>> SCOTT TEEL: Okay, good afternoon once again ladies and gentlemen. And welcome to today's webinar, the top five risks for business disasters in America. Presented by the is SBA and Agility Recovery. My name is Scott Teel, and I'll be the presenter today, along with my colleague Nichole, who will be handling the back-end logistics today. If you have any questions, she'll facilitate that, which will take place at the very end. If you have any questions, submit those at any time in the GoToWebinar panel. An e-mail will go out to all of you. Feel free to share that with any of your colleagues or coworkers. There are also a few slides that you can download instead of taking notes. You can do so by visiting the link on the screen now. It is case sensitive, and you must enter the HTTP of that link in order for it to function correctly.

A quick and easy way to download the slides is to visit the handouts tab that is built into the control panel on the right side of the screen.

Now we'll move onto the reason you're all in attendance in today's webinar. And that is to look at the business disasters that we face. I'm sure that most of you are aware that the specific threats that each organization will face is going to vary by your size, your type, where you live, those types of things, but there are some overarching trends that allow us to draw a generalization toward the most prolific threats that you plan for. We drew upon a number of informational resources, agencies, other trade organizations to gather the data for today's webinar and really distill that into our top five list. Our conclusions could be debated and we'll dive into that debate a little bit later. But we hope this information provides some thought for everybody involved that could allow you to better prepare for at least one or more of the threats we'll identify today.

So with that in mind, I'm sure you all have a fairly good understanding of risk. That's why you're here today. And the reality is that when we don't see or experience it every single day,
just basic human nature dictates that we kind of begin to lose focus on the reality that it could occur at any moment. This photo reminds us that in a matter of a couple hours, decades of work building infrastructure and a customer base and even your reputation as a company could completely unravel. But despite this, a large majority of our peers are not preparing for such events. And even though we have hundreds of people on the line today sharing this information, that's just a small microcosm of all the different groups out there that need to be better prepared for these events.

So what can you do? Well, we'll talk quite a bit towards the latter half of today's session about how to prepare for top risks in your organization in the hope that that preparation will help you endure whatever incident you may face. The good news about preparedness is that any step you make toward making your organization and your family and yourself more resilient in the face of disasters, it's going to make you more prepared throughout whatever event you may face.

Now, this is often the place where many people become actually paralyzed because they don't know where to start or what they should plan for or how to plan for a specific threat. But the truth is, just start somewhere! Anywhere! The key is taking that first step and keeping the process moving all the time. You do need to take a few careful considerations by budgeting time and attention and if necessary some funds that you can allocate toward this project on an annual basis. But set some goals, just like you do in every other aspect of your professional life, and you'll begin to see real concrete process.

So today we'll dive into the top risks that are the most pervasive across the United States and therefore are good place to start when it comes to preparing your business for disaster. We'll look at some of the historical trends and some actual reach into business interruptions and the bottom-line truth that we've ascertained by digesting all of the above. And then we'll take those bottom line truths and take steps to prepare for those interruption types, and that will increase your resilience across the board no what ther what your interruption may be.

What does history tell us? This probably isn't the most fun part of today's session. I'll go ahead and tell you right now, we're in the midst of a trend toward more disasters, more business interruptions, longer, and more severe disaster events, and all that adds up to very costly business interruptions. Looking back at last year and 2015, there were ten weather and climate disaster events that caused a billion dollars or more in effects across the United States. These events included a drought event, a couple flooding events, five severe storms, a wildfire, and a winter storm. Now overall, these events resulted in the deaths of over 150 people and had significant economic effects, as well. But the key information on this slide, though, is the look at historical averages and how they've changed in the most recent timeframe. So for example, from 1980-2015, the average annual number of events is 5.2. But for the last five years, that's increased to 10.8 events. That's over a 100% increase in the frequency of these billion-dollar events. Now despite the dark outlook in the trend that we're seeing in these large-scale disasters that could absolutely shutter your business, we did have a bit of a reprieve last year when you looked about the type of these events worldwide. The insurance
claims for disasters actually decreased a bit from the numbers in 2014 and the ten-year average. And beyond what was just paid out from insurance companies, the total damages, the economic losses worldwide was also kind of low at $90 billion. That's a relevant term. $90 billion is a lot of money. We were somewhat fortunate. We were lower than the ten-year average. But still far above the numbers for 2014. So quite some epic disasters that took place that caused a lot of loss of life and a lot of damage.

But once again, as I mentioned before, and as you can see on this graph, we are definitely seeing an overall increase in these epic weather-related events. And as you might be able to see, though, even though the font size is rather small, we've seen a bit of a lull since 2011 and 2012, but then again we haven't had a major tropical storm or hurricane make land fall in the event. We're historically considered overdue for such an event. That means we should continue to be vigilant for those types of storms in a big way.

We aren't going to dive into too much detail from a geographic perspective today. We have people attending this webinar from almost every state and province today. But because my hope is everyone on the line today has some working knowledge in the inherent threats in the areas where you operate, we're not going to dive into what you need to know in the Midwest versus the southeast and those kinds of things. This map doesn't take into accounts after 2012, but you can see the obvious bias towards coastal regions, especially the gulf and east coast. Especially the Midwest, especially areas prone to flooding events. But more importantly, I assume most of you plan to have your business for more than a couple years. And when you see the data here, the key element is that every single state has had at least one major catastrophic event causing over a billion dollars in the damage or economic interruptions. So you're not really out of the woods, no matter where you operate.

And remember, if these events are happening in your state or in your region, that money that's going to be contributing to recovering efforts and rebuilding businesses and rebuilding homes and lives isn't necessarily flowing into your business. So though you may not have had any physical effects of the disaster, or it was one side of the state versus the other, chances are government funding, government contracting, even individual spending is going to be reduced incrementally due to the effect of these storms.

One final look at last year's major events, mostly because we're seeing a broad diversity. Real events that are causing damage range from winter storms to straight wind events, and flooding, and the Western drought that will we can't seem to shake. It runs the gamut.

I understand that you may not be in a state that is highly vulnerable to billion-dollar disasters. But when it comes to events that may not cause these epic scale events, but do require federal involvement, you can see the same diversity from the list that we presented before on this map. There were 45 presidentially declared disasters across the United States. They were clustered in the south and in Plain states and the northeast and a few out West. They range from floods to tornadoes and more.

We'll wrap up this session by taking a quick look at the analysis of what will Agility has
responded to in the last few years. We're a firm that helps rescue and restore operations post
disaster for businesses of all types across the continent. We generally show up within 24 or
48 hours with generators and mobile offices, satellite communications, equipment, basically
everything that keeps an office up and running, even down to computers and servers, desks,
tables, chairs, bathrooms, those kinds of things. We have about 22,000 member
organizations across the U.S. And to give you some perspective, last year our company alone
responded to over 600 specific disaster events.
And despite the time that we just spent a few slides ago discussing natural disaster, the
overwhelming majority of events that Agility responded to were caused by isolated events.

This is a key point. I want you to lean into this. This could be anything from a simple
construction accident cutting power to your organization or your internet service. Or
something as mundane or as dramatic as a burst plumbing pipe or a building fire. Any number
of unique effects that really only affects your organization. And that presents a unique set of
challenges for your company or business or government entity. You're not going to get the
same level of empathy from your customers or your constituents when it's only happened to
you. So you have to take that into account when you're making your plan to make sure that
you have the ability and the wherewithall to recover from these isolated events, versus just the
big name, big news weather events.

Now finally to put a bow on all this information and wrap it up for you, there's some hope for us
looking forward to a future that looks a little dark. We know that there's more frequent and
more severe interruptions, but the majority of your preparation can take the form for preparing
for certain effects of an interruption, not the interruption itself, but the effects of that.

For example, power loss, which as you can see here accounts for 50% of all of the business
recoveries that Agility facilities. So therefore you can narrow your focus and efforts and
planning to deal with the loss of critical elements of your operations, totally regardless of the
cause. Instead of developing unique plans and strategies for ALL these different events. And
there are dozens and dozens and dozens, instead plan for how to restore these four things you
see listed here and you'll find yourself able to overcome the majority of the primary business
interruptions that could occur.

So connectivity, I.E. communications, telephone, internet, those kinds of things, temporary
power, office space, and all the technology elements that go into your business, ranging from
servers and computers and laptops and those kinds of things to your I.T. infrastructure and
data backup.

So now let's turn our attention to what the actual research into businesses who have
experienced interruptions really tells us. Now this information that you see here is a little bit
dated, but this kind of research is quite rare to be honest with you. It hasn't been conducted
since, so this is really the most relevant and recent data that we can draw our conclusions
from. I mentioned at the outset today that we're distilling all this information into somewhat of
a bottom line summary towards the end of today's broadcast, so this is just one element that
we're gathering to make decisions. What this study involved from the NFIB Research
Foundation is 7,500 business owners and operators, 30% have been forced to close their doors for at least 24 hours or longer. You may say that's not a big deal. But when a full fifth of these interruptions are due to issues like winter storms, you're probably dealing with issues like downed power lines that take much longer to restore than other power failures, because they're usually very widespread.

And beyond this, this major frequent interruption. Up to 3% of these folks experienced an extreme impact from a naturally-occurring event, which caused an impact of $100,000 or their business to be closed for over a week. 3% is not a big number, but not many small businesses are prepared for something like that at all, unless they're paying attention to their insurance coverage, and they're able to restore business quickly on the back end of these events.

My last take away is while most interruptions are usually due to winter storms, they're typically short and they don't cause lasting physical damage to the organizations. Whereas the most destructive events are the larger storms like hurricanes, tropical storms, tornadoes. They can cause injury, death, and physical damage that is substantially more difficult, if not impossible to recover from.

So a few other significant findings to consider here when you're looking at your own threat matrix or the world of threats you have to consider. First of all, the most likely interruption was power outages, 90% of which were due to severe weather. And you saw this reflected in Agility's own response where 50% of the recoveries were due to power. But 10% were due to other types of things. Accidents. Or purposeful error like terrorism or vandalism. And the focus on threat and destruction that they bring. Almost two-thirds of the respondents reported that their biggest problem wasn't necessarily the physical effect of the storm like a destroyed office or something like that, instead it was the loss of sales and customer traffic. Beyond that problem, next on the list of bigger problems is the lack of proper insurance coverage. And we'll talk about this later, but this includes things like insufficient coverage limits or improper coverage, or lacking specific policy coverage.

Reinforcing this point is a fact that almost 60% of the problems with insurance coverage had to do with simply continuing operations instead of actual damage. For example, if you have coverage for the loss of power, that would prevent you, you know, from having losses when you can't open your store or generate revenue while your store or facility is completely okay. If a tornado comes in knocks out power, but your store is outside of the town, and if your insurance policy doesn't cover loss of revenue, you won't be able to recover that.

So many of us assume that the government or FEMA or the Red Cross is going to come rushing to our aid. But as businesses, we are last on the list of entities that they are able to recover. Even if you're able to partially restore operations, you may still be looking at a longer outage or interruption than you think because the average timeframe is over 11 days. That includes all these little tiny power outages that only last an hour or two hours. The average is still 11 days. That's remarkable to me.
Here at Agility, we have to be open 24/7/365 a year. We're a little unique. If any element of our business is down for 11 days, we would be in dire straits, and I imagine many of you would be, too.

So let's quickly boil all this down into what we believe is the truth about what the top five risks are and what you should prepare for. And the bottom line is frankly it depends. So for those of you wanting a traditional top five list, as you probably expected when you signed up for this webinar, here is one version of that list. As we look at the actual business losses, business losses, we see a priority list of hurricanes at the top -- from a 20 year period from 1995 to 2014. It takes into account things like 9/11, Hurricane Katrina and Sandy, but what this graph does not take into account is federally insured flood losses. Flood insurance is only available through the government, so those losses are not included in this graph created by PCF. They’re a data analytics industry. So all that flooding, which is the number-one cause of property damage to homeowners in the U.S. certainly somewhere up there for business losses, as well.

This time we're looking through the lens of what actual interruptions cause business losses. And for this we can look back at the NFIB research report we saw a minute ago, and we see a slightly different list here where the interruptions are classified in rank, where power loss is the number one loss or threat, then the loss of sales or customer traffic, and then the length of the recovery, which we discussed a moment ago, could be up to 11 days on average, and then finally rounding out with uninsured loss for continuing operations, and uninsured loss for property damage that wasn't sufficiently covered.

So taking these two top five lists into account, now we've developed some key steps to prepare for each of these. And we'll dive into these in the next section. We'll start by offering a few useful free and easy to download tools.

Please do note that all of these individual event type checklists are available on the website this this particular webinar series is aligned with. It's preparemybusiness.org, which you can see at the bottom of the screen here. You'll see a tab for planning and there are dozens of checklists you can download there for the top risks that may affect your area. Also, if you would like to simply download this slide deck, you do so by visiting the handouts tab on the right side of your screen. And all of these links are embedded in that PDF download.

Now looking at our top risks, no matter what the event type, whether it's an earthquake or tornado or a hurricane or anything, that's power loss. And we're reminded that at least seven out of ten of you will experience a loss of power for at least one hour this year. Of course, most of these are generally related to weather, so you need to look ahead to what your area faces this time of year, and begin your preparations ahead of time for the most likely interruptions.

We're midway through the summer, hurricanes are still a threat. But as we get into September and October, our attention is going to shift to winter-type events.
How do you prepare for a power loss? Well, the number one thing, and one of the most takeaways from this webinar is know your electrical demands ahead of time. On this slide here, you'll see a short list of seven key questions you should discuss with your electrician right now. These are easy questions to answer. It doesn't cost a lot of money or time or effort to engage your local electrician and ask these questions. And what you'll end up with is a comprehensive list of all the details that you'll need collected in one location that will allow you to deploy a generator to your location from whoever you call upon, whatever provider you need. So if you collect all this information from your electrician, get it, save it somewhere, put it in a safe place, and you'll have it when you need it.

Now believe it or not, some of you may be thinking I'll just run out to Lowe's or Home depot and buy a generator. When you plug everything in, you'll see all kinds of problems. These organizations end up limping through the process with a simple, portable, small generator. It is inconsistent. It's difficult and cumbersome to deal with and potentially dangerous, as well. If you know the details like voltage and amperage and you deploy a plan, you'll have an opportunity to recover quickly and easily, and you'll have this backup that you know you can rely on if things are inconsistent for the next several days.

Also, just in case you're wondering, beyond the basics of voltage and amps, the next most important thing on this list that you need to understand is how you plan to connect that generator to your facility. Your electrician can probably discuss some options for quick connect systems, as well as the cost for those options, but you can also consider just planning ahead of time to either hard wire that generator into your distribution box or use a spider box. These are other more cost-effective solutions. You still need a licensed electrician, though. So we recommend not only having one electrician you can call upon, but multiple in the event that they are being spread kind of thin after disaster.

A few more notes here on power loss, since it's our number-one risk, we want to give it the proper attention. First of all, prioritize things. You may not necessarily need the power for your entire facility or every circuit in your distribution panel. Also, when you prioritize things, don't forget the HVAC covering your server room and your pumps. You don't want to complicate an existing problem by having blown servers or other areas. You can begin by having your employees have access to power sources for mobile devices and laptops. That will allow them to continue some aspects of their work. So one thing that we've done here at Agility for Christmas is our CEO bought a car power converter. We can plug in regular appliances like a laptop generator. You'll need to consider how you can connect the laptop to your facility, but also the logistics of how to run cables to a multiple story building. There may be some rules and regulations that you need to follow from your landlord.

Now as we finish up power loss, remember to know your fuel consumption rates for generators, even if you do go down that kind of precarious path of having your own small generator, you need to know how much fuel you're going to consume and how you're going to obtain fuel at times of disaster. If you guys can think back to Hurricane Sandy, up and down the east coast where that storm came ashore, diesel fuel was just almost an unavailable commodity.
was trucking in diesel fuel, as far away from western Pennsylvania. Without fuel, you can't put trucks on the road and gas stations aren't functioning. In the case of Sandy a lot of ports were out of commission. So those fuel deliveries coming from ships and the ocean couldn't make port. Think that through.

We also know that inherent to connecting a generator and running off of these for a long period of time, you're going to have some intermittent loss. Do backups of your files and your work. Save those things over and over again. Make sure you know safety around those types of situations.

Also, once power is restored from the power company, one thing we always recommend to our members is to keep that generator on site for at least another three or four days. Even if it's not in operation and powering your facility, having it on site is a good backup during times of major widespread disaster because those power fluctuations can continue.

Finally, don't forget to plan for security and maintenance of these machines. Because just like your car, the last thing you want to happen is for it to become stolen or broken down when you need it the most.

Now moving onto the next step of preparedness steps, we're going to focus on the loss of customer traffic and sales revenue. Many business leaders reply when they ask about their recovery plan they'll say well, I'll have my employees work from home. The problem is that this only works for certain business types. And it is a temporary solution at best.

So in order to serve your customers where they are and keep your employees in the communities where they live, you need to have a plan for restoring your operations at or near your existing facilities. Instead of moving people several cities or states away, that's not realistic. It's not even cost effective or convenient to do it. You should be focusing your planning on a worst-case-scenario of losing your primary facility and how you'll restore it.

The next thing you need to consider is your communication strategy. People are going to be seeking out information on the event as well as the organizations and entities that they need to rely on for their daily life. So be proactive about how you plan to reach out to these audiences. Be specific about how you plan to reach each one. Consider your employees and your staff. Maybe that's one group. Your customers or your constituents. That's a second. The media is a whole different group of people. And think about the vendors and the suppliers. Think about each of the different ways those groups needs to or can access information about your company or your organization. Keeping that in mind, you'll need multiple means of communication. Not only to reach those audiences, but also to build in some inherent resiliency into your strategy. Obviously you're going to consider land lines and mobile phones as a primary means of communication, but you also need to look into things like a text-based communication tool or using e-mail as a communications tool. Say your corporate e-mail goes down, do you have backup personal e-mail addresses for all of your employees? Can you reach out to them in that way? Even something as simple as obtaining signs and posters could be beneficial at the time of disaster. So do you have a vendor you could quickly go to
produce some signs that say yes, we’re still open or these operations have been moved to our office on main street or something like that. It's something to consider and something that we see time and time again really helping our members when they do have to relocate their businesses.

Now beyond those elements, it's important to identify your crucial functions and the staff that you need to continue those, along with testing your plan for restoring those crucial functions.

You'll learn by testing what works and what doesn't and how you can ensure that any unexpected things that happen after disasters don't derail these efforts. I could spend 30 minutes just talking about that element today. We actually present a webinar on critical functions on that topic alone. It's something you need to discuss and plan for if you want to survive. And look at some of the other resources available through preparemybusiness.org in order to do so.

As I mentioned before, a shocking reality is that most recoveries take at least 11 days or more. So therefore the same point I just made about testing your plan and walking through an exercise, that will help you determine where the choke points are and how to avoid them and progress in your recovery more quickly. On the same note, understanding your supply chain or vendor and partner preparedness is critical to your success, too. This is really one of the most overlooked areas we consistently see causing massive delays in recovery. If you can't get the raw materials or the resources or the help that you need from your vendors, think about your payroll vendor even. If you can't make payroll, do you think people are going to show up to work? So if you have an H.R. or a payroll vendor that you rely onto do critical functions, and you don't know what their plan is for restoring their service to you following a disaster, that could be a major chain in your armor. You need to reach out to them and help them help you understand in maintaining the service you provide.

I'll wrap this all up by saying you need to plan for those main elements when I talked early on about what Agility covers. We have to remind our members during every single recovery, no matter what the power company says or the internet provider or the communications provider says initial estimates on the times it takes to restore these services, those could fluctuate wildly. Don't pin the hopes of the business on that. Take it into your own hands. Have the ability to provide these basic functions of your business and organization on your own. And you'll end up saving time, money, effort, and reputation.

Now our last two slides today are going to address how to overcome uninsured losses as a major factor in these failed things that we see. Losses simply evaporating or not being possible. Even if your building is in tact and all of your materials and equipment are there. You could be a gas station and you lose power and now you can't pump gas anymore. That's one of your primary drivers of traffic and business. Your business is going to take a major revenue hit because you can't pump gas.

Maybe you're a hotel on a beach in a vacation destination, and that beach is completely eroded because of a tropical storm or hurricane. Maybe tourists don't want to visit you anymore.
You must have a policy in place. It isn't an expensive element. We have no dog in this race. We're just trying to tell you how much it can help you continue to handle commitments like loans and payments and inventory if you have these types of coverages in place and you discuss these with your insurance professional. Also, ensure that you have a second element of insurance called added expense coverage for the elements that are involved in an actual recovery. Things like a generator and fuel or plywood and tarps or anything that you have to use and buy and purchase to keep your business afloat.

Those types of things could run into tens of thousands of dollars or even more. If you have to move to temporary office space. Say you have to set up a temporary communications network or buy new computers and laptops because those are all flooded out. All of those are money out of your pocket unless you have this kind of insurance in place. Be sure you also have petty cash on hand for purchases immediately following a disaster. Just a little bit. A little bit of money to make it through the first couple days of a disaster. Because as you're probably aware, credit cards become absolutely useless when the power is out or the communications is cut off. You can't swipe a credit card and you probably can't write a check. So if you do want to go to a hardware store and buy some temporary materials and recovery materials, it's good to have that cash on hand for such a purpose.

Now I'll wrap up by talking to the physical side of the equation. Physical losses. Much of this can actually be remedied by having real, honest, and detailed conversations with your insurance provider. But more importantly, you need to maintain contact over time as your organization grows and changes. If you institute accurate accounting practices like an asset management program, inventory management program, those kinds of things, that will help you make sure that you don't lose a bunch of physical property that isn't properly insured. Also, by proactively protecting these assets, physically moving these things indoors, securing outdoor equipment, raising sensitive computer equipment up off the ground after potential flooding, or avoiding having those assets in a site that is vulnerable when a storm hits, that can help. You can do that by postponing deliveries or making sure that your buildings or locations are secure and protected and built to withstand those types of hazards.

Finally make sure you have sort of backup for critical systems. Like your HVAC for servers. You don't want those to blow up because of heat. You also don't want storm water pumps to be turned off because of power. Those small steps if you take those now like a battery backup. Those can save headaches down the road and possible permanent damage in the future.

We've run through several way to look at the top five threats to your business, as well as ways to prepare for those. I'm going to open the floor for questions. Nichole has probably come up with a few from the audience. If you have specific questions about your geography or business, feel free to reach out to me. We're happy to answer those. You can check out the slides or check out preparemybusiness.org.

>> The first question that came in is can you recommend any good resources our business can use to assess our risk or identify threats particular to our organization?
SCOTT TEEL: Yes, absolutely. There's couple of things. Preparemybusiness.org, there is a risk assessment checklist that will help you walk through that. Another great tool is FEMA. On their website they have access to FEMA flood maps. This is really important to take a look at these. If you remember, late last year the state of South Carolina had epic, epic 500 or 1,000 years floods that affected them. Those are the kind of things that you typically couldn't plan for if you're looking at a traditional commercial insurance coverage policy. Flood insurance has to come through the federal government and you need to align that with your existing insurance provider to make sure that you have overlap with your coverage. But looking at preparemybusiness.org and FEMA's website and also talking to your insurance professional and industry trade association groups to understand what types of things have happened in the past to organizations like yours or organizations that are near yours. You want to know what's happening around you. That type of thing.

And then finally I would like at what your neighbors are made up of. Are you nearby any type of facility that could come under threat of terrorism? Are you nearby any hazardous waste or materials depots? Here at Agility, something as simple as having a political person's office nearby could affect traffic. We had a controversial senator who had an office about two blocks away from here and there were a lot of protests there one day. Some of our employees had trouble getting through to the parking lot. It ranges very widely. I would start with insurance pro, and then check out preparemybusiness.org.

>> The next question. Do you have any suggestions on how to encourage our vendors and suppliers to prepare their business for a disaster?

SCOTT TEEL: Absolutely. It's a big element that a lot of people overlook. But it's easy to incorporate these people into a beneficial two-way conversation. I'm sure you've gone out and looked at a bunch of vendors and suppliers and partners and you vetted them to say which of these is the best? Which of these is the most cost effective? Which of these is going to be here for me when I need them? What you need to do is take that same level of analysis and that same vetting process and incorporate questions about their disaster plan. What is your plan for if the power is out for three weeks. How will you continue to provide service to me? What is your plan if you lose communications? How are you going to get in touch with me? You know, have these conversations. Get your purchasing managers, if you have them, to ask these questions.

And again, I'm going to keep referring to preparemybusiness.org, but we have archived webinars that are focused purely on preparing your supply chain. When I say supply chain, we're taking into account all of those vendors and suppliers. Your CPAs, even your external IT people need to be included in this lump term of supply chain. So consider that. Ask them questions, engage them in the conversation, especially if you're developing your plan now. Have them play a role. Come in and sit around the table and talk about your plans together.

>> This attendee is out of South Carolina and they ask what is the best source for fuel providers out of area?
SCOTT TEEL: Well, I would have to say whether talking about post disaster. I guess if you're on this webinar today, that's what you're talking about. Agility does do. That I don't want to be too self-promotional, but what you ought to do rather than name names is look at fuel providers who have a geographical region. Instead of someone just in Columbia or Akin. You may want to find someone who has coverage also throughout Georgia, Florida, South Carolina that way you know they can bring in fuel from outside the region.

We haven't received any additional questions so far.

SCOTT TEEL: Okay. Thank you for your participation today. I hope it was informative and will allow you to make decisions. We thank you for your attention today and hope everyone has a safe rest of the week. Take care.

(The webinar ended at 2:43 p.m. Eastern Time)