



Macroview Wildfire Loss | [The Fort McMurray Fire](#)

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Agenda

- Background
- Overview of the Loss
- Intact Insurance's Response
- Industry Perspective
- Challenges
- Lessons Learned
- Q & A



Jerome Garot - Twitter

Background

- The wildfire south of Fort McMurray, Alberta began on May 1, 2016. By May 3, it had made it's way rapidly toward the populated community.
- The fire caused the largest wildfire evacuation in Albertan history.
- All Fort McMurray residents were ordered to evacuate under Civil Authority (~ 90,000 people), and did so within a matter of days.
- The evacuation ban was in effect for over one month.



Canadian Press



Photo courtesy of Metro News

A Look Back



A Look Back



Overview of the Loss

The insured damages as per CatIQ data:



25,000

- Personal Property Claims



18,000

- Auto Claims



5,000

- Commercial Claims



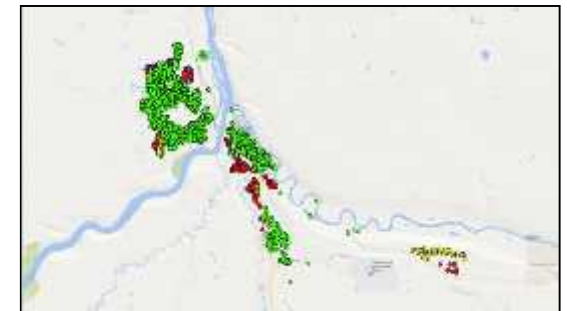
\$3.73 BILLION

- Insured damages at the 180 day estimate

Our Early Response

We anticipated our customers' needs.

- Partnered with government and local agencies
- Used geomapping and satellite technology to get a detailed overview of the losses
- Set up at seven evacuation centres throughout Alberta
- Set up Electronic Funds Transfer (EFT) for ALE payments
- Found housing and rental vehicles for customers



Our Early Response

How we got customers back on track.

- Detailed planning sessions for re-entry allowed us to be on the ground on day one:
 - Private air/ground transportation
 - Private lodging
 - All meals brought in from Calgary
 - Two office locations (all furniture and IT equipment etc., was brought in)
- We set up at two local service centres



Photo courtesy of Intact Insurance

Challenges & Lessons Learned

- Unprecedented in size and nature
- Lack of understanding from the government
- Longstanding evacuation
- Coordinated response vs. individual choice
- Coordinated response vs. competitive response



Challenges & Lessons Learned

- Gaps in coverage
 - Insufficient limits for condo owners
 - Business Interruption
- Uninsured Losses
 - Emergency response
 - General mitigation
 - Mass clean up and security



Challenges & Lessons Learned

- Construction boom
 - Capacity of the city to manage the rebuild (e.g. permits, materials, contractors, etc.)
- Permanent de-population
 - How many residents never returned to Fort McMurray?
- Viability of the business community



Photos courtesy of Edmonton Journal

Questions?



Thank you.