

Opinion: Quake readiness is serious business

Megathrust temblor will come one day, and we in B.C. must be prepared

BY MARK DUTTON, SPECIAL TO THE VANCOUVER SUN JANUARY 30, 2015



A 2013 report estimates the personal property damages in B.C. associated with a magnitude-9.0 earthquake at nearly \$57 billion.

Photograph by: Andy Dean Photography, Andy Dean - Fotolia

A magnitude-4.6 earthquake on Jan. 7 shook Vancouver Island, startling residents of the area but causing only minor damage. It was another reminder that B.C.'s coastline is part of a geological marvel, the Ring of Fire, a hotbed for seismic activity.

But maybe the quake wasn't so insignificant after all. The Canadian media recently sounded the alarm on B.C.'s vulnerability to a much larger, damaging earthquake. Experts say Vancouver Island has a one-in-10 chance of being hit with a megathrust earthquake in the next 50 years. Historically, megathrust quakes reach magnitudes of about nine on the Richter scale. The 2004 Indian Ocean earthquake and the 2011 quake that struck off Japan were both in that category.

It's hard to imagine this magnitude of quake occurring off the B.C. coast, but scientists confirm it's just a matter of time. They just don't know when, which makes it easy for the population at large to dismiss the odds and neglect to prepare.

A lack of preparedness is occurring at several levels. B.C.'s auditor general in March, 2014 called out the provincial government, specifically Emergency Management B.C., claiming "EMBC cannot demonstrate it is adequately prepared to manage the effects of a catastrophic earthquake and it is not reporting publicly on the province's preparedness."

Preparedness is not just up to government. It is a shared responsibility, meaning people and businesses can play integral roles. From the insurance industry perspective, it's our job to be aware of how far the effects of such events can reach and what steps can be taken to minimize damage. We want to share our expertise with people and government as part of a collaborative, integrated approach to earthquake preparedness and response.

We first need to strive for a shift in mindset around the likelihood and consequences of a disaster. Having experienced the 2013 Alberta floods first-hand, a common reaction to the event was: I never thought this could happen to me. This should be a lesson to B.C. residents on the need to anticipate.

A report published by the Insurance Bureau of Canada in 2013 identified that more than 55 per cent of British Columbia residents don't have earthquake insurance. Therefore, millions of people are exposed to the expense of rebuilding their homes and lives following catastrophe. Assuming that government will step in to help restore and rebuild is a dangerous game. Consider that the 2013 IBC report pegs personal property damages associated with a magnitude-9.0 quake at about \$56.8 billion, with insured

losses sitting at about \$20.4 billion. It's simply not feasible for government to shoulder the entire bill.

People also need to be prepared for an earthquake with personal emergency plans and supplies, such as a callout list to relatives, as well as reserve food, water, medication and batteries for mobile communication that can last a minimum of three weeks to a month. This kind of advice needs to find its way to people as often as possible, and government and the insurance industry are its conduits. It is encouraging to see that several municipal governments in B.C. have disaster management sections on their websites.

Over-all, more collaboration between government and the insurance industry will help B.C. respond to the effects of a major quake. As risk managers, we are in the business of identifying shortfalls and encouraging mitigation, and the government is charged with ensuring public safety. Both sides need to work together to identify priority areas and ensure integrated emergency response plans. Collaborative consultation will ensure resources are directed to areas deemed most vulnerable to limit loss of life, property and infrastructure.

As high-risk areas and their underlying hazards are identified, awareness campaigns can also be customized and disseminated in these regions. Insurance companies in particular should take it on themselves to share information and answer questions on how B.C. residents can prepare their families and homes for when an earthquake strikes.

We have seen the disastrous consequences of earthquakes and tsunamis elsewhere. These examples should prompt us to acknowledge the risks associated with living on or around our beautiful coastline. British Columbia has an opportunity to set a global example for effective disaster preparation and mitigation through concerted effort.

Mark Dutton is the president of Coast Capital Insurance Services and is based in Victoria. He was previously regional vice-president for southern Alberta at Western Financial Group.

© Copyright (c) The Vancouver Sun

[Previous](#)

[Next](#)



A 2013 report estimates the personal property damages in B.C. associated with a magnitude-9.0 earthquake at nearly \$57 billion.

Photograph by: Andy Dean Photography, Andy Dean - Fotolia

