Insights and tools that insurance agents can use to help their Alaska clients understand the earthquake hazard, anticipate potential earthquake damage, and make informed decisions.

Alaska Earthquake Guide for Insurance Agents

Prepared by CREW.org
February 2026

ASHSC Alaska Seismic Hazards Safety Commission

CREW Cascadia Region Earthquake Workgroup

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Part I. Know Your Earthquake Hazard

1 | Alaska's Earthquake Hazard

What's the Difference Between Hazard and Risk?

The term **"hazard"** refers to the presence of active earthquake faults that will cause the ground to shake when the fault moves suddenly (known as fault "slip" or "rupture"). The hazard is present whether or not people live within the area that will be affected by ground shaking.

"Risk" refers to the potential consequences of ground-shaking for people and the structures they build within an earthquake hazard area.

So, if a building or other structure was built in an earthquake hazard area, it is at risk. How high the risk is—and how serious the damage caused by an earthquake—will depend on a number of factors, most notably:

- The strength of earthquake shaking.
- The type of ground the structure was built on.
- The design of the structure.
- Any retrofitting that may have been done to improve an existing structure's ability to withstand the effects of shaking.
- The measures taken to secure furnishings and other non-structural parts of the building to prevent them from moving, falling, or breaking during an earthquake.

Where Do Earthquakes Occur in Alaska?

Types of Earthquakes in Alaska

On average, Alaska experiences 40,000 earthquakes of varying magnitudes every year. These are generated by a number of geological sources:

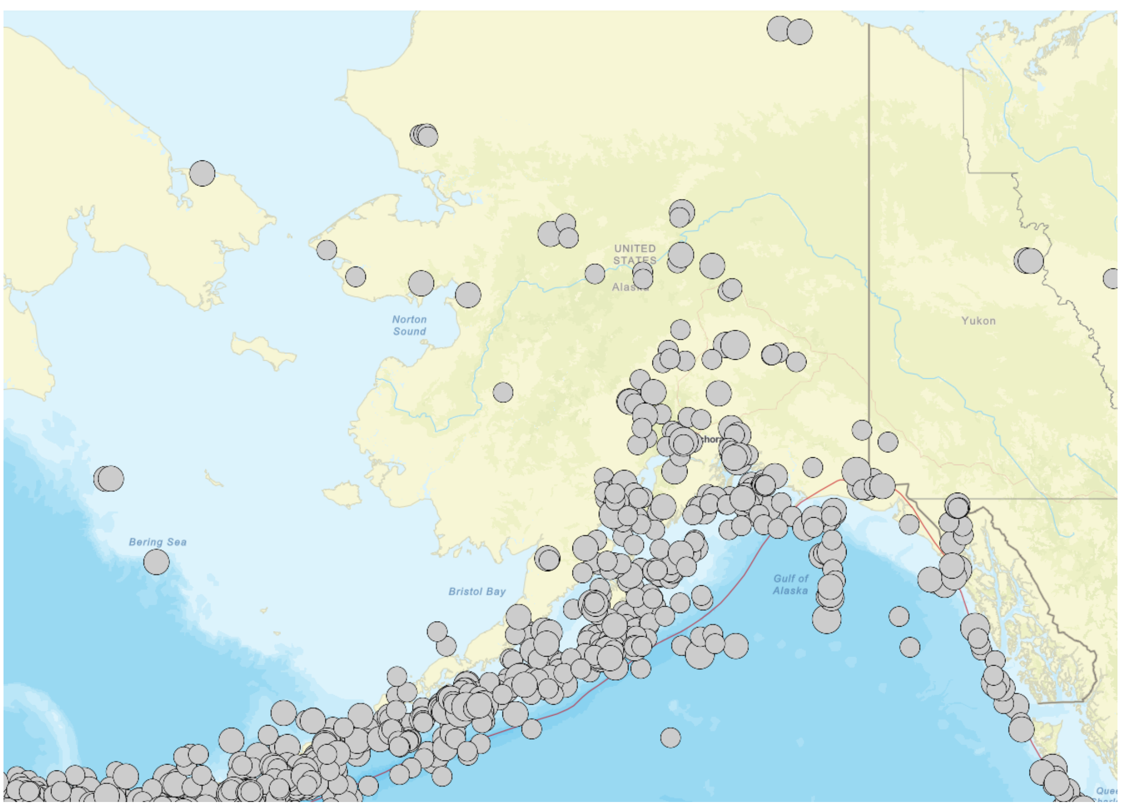
- The ***Alaska-Aleutian subduction zone*** extends for over 2,000 miles along the southern coast of Alaska and the Aleutian Islands. Along this zone, tectonic plates collide: the Pacific plate is slowly pushed beneath the North American plate. Because the plates tend to stick, their motion isn't smooth and easy. Instead, pressure builds up until it overcomes the sticking point: then the subduction zone ruptures; the size of the earthquake depends on the extent of the rupture. The Alaska-Aleutian subduction zone is capable of producing very large earthquakes that can last for several minutes and trigger a tsunami: the magnitude 9.2 earthquake and tsunami that devastated Anchorage and other coastal communities in 1964 is a well-known example.

- Earthquakes are caused by a side-to-side movement of the Pacific and North American plates where they meet along the southeast coast of Alaska; and by faults of varying depths that cut across the state. Examples include:
    - **Shallow/crustal earthquakes**, such as the magnitude 7.5 Queen Charlotte fault earthquake in 2013, and the magnitude 7.9 Denali earthquake in 2002.
    - **Deep earthquakes**, like the magnitude 7.1 quake in the region of Anchorage and Matanuska-Susitna in 2018, which resulted in at least $76 million in damage. Deep earthquakes occur along the subducting oceanic plate beneath Alaska.

Alaska also experiences earthquake swarms. (A swarm is a series of typically small earthquakes occurring in the same area over a relatively short period of time).

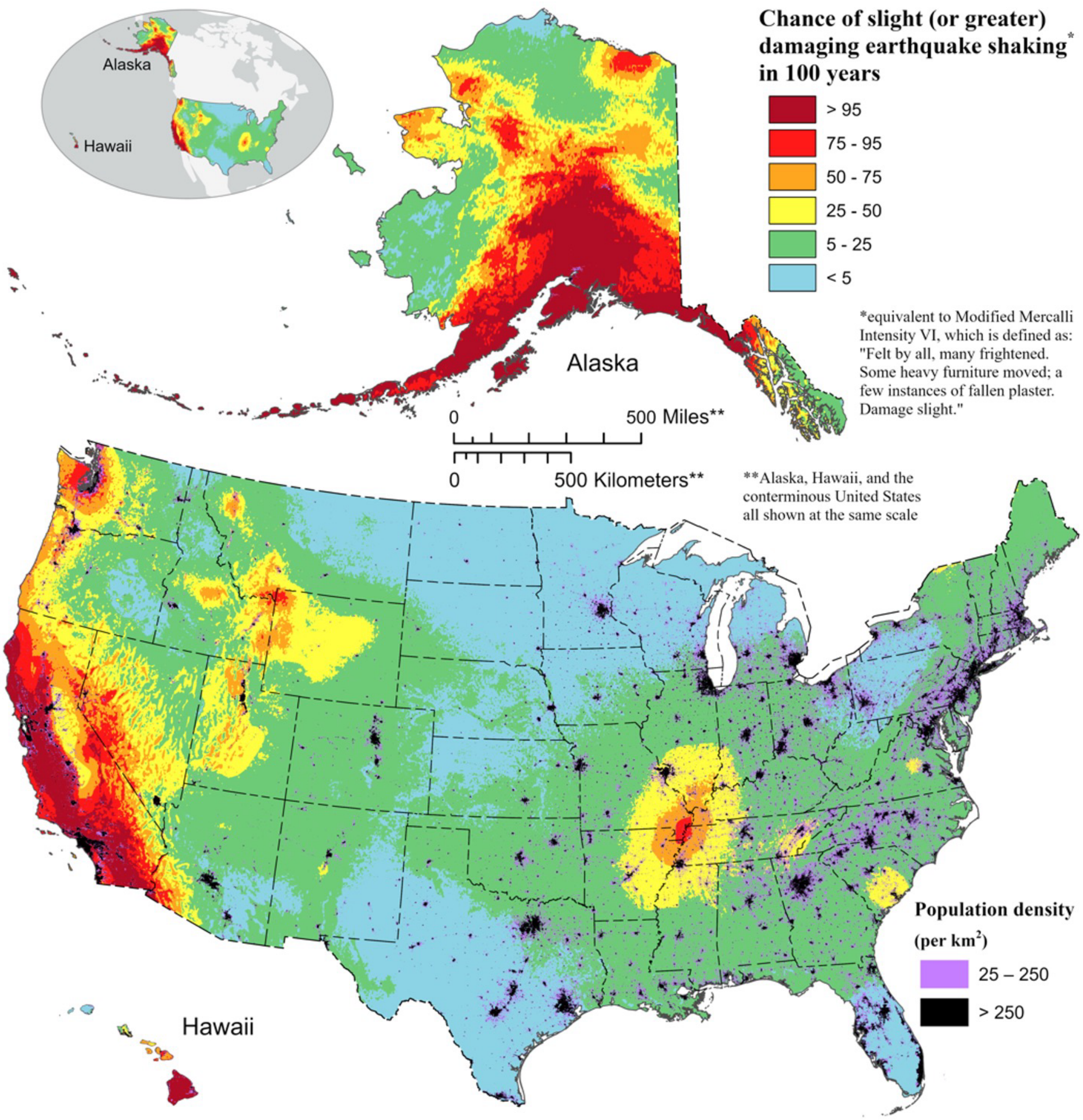
Aftershocks. The main shock of an earthquake is followed by aftershocks, which vary in size and typically continue over a period of months, decaying exponentially over time. Some aftershocks may be strong enough to cause additional damage; in certain cases, an aftershock may be more damaging than the main shock.

Where Do Earthquakes Occur in Alaska? This map shows past earthquakes, from 1950 to 2025, measuring magnitude 5.5 and above. The site of each fault rupture is shown as a grey circle; to see details of the earthquake, go to the *interactive map* on the USGS website and click on the circle.



Modeling the Earthquake Hazard in Alaska

It isn't possible to predict where a fault will rupture or when an earthquake will occur, but modeling based on geologic evidence and research can help define the hazard and shed light on potential ground shaking in different regions. The map below comes from the 2023 update of the US National Seismic Hazard Model. Color-coding indicates the chance that damaging shaking (measuring VI or above on the Modified Mercalli Intensity scale) will occur over the next 100 years. The National Seismic Hazard Model is produced using the best available science and is updated periodically to incorporate new discoveries and the latest research.



What Are the Odds?

Earthquakes cannot be predicted, so geologists use the best available scientific data to estimate the chances of earthquake shaking—of varying strengths and frequencies—within specified timeframes in different places across the United States. The results are then used to produce National Seismic Hazard Maps. Most probability estimates are based on the average rate of earthquakes over long periods of time in the mapped locations.

Alaska's Tsunami Hazard

A tsunami is a series of waves that follows on the heels of an earthquake when the ocean floor above the fault rupture is lifted abruptly upwards. Alaska's Pacific coastline is vulnerable to both distant- and local-source tsunami waves.

- **Distant tsunamis** are triggered elsewhere around the Pacific, such as by a large subduction zone earthquake off the coasts of Washington, Oregon, or Japan: the tsunami waves from a distant earthquake travel across the Pacific Ocean to Alaska's coast, where they may cause flooding and unusually strong currents.
- **Local tsunami** waves can be caused by an underwater landslide near the shore or a landslide from the shoreline into the sea. Very large tsunamis are triggered by a major earthquake along the Alaska-Aleutian subduction zone, which lies just off Alaska's southern coast.

The tsunami inundation zone includes low-lying coastal land and typically extends inland along bays, inlets, and riverbeds. The Alaska Earthquake Center maintains an informative *Tsunamis in Alaska* webpage and publishes maps of Alaska's tsunami inundation zones: To access the maps, go to the Alaska Earthquake Center's interactive map online and select an inundation zone from the menu. The maps can be downloaded for free.

Tsunami inundation maps and other related tsunami publications can also be accessed through the Alaska Earthquake Center's *Products by Community* webpage.

For More Information….

- Earthquakes & Tsunamis webpage and Alaska Earthquake and Tsunami Hazards Program | Division of Geological & Geophysical Surveys, Alaska Department of Natural Resources
- Alaska Earthquake Center website | University of Alaska, Fairbanks

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2 | Examples of Damaging Earthquakes in Alaska

Anchorage M7.1 Earthquake (2018)

The fault rupture that produced this magnitude 7.1 earthquake at the end of November in 2018 occurred less than nine miles to the north of Anchorage, in the most populous region of the state. Although this was the largest earthquake to have struck the area since the 1964 Great Alaska Earthquake, the 2018 quake caused far less damage: the 1964 earthquake, having a magnitude of 9.2, was about 1000 more energetic than the earthquake in 2018.

Nevertheless, the 2018 earthquake resulted in several injuries and caused substantial damage to hundreds of buildings, including many homes, a number of which were "red-tagged" as unsafe by building inspectors. Damage to buildings was heaviest in Eagle River, Chugiak, Birchwood, Peters Creek, Thunderbird Falls, and Eklutna, chiefly because seismic building codes had not been enforced there as they had been in Anchorage. Type and severity of damage also varied widely based on local geology and type of construction (see examples in the *EERI Earthquake Reconnaissance Report*).

Learn more: US Geological Survey, *2018 Anchorage event page* | Alaska Earthquake Center, *2018 M7.1 Anchorage Earthquake* | Earthquake Engineering Research Institute, *EERI Earthquake Reconnaissance Report: M7.1 Anchorage Earthquake* | *Anchorage Daily News, 12/30/2018*

Iniskin M7.1 Earthquake (2016)

This magnitude 7.1 earthquake on January 24, 2016, was located southwest of Anchorage, 60 miles west of Homer. The depth of the rupture (78 miles below ground) moderated the intensity of the shaking, so it caused less damage than would be expected of a crustal earthquake of similar magnitude. Strong shaking was experienced in Anchorage and other locations across the Kenai Peninsula, where four homes were destroyed, and a gas leak resulted in one house fire and the evacuation of 30 homes.

Learn more: US Geological Survey, *2016 Iniskin earthquake event page* | Alaska Earthquake Center, *2016 M7.1 Iniskin Earthquake* | Alaska Seismic Hazards Safety Commission, *Iniskin earthquake "Points to Ponder" fact sheet*

Denali Fault M7.9 Earthquake (2002)

The magnitude 7.9 Denali earthquake on November 3, 2002, ruptured three faults running roughly east-to-west approximately 91 miles south of Fairbanks. This 209-mile-long rupture caused 14-feet of displacement beneath the Trans-Alaska Pipeline. The shaking was felt throughout much of Alaska and beyond. Structural damage was reported in Slana and Mentasta Lake as well as in Fairbanks. Non-structural damage, such as cracks in plaster and cabinets separating from walls, was also observed, along with overturned appliances. The earthquake knocked items from shelves in surrounding communities, including Cantwell, Glenallen, Paxson, and Tok. Damage to infrastructure, including roads and bridges, was extensive.

Learn more: US Geological Survey, *2002 Denali Fault* | Alaska Earthquake Center, *Denali Earthquake* | Earthquake Engineering Research Institute, *EERI Special Earthquake Report*

Great Alaska M9.2 Earthquake (1964)

The shaking from this magnitude 9.2 subduction zone earthquake was estimated to have lasted more than four minutes. It caused massive ground failure and a devastating tsunami, and it resulted in more than 130 deaths, most of which were caused by the tsunami.

This was the largest earthquake ever recorded in the United States and the second largest globally. The prolonged shaking, ground failure, subsidence, and flooding produced by the earthquake caused catastrophic damage to buildings and infrastructure in Anchorage and neighboring communities.

Learn more: US Geological Survey, *1964 Prince William Sound earthquake event page* | Alaska Earthquake Center, *1964 M9.2 Great Alaska Earthquake*

For More Information….

Significant Event webpage | Alaska Earthquake Center, University of Alaska, Fairbanks

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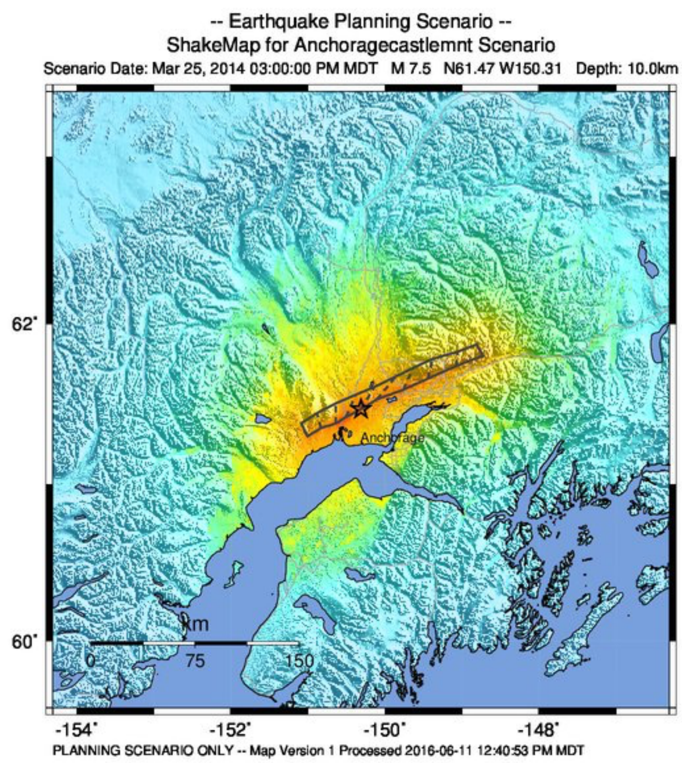
Part II. Earthquake Damage & Costs

3 | Severity of Expected Earthquakes

While it isn't possible to predict when an earthquake will happen, hazard geologists work to identify active earthquake faults, and they study evidence from past earthquakes to understand both what sizes of earthquakes could occur in the future and how likely they are to happen. Geologists also study how different soils and landscapes behave during an earthquake, which can help people anticipate the potential effects of ground shaking in a given place.



PERCEIVED SHAKING	Not felt	Weak	Light	Moderate	Strong	Very strong	Severe	Violent	Extreme
POTENTIAL DAMAGE	none	none	none	Very light	Light	Moderate	Mod./Heavy	Heavy	Very Heavy
PEAK ACC.(%g)	<0.05	0.3	2.8	6.2	12	22	40	75	>139
PEAK VEL.(cm/s)	<0.02	0.1	1.4	4.7	9.6	20	41	86	>178
INSTRUMENTAL INTENSITY	I	II-III	IV	V	VI	VII	VIII	IX	X+

Scale based upon Worden et al. (2012)

Earthquake "scenario" maps are one of the tools that geoscientists create to help people understand and plan for potential earthquakes along a given fault. This map (left) illustrates a possible scenario for a future magnitude 7.5 earthquake approximately 20 miles to the northwest of Anchorage, Alaska.

Magnitude vs. Intensity

"**Magnitude**" is an objective measure of the earthquake's "size" (amount of energy released) at the site of the fault rupture. When an earthquake occurs, the earthquake's size is measured by seismographs, and the final number is calculated using a magnitude scale (such as the *moment magnitude scale*). For example, the 2018 Anchorage earthquake had a magnitude of 7.1.

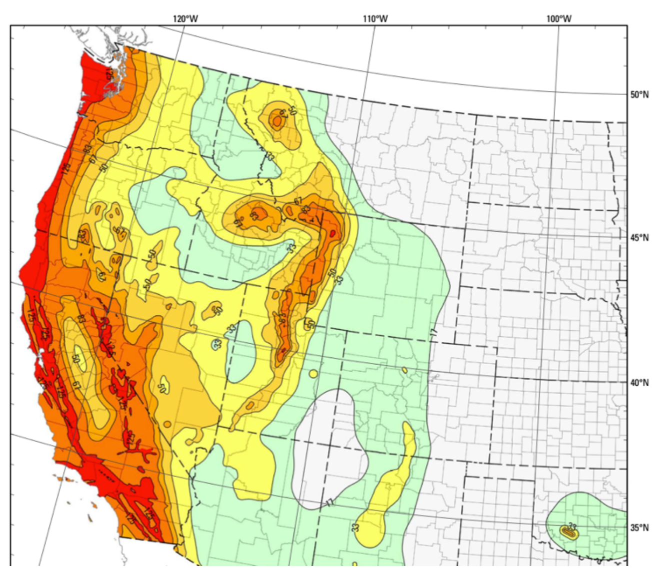
As a measure, think of magnitude as akin to the watts of a lightbulb: wattage indicates how much energy is used, not how the light that results will illuminate or cast shadows in different spaces of a room. While we may generally expect a larger magnitude earthquake to cause stronger shaking than a smaller one, magnitude is not a measure of the strength of the shaking ("**intensity**") that people will experience or the amount of damage caused—these factors vary depending on both the local geology (particularly the type of soil) and how near people and structures are to the source of the earthquake. In the US, an earthquake's intensity is measured using the Modified Mercalli Intensity (MMI) scale: the resulting measurements are subjective (based on local observations of shaking and damage), and they differ from place to place.

Intensity	Shaking	Description/Damage
I	Not felt	Not felt except by a very few under especially favorable conditions.
II	Weak	Felt only by a few persons at rest,especially on upper floors of buildings.
III	Weak	Felt quite noticeably by persons indoors, especially on upper floors of buildings. Many people do not recognize it as an earthquake. Standing motor cars may rock slightly. Vibrations similar to the passing of a truck. Duration estimated.
IV	Light	Felt indoors by many, outdoors by few during the day. At night, some awakened. Dishes, windows, doors disturbed; walls make cracking sound. Sensation like heavy truck striking building. Standing motor cars rocked noticeably.
V	Moderate	Felt by nearly everyone; many awakened. Some dishes, windows broken. Unstable objects overturned. Pendulum clocks may stop.
VI	Strong	Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.
VII	Very strong	Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built or badly designed structures; some chimneys broken.
VIII	Severe	Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures. Fall of chimneys, factory stacks, columns, monuments, walls. Heavy furniture overturned.
IX	Violent	Damage considerable in specially designed structures; well-designed frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations.
X	Extreme	Some well-built wooden structures destroyed; most masonry and frame structures destroyed with foundations. Rails bent.

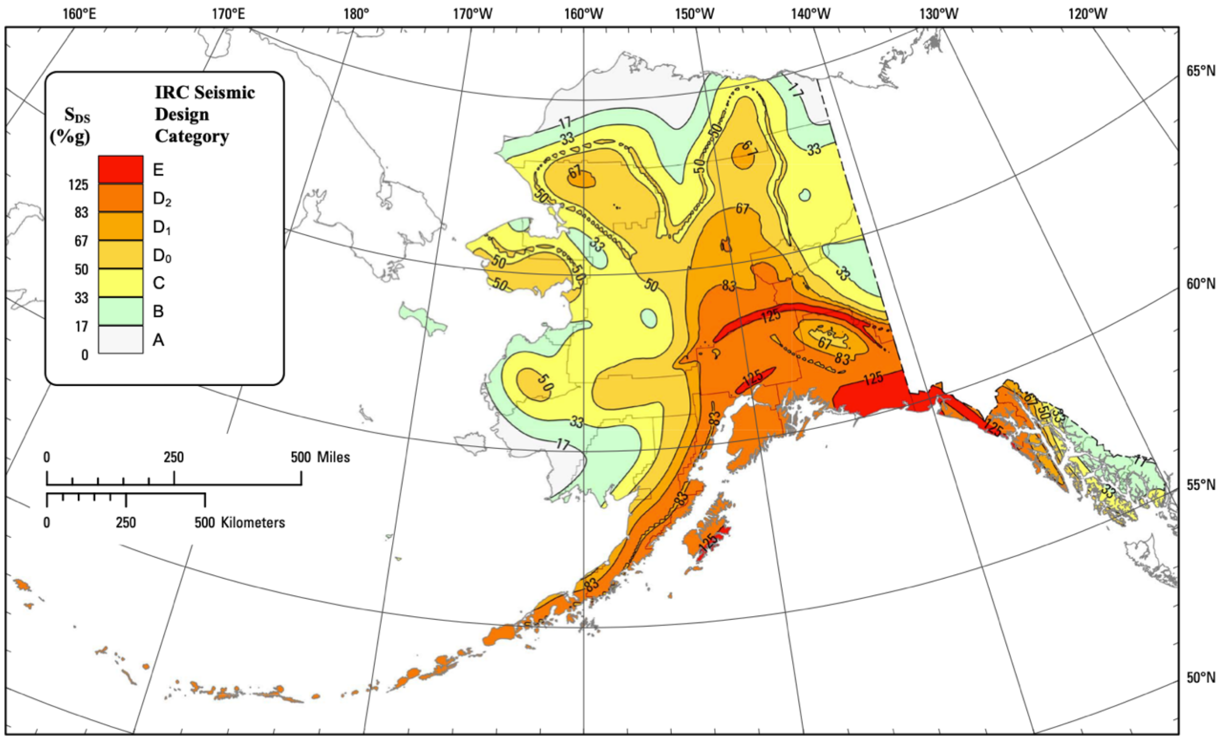
The Modified Mercalli Intensity scale, including abbreviated descriptions of the types and degrees of damage associated with each level. (Source: US Geological Survey)

How Intense Could the Shaking Be Here?

One way to get an idea of the level of possible shaking at a given location is to look up the seismic design category for that area. A **seismic design category map** is a hazard tool that shows building professionals the possible earthquake shaking across each state and territory so that they can take this into account when they design structures.



(Right) Seismic Design Category Map for International Residential Code (IRC), showing the seismic design categories for the contiguous western United States. (Source: FEMA P-2192-4)



Map of Alaska, showing seismic design categories of each borough/census area (Source: FEMA P-2192-4).

Leaving aside the technical details that building professionals use, a homeowner or renter can use the seismic design categories—*A* (white) through *E* (red)—to get an idea of the intensity of earthquake shaking they could experience.

*Find Your Borough/Census Area**

Aleutians East Borough: D_1, D_2
Aleutians West: D_2
Anchorage: D_2
Bethel: A, B, C, D_0, D_1
Bristol Bay Borough: D_0, D_1
Chugach: D_2, E
Copper River: D_0, D_1, D_2, E
Denali Borough: D_1, D_2, E
Dillingham: A, B, C, D_0
Fairbanks North Star Borough: C, D_0, D_1, D_2
Haines Borough: D_0, D_1, D_2
Hoonah-Angoon: B, C, D_0, D_1, D_2, E
Juneau: B, C, D_0, D_1
Kenai Peninsula: D_1, D_2
Ketchikan Gateway Borough: B, C
Kodiak Island Borough: D_2, E
Kusilvak: A, B, C, D_0
Lake and Peninsula Borough: C, D_0, D_1, D_2
Matanuska-Susitna Borough: D_1, D_2, E
Nome: B, C, D_0
North Slope Borough: A, B, C, D_0, D_1
Northwest Arctic Borough: B, C, D_0, D_1
Petersburg Borough: B
Prince of Wales - Hyder: A, B, C, D_0
Sitka: C, D_0, D_1, D_2
Skagway: D_1
Southeast Fairbanks: B, C, D_0, D_1, D_2, E
Wrangell: B
Yakutat: D_2, E
Yukon-Koyukuk: B, C, D_0, D_1, D_2

**Link to Boroughs & Census Areas Map*

Refer to the table below to see what each letter/color signifies in terms of earthquake shaking and damage.

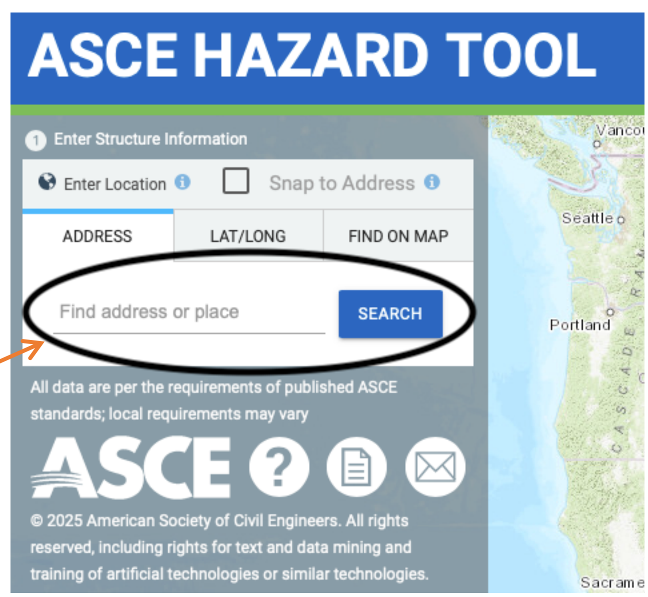
Seismic Design Category / Map Color	Earthquake Hazard	Potential Effects of Shaking	MMI*
A white	Very small probability of experiencing damaging earthquake effects.		
B green	Could experience shaking of moderate intensity.	**Moderate shaking**—Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.	**VI**
C yellow	Could experience strong shaking.	**Strong shaking**—Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built structures.	**VII**
D **D_0** / gold **D_1** / light orange **D_2** / dark orange	Could experience very strong shaking (the darker the color, the stronger the shaking).	**Very strong shaking**—Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures.	**VIII**
E red	Near major active faults capable of producing the most intense shaking.	**Strongest shaking**—Damage considerable in specially designed structures; frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations. Shaking intense enough to completely destroy buildings.	**IX**

*MMI = Modified Mercalli Intensity Scale. *Note: The alignment of the MMI scale with seismic design categories in this table is approximate and is for visualization purposes only; it does not signify a technical correlation.*

Find the Seismic Design Category for a Specific Address

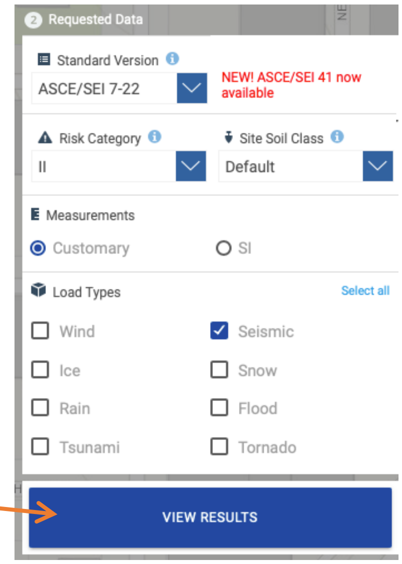
Few boroughs are uniformly one color, so to learn which seismic design category applies at a particular address, go to the ***ASCE Hazard Tool*** online and follow these steps:

Step 1: Type the address into the *Address* prompt and then click the **SEARCH** button.



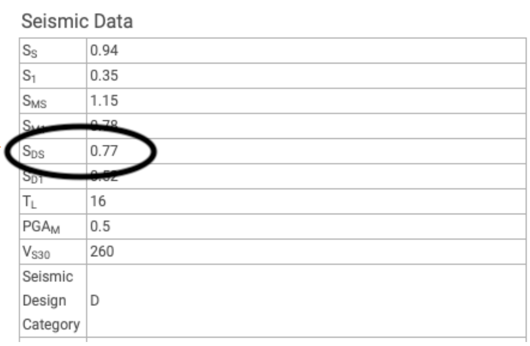
Step 2: Under ***Requested Data*** select the following settings:

- **Standard Version:** ASCE/SEI 7-22
- **Risk Category:** II *(for home or ordinary business/office buildings)*
- **Site Soil Class:** Default[1]
- **Measurements:** Customary
- **Load Types:** Seismic



Step 3: Click the **View Results** button.

Step 4: Click the **Summary** button; then find the S_{DS} value in the summary chart.


Seismic Data

S_S	0.94
S_1	0.35
S_{MS}	1.15
S_{M1}	0.78
S_{DS}	0.77
S_{D1}	0.52
T_L	16
PGA_M	0.5
V_{S30}	260
Seismic Design Category	D

Step 5: Use the table below to find the seismic design category that corresponds with the S_{DS} value for the address that you entered.

CALCULATED S_{DS}	Seismic Design Category
S_{DS} is less than or equal to 0.17g	**A**
S_{DS} is greater than 0.17g but less than or equal to 0.33g	**B**
S_{DS} is greater than 0.33g but less than or equal to 0.50g	**C**
S_{DS} is greater than 0.50g but less than or equal to 0.67g	**D_0**
S_{DS} is greater than 0.67g but less than or equal to 0.83g	**D_1**
S_{DS} is greater than 0.83g but less than or equal to 1.25g	**D_2**
S_{DS} is greater than 1.25g	**E**

Table reproduced from content at codes.iccsafe.org

[1] *IRC maps assume default soil conditions. A different soil condition might be assigned where detailed information is available to classify site soils.*

For More Information….

- Read about magnitude vs. intensity at the US Geological Survey (USGS) website.
- Find Alaska earthquake scenarios on the US Geological Survey (USGS) website: *earthquake scenarios webpage* | *interactive scenarios map*.

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4 | Anticipating Earthquake Damage

Common Forms of Earthquake Damage

- **Broken Personal Property & Inventory.** Shaking can knock items off shelves and out of cupboards and cabinets; items that fall may break or may damage whatever they fall against. Appliances, bookcases, and other unanchored furniture may move or overturn.
- **Damage to Fixtures & Non-Structural Elements of a Building.** An earthquake can break windows and non-flexible utility connections. Light fixtures may fall. Shaking may shift, disconnect, or otherwise damage a building's unsecured mechanical, plumbing, and electrical components (such as a hot water heater, air conditioner, or furnace). Some damage, such as broken gas lines, can cause a fire.
- **Building Shifted Off Its Foundation.** A wood-frame house, for example, may not be bolted to its foundation if it was built prior to the date when seismic building codes were enforced. Unless the house has been retrofitted, an earthquake could move it off its foundation. Even a small shift can cause a lot of damage and be very expensive to fix.
- **Collapse of Unreinforced Masonry.** Older masonry buildings and even wood-frame homes with brick chimneys may be vulnerable to severe damage during an earthquake:
    - **Chimneys.** Damage to unreinforced masonry chimneys is a common—and dangerous and costly—type of damage. Chimneys may crack and shift position, or they may break off entirely: a chimney could fall away from the building and onto whatever is next to it; or it could fall onto or through the roof.

I Own a House in Earthquake Country

This free brochure can be shared with insurance clients to help them imagine potential earthquake damage and expenses.

The brochure is available in both digital (PDF) and printable (trifold flier) formats in the Featured Outreach Products section of educate.insureagainstearthquakes.org

- **Parapets & Walls.** Unreinforced masonry buildings are older structures that predate seismic building codes. They may be built of brick, adobe, concrete, or stone. Earthquake shaking can cause parapets to fall to the ground and walls to crack or even separate from the structure and collapse.

Tips to Share with Insurance Clients. Buildings constructed before seismic building codes were adopted and enforced locally may be more vulnerable to earthquake damage unless they have been retrofitted.

- In jurisdictions where property tax is assessed, the local assessor's office may have a record of a building's date of construction. Ask the local building department what seismic codes were enforced when the building was constructed.
- Consult a structural engineer or qualified contractor to learn how specifically the building could be damaged in an earthquake and what type of retrofitting they'd recommend.

Site Conditions that Can Make Damage Worse

Earthquakes can trigger other hazards that may cause greater damage. For example:

- Structures built on soft soils may experience a greater intensity of shaking than those on firmer types of ground. Soft soils typically include artificial fill and loose sediments such as soils found in river valleys and around estuaries.
- Certain types of soil can behave like a liquid when shaken by an earthquake. (This phenomenon is called "liquefaction.")
- Unanchored buildings on steeply sloping ground may be more vulnerable to damage than those on level ground.
- Some buildings may be constructed on or below existing landslides that an earthquake can set in motion.

For More Information….

- About retrofitting to reduce or prevent earthquake damage:
  - "From General to Particular: What an Earthquake Could Do to Your House" podcast | Ready to Recover podcast series (crew.org)
  - Home mitigation guide: Earthquake Safety at Home (FEMA P-530), pages 25–49

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5 | Talking About Earthquake Insurance

Points to Emphasize

Insurance agents are in a position to help people understand both the earthquake hazard and earthquake insurance. When talking with insurance clients and shoppers, here are a few points to emphasize:

- ***Standard homeowners, renters, condo, and business insurance policies don't cover earthquake damage.*** Many people think that their standard property insurance policy includes earthquake coverage.[2] Explain that:
  - No base property insurance policy covers all types of perils.
  - Damage caused by an earthquake isn't covered unless the policyholder chooses to buy earthquake insurance, either as an endorsement or as a separate policy.
  - Without earthquake insurance, all repairs and any additional living expenses resulting from earthquake damage must be paid for out of pocket.
- ***Earthquake insurance covers physical damage and loss caused by ground shaking.***
  - Explain that earthquake coverage also typically covers additional living expenses, including costs such as rent for temporary housing if the policyholder must live elsewhere while repairs are made. Note, however, that not all policies include this coverage.
  - Consider recommending that the insured's earthquake coverage limit be at least as much as their standard property policy limit.
  - Explain that some insurers may offer premium discounts for properties that meet seismic building codes.
- ***Earthquake insurance typically doesn't cover damage resulting from secondary effects of an earthquake, such as a landslide, tsunami/water damage, or fire.*** Explain that:
  - Damage and loss caused by fire may be covered by a standard homeowners or renters policy, even if the fire was caused by an earthquake.
  - Damage and loss caused by a tsunami is typically covered by a flood insurance policy, which may be purchased through the National Flood Insurance Program (FloodSmart.gov) or from private flood insurance companies.

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[2] A consumer survey conducted by the National Association of Insurance Commissioners (NAIC) suggests that this misapprehension is common (see pp. 37 and 41 of the NAIC report).

Explain the Deductible

Insurance clients may not be familiar with how an earthquake insurance deductible works. In Alaska, the deductible is usually a percentage (typically 10–20%) of the insured amount, which may be the replacement value of the property. When speaking to clients and shoppers:

- Explain what the deductible is and how it works. Point out any separate deductibles, such as a deductible for contents or for a detached structure like a garage.
- Explain that the policyholder is responsible for paying for their repair and recovery expenses up to the amount of the deductible(s) before the insurance policy pays out.
- Explain that insurance purchasers may have the option to choose lower deductibles. Demonstrate how this choice may impact premiums and claim payments in different scenarios.

For Example:

"Understanding Earthquake Deductibles" in *A Consumer's Guide to Earthquake Insurance* (pp. 4–6) | The National Association of Insurance Commissioners (NAIC) offers an illustrated explanation. *See also the NAIC webpage.*

For More Information….

- About earthquake insurance:
    - *Earthquake Insurance* webpage | Alaska Division of Insurance
    - *Earthquake Insurance 101* (This free self-guided learning module discusses both residential and business coverage.) | CREW.org
- Free resources to help educate people about earthquake insurance:
    - educate.insureagainstearthquakes.org
    - *A Consumer's Guide to Earthquake Insurance* (PDF) | National Association of Insurance Commissioners
- About tsunami insurance: FloodSmart.gov
    - National Flood Insurance Program webpage for insurance agents
    - National Flood Insurance Program webpage for consumers

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Appendices

Appendix A. Acknowledgments

CREW would like to thank everyone who contributed their time and expertise to review and improve the content of this guide. In particular, we would like to acknowledge:

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