Meet Today’s Webinar Team

**Presenter: Laurelle Bednar**
Laurelle is a training consultant for Texas Mutual’s safety services department. She conducts webinars, presentations and creates e-Learning content for our policyholders and internal departments. Laurelle holds a bachelor's and master's degree in anthropology from California State University Fullerton.

**Presenter: Josh White**
Josh is a safety services representative for Texas Mutual's safety services support center. He conducts virtual, telephonic safety surveys with our small business owners to help provide guidance in their workplace safety efforts. Josh joined the safety services support center in early 2016 and has been doing his part to keep Texas safe by offering his expertise to our policyholders.

**Moderator: Hannah Bolton**
Hannah is a safety services representative for Texas Mutual's safety services support center. She conducts phone surveys, internal support for the safety services department, and provides policyholder services by providing guidance in their safety endeavors. Hannah has a degree in Communications from Texas A & M University, Corpus Christi.
Weathering the storm!
Agenda

- Weather in Texas
- Planning ahead
- Safety and survival
Agenda

Weather in Texas

Safety and survival

Planning ahead
Agenda

- Weather in Texas
- Safety and survival
- Planning ahead
Weather
<table>
<thead>
<tr>
<th>AccuWeather Forecast</th>
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<tbody>
<tr>
<td>Tropical Storms: 12-15</td>
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<tr>
<td>Hurricanes: 6-8</td>
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<tr>
<td>Major Hurricanes: 3-5</td>
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<tr>
<td>U.S. Named Storm Landfalls: 3-4</td>
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What is severe weather
Climatology
Expect the unexpected
Severe weather terminology
Texas weather
Köppen climate types of Texas

Köppen climate type
- Cfb (Oceaniс)
- Cfa (Humid subtropical)
- Csb (Warm-summer Mediterranean)
- Csa (Hot-summer Mediterranean)
- BSk (Cold semi-arid)
- BSh (Hot semi-arid)
- BWk (Cold desert)
- BWh (Hot desert)

*Isotherm used to distinguish temperate (C) and continental (D) climates is 5°C

Data sources: Köppen types calculated from data from PRISM Climate Group, Oregon State University. http://prism.oregonstate.edu
Outline map from US Census Bureau
NOAA’s three-month Texas weather outlook
Risks
Risks for your business
DON'T WAIT. COMMUNICATE. MAKE YOUR EMERGENCY PLAN TODAY.

SEPTEMBER IS NATIONAL PREPAREDNESS MONTH!

National Preparedness Month

Texas Mutual
WORKERS’ COMPENSATION INSURANCE
WORK SAFE, TEXAS™
Theme for 2018
NATURAL GAS KEEPS YOU WARM, BUT IT CAN ALSO CAUSE HARM.

Know how to shut off the gas.

Immediately go outside and call 911 if there is a leak.

Have natural gas detectors on every floor.
Week three

The cost of flood insurance is a drop in the bucket compared to the cost of flood damage.

$700/year average flood insurance policy

$43,000 average flood insurance claim

FEMA
Week four

Have an emergency rainy day fund. You never know when it may pour...
National day of action
Planning ahead
Concerns when a storm is looming
Assessing risks
Review emergency action plan
Hold practice drills
Prepare employees
Review and test communication plan
Check emergency kits
Get supplies ready
Prepare facilities
Stay informed
Safety and survival
Forecasts

Scattered showers and thunderstorms
Locally heavy rains may cause flooding

Weather Forecast Office
Austin/San Antonio, TX
Issued Sep 05, 2018 4:22 AM CDT

High Temperature (F)

80° 85° 90° 95°

Eagle Pass  Del Rio  Uvalde  San Antonio  Pleasanton  Cuero  La Grange  San Marcos  Austin  Kerrville  Rocksprings  Burnet

weather.gov/ewx
Weathering the storm
In a thunderstorm
Flood safety
In a tornado
In a hurricane
Snow and ice
Summary

- Prevalent weather conditions
- Planning ahead
- Safety tips
Summary

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- Safety tips
- Planning ahead
Summary

- Prevalent weather conditions
- Planning ahead
- Safety tips
Thank You