000	Free	\$115	\$150
Over 1,000	Free	\$95	\$140

* Design fees are not shown. A one-time design fee is required to create a new Data Mart. Contact PERI for more information.

PERI Adds Technical Support!

Johnnie Winslow joined PERI in June 2007 to assist with the rapid growth in the Data Exchange Program. She'll coordinate the data transfer of claim information, offer



Winslow

assistance to generate reports or dashboards, and provide support for statistical analysis and other information created for measuring public sector performance. Johnnie has more than

25 years of experience in claims administration working for companies such as CompManagement, Inc., PMA Insurance Company, The Hartford, Aetna, Union Labor Life Insurance Company, and BlueCross/BlueShield of Greater New York.

Natural Hazards Center Director Testifies Before Congress on Future Effectiveness of FEMA

The Director of the Natural Hazards Center at the University of Colorado-Boulder recently presented testimony on the viability of the Federal Emergency Management Agency (FEMA) to respond to future national disasters. Testifying before the U.S. House of Representatives Committee on Oversight and Government Reform, Professor Kathleen J. Tierney discussed the policy and programmatic changes made after September 11, 2001, related to FEMA and its ability to respond to major disasters. She provided assessments of FEMA's performance during and after Hurricane Katrina, and proposed changes to improve FEMA's effectiveness in responding to and reducing losses in future disaster events.

Among the eight suggested

changes she presented to the House Committee were: (1) Ensure that the nation develops a fully-functional intergovernmental emergency management system, placing a priority on the nation's most vulnerable urban areas; (2) Ensure that an all-hazards approach to emergency management is implemented at all levels of government; (3) Invest in and mobilize institutions that provide the "backbone" for effective emergency management; and (4) Build oversight, accountability, and evaluation into emergency management programs at all levels of government.

During her Congressional testimony, Professor Tierney referenced the work of three authors who contributed to a newly published book by PERI entitled *Emergency Management: The American Experience*

1900-2005. In particular, she cited the work of John R. Harrald, Director of The George Washington University Institute for Crisis, Disaster, and Risk Management and the joint contribution of Professor Robert Ward of Louisiana State University in Baton Rouge and Gary Wamsley, Professor Emeritus at Virginia Tech University.

A copy of Professor Tierney's complete testimony is available at <http://oversight.house.gov/documents/20070731140147.pdf>. To learn more about the new PERI history book, *Emergency Management: The American Experience 1900-2005*, go to www.riskinstitute.org. To purchase a copy of the book, go to www.riskinstitute.org/PERI/Bookstore or use the order form on page 11.

Preparing Communities for a Pandemic Subject of New Report

A new report issued by the U.S. Department of Homeland Security (DHS) presents best practices and model protocols to support local communities in preparing for a pandemic outbreak. The report provides model protocols for emergency management, 9-1-1 call centers, emergency medical services, law enforcement, public works, and fire service. In the Foreword of the report, DHS explains that "these

best practices and model protocols are applicable to other emerging infectious disease outbreaks or an action of bioterrorism in a community. Completing planning and preparation efforts for a pandemic outbreak today will have multiple benefits and applications in a community tomorrow."

This report is available for download at no cost from the PERI Website at www.riskinstitute.org/peri/news. PERI's Website

also features other related resources on local community pandemic preparedness including Issues and Ideas Papers from the 2006 week-long Virtual Symposium entitled "Preparing for a Local Crisis within a Global Pandemic." Visit the Symposium Center on the PERI Website for free download of these papers at www.riskinstitute.org/PERI/SYMPOSIUM/Symposium+Papers.htm.

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Time Line Showing Past Century in Emergency Management Now Available from PERI

As Americans continue to analyze what went wrong in the Hurricane Katrina disaster, it's critical that we understand the emergency management systems and structures we have in place. And, equally important is understanding where these systems and structures came from and why, so that we can learn lessons from the past.

The newly released *Century Time Line* graphically displays more than 100 years of major disasters and the outcomes from these events across a full color 26"x36" chart. The *Century Time Line* was created as a companion to the 2007 publication *Emergency Management: The American Experience 1900-2005*. It is the latest addition to the Time Line Series developed by Claire B. Rubin & Associates

with funding from PERI.

Edited by Claire B. Rubin and published in June 2006, *Emergency Management: The American Experience 1900-2005* provides a unique historical perspective to the ongoing examination of public emergency management operations and systems in the U.S. With particular emphasis on the changing role of the federal government, the book describes how emergency management has emerged in this country over the past 105 years. The *Century Time Line* graphically highlights these major disaster events and the resultant changes in policies, laws, roles, and responsibilities.

The *Century Time Line* is a perfect complement to *Emergency Management: The American Experience 1900-2005*, which is designed

to serve as both a college textbook and a valuable resource for emergency management professionals. Both the *Century Time Line* and *Emergency Management: The American Experience 1900-2005* are available in the PERI Bookstore at www.riskinstitute.org/PERI/Bookstore or by mailing or faxing the order form on page 11. The *Century Time Line* generally sells for \$10 but is available for just \$8 with the purchase of the book.

To learn more about the *Century Time Line* and *Emergency Management: The American Experience 1900-2005*, go to www.riskinstitute.org/PERI/PTR/Emergency+Management+The+American+Experience+1900-2005.htm. For more information on the Time Line Series, go to www.disaster-time-line.com.



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