

**BUSINESS AND INDUSTRY**

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PRIMARY: SC Department of Commerce

SUPPORT: SC Parks, Recreation and Tourism (PRT), SC Department of Insurance (DOI), SC Insurance News Service (SCINS), SC Chamber of Commerce, SC Budget and Control Board, SC Emergency Management Division, Veterans of Foreign Wars (VFW) of the US Department of South Carolina Headquarters

**I. INTRODUCTION**

- A. The physical safety and economic security of the citizens, business and industry of South Carolina are issues of common concern to the public and private sectors. There are actions both entities can take together to prepare for, respond to, and quickly recover from an impact to South Carolina's business and industry. These actions will minimize business "down time" and ensure the state's economic engine remains strong.
- B. A significant portion of South Carolina's economic and physical infrastructure is situated in and managed by the private sector. This segment of the economy must be represented during South Carolina's disaster response to assist with risk communication, hazard/vulnerability assessments, loss prevention activities, lifeline protection, prioritization of lifeline and critical sector restoration, and business recovery.
- C. Correspondingly, it is also imperative non-infrastructure based business and industrial enterprises be represented as full partners and respond to the natural and technological threats/impacts to their and the state's economic welfare. Such a well-rounded government/private sector partnership helps to assure the survivability and continuity of a vibrant South Carolina economy.

**II. PURPOSE**

Assist South Carolina business and industry in disaster preparedness, response, mitigation, and recovery actions in response to natural, technological threats, and human caused/impacts.

**III. CONCEPT OF OPERATIONS**

- A. The SC Department of Commerce is responsible for the coordination of all ESF-24 administrative, management, planning, training, preparedness, mitigation, response, and recovery activities to include developing, coordinating, and maintaining the ESF-24 SOP. All ESF-24 supporting agencies will assist the SC Department of Commerce, in the planning and execution of the above. All ESF-24 government personnel must be trained

on the principles of the National Incident Management System (NIMS) and Incident Command and integrate those principles into all ESF-24 planning and response operations. All non-government members of ESF-24 are encouraged to take the same basic level training.

- B. When notified, Department of Commerce will coordinate the staffing and management of ESF-24 activities during SEOC activations, and other disaster oriented activities or training. The Department of Commerce will also ensure supporting agency representatives are notified of such activities and as coordinated, provide representatives to staff ESF-24 or participate in other activities as appropriate.
- C. As coordinated, supporting agencies/entities will assist with the update of this annex and its supporting SOP, provide representatives to ESF-24 to coordinate the response activities of those enterprises under their purview, and participate in other disaster related activities as appropriate.
- D. Although the level of participation depends on the scope, scale, and anticipated impacts of the disaster, for a significant disaster, full ESF-24 activation should be anticipated.
- E. ESF-24 may be activated to different levels of staffing as directed by Chief of Operations and coordinated with ESF-24 primary. As coordinated by the activated ESF-24 staff, additional on-call staff may be staged to monitor events via WebEOC or other means from their regular office locations.
- F. For disasters without warning such as earthquakes, ESF-24 may be notified for immediate full activation.
- G. Primary ESF activities include, but are not limited to:
  - 1. Communicating risk and vulnerability to entities under their purview.
  - 2. Encouraging and assisting (as appropriate) the development of business/industry response and recovery plans, to include hazard and risk assessment, loss prevention strategies, and industry incident specific action plans during disaster.
  - 3. Assist SEOC planners with protection, response restoration and recovery priorities and plans for such private sector critical lifelines as: health and medical; food processing, distribution, and sale; electrical power generation and distribution; communications; banking and insurance; fuel; building trades industry and large building supply retailers; hospitality and related service businesses; light and heavy manufacturing and distribution.

4. Assist ESF-14 in developing/executing business and industry long-term recovery priorities, plans, and strategies.
  5. Assist with, receive reports of, and analyze, private sector damage assessment information, e.g. from the insurance industry.
  6. Monitor and communicate lodging vacancy rates by county immediately prior to, and during hurricane evacuations.
  7. Monitor insurance companies and coordinate adjusters' entry into disaster areas for initial assessment and expedite the claim handling process.
  8. Monitor and report on business/industry specific response, recovery, and restoration teams
- H. ESF-24 Activation Centers: In addition to activating ESF-24 in the SEOC, an additional site for activation may be necessary, depending on the scope/scale of the potential or actual impact. The purpose of the additional sites is to provide locations for key private sector representatives to gather and work collaboratively to address state and private sector response issues, and source/provide commodity, service, and/or manpower assistance to resolve response and recovery needs. The Activation Center will not replace any emergency operations facilities operated by any business entity in support of their own operations, but will provide a location for representatives to coordinate activities with counterparts. One site is planned:
1. A Commodities Activation Center composed of private sector representatives dealing in commodities/supplies such as, but not limited to food, building supplies, etc. This site will be located off site from SCEMD, but will coordinate activities with ESF-24 via WebEOC, telephone, e-mail, etc.
  2. While under the overall purview of ESF-24, primary points of contact for the Activation Center management will be the Department of Commerce and representatives of the small business sector.

#### **IV. ESF ACTIONS**

##### **A. Preparedness**

1. Develop methodologies and systems to identify vulnerable critical private-sector facilities, and the potential recovery activities for those facilities.
2. Promote planning and protocols to address key issues for disasters such as business recovery, loss prevention, and response plans, and short and long-term economic recovery.
3. Analyze critical private-sector lifeline facilities, e.g. banking/finance, and facilitate the development of strategies for those facilities.
4. Encourage and assist (as appropriate) the development of business/industry response and recovery plans.
5. Maintain capability for monitoring the deployment of insurance claims adjusters.
6. Obtain and distribute identification badges to adjusters based on South Carolina Department of Insurance current procedures.
7. Participate with appropriate federal and state entities in the National Infrastructure Protection Program; continue to develop information sharing and analysis mechanisms.
8. Cooperate with federal and state entities and continue to support private sector-coordinating mechanisms to identify, prioritize, and coordinate the protection of critical infrastructure and key resources; and to facilitate sharing of information about physical and cyber threats, vulnerabilities, incidents, potential protective measures, and best practices.
9. Ensure all ESF-24 government personnel, and encourage all ESF-24 private sector representatives to integrate NIMS principles in all planning. ESF personnel will complete all required NIMS training, as outlined in the Department of Homeland Security (DHS) training guidance.
10. Support the Emergency Management Assistance Compact (EMAC) responsibilities, by pre-identifying assets, needs and resources that may be allocated to support other states, and by maintaining related information in WebEOC.

11. Develop strategies in coordination with SCEMD to incorporate private sector/businesses into ESF 24.
12. Provide ESF-24 representation on the Recovery Task Force.
13. Develop/communicate loss prevention resources.

B. Response

1. Communicate risk and vulnerability to business and industry partners under their purview. Each agency, organization or association will communicate with its constituent groups and share all information via WebEOC, and other pertinent means.
2. Coordinate and develop, with assistance from appropriate incident professionals, business/industry incident specific action plans.
3. Assist SEOC planners with developing protection and response priorities and plans for private sector critical lifelines and other economic/business sectors.
4. As requested, monitor, coordinate, and communicate lodging vacancy information.
5. Provide status of available goods and services, i.e. water, ice, clothing, banking, insurance mobile units, in coordination with ESF-18.
6. Provide situation reports and status to SEOC planners and ESF 5, as required.
7. Ensure procedures are in place to document costs for any potential reimbursement.
8. Assist with licensing of emergency adjusters according to the processes of the South Carolina Department of Insurance.
9. Facilitate communication with appropriate groups such as SC DOI, insurance companies, etc..
10. Provide ESF-24 representation on the Recovery Task Force.
11. Staff and operate the ESF-24 Activation Centers.

12. Identify and provide a liaison officer for each EMAC request, to facilitate arrival and onward movement of EMAC support at appropriate staging area.

C. Recovery

1. Assist with, receive reports from, and analyze, private sector damage assessment information.
2. Monitor the deployment/activities of insurance claims adjusters.
3. Coordinate and monitor the sourcing and deployment of business/industry specific response, recovery, and/or restoration teams.
4. Assist SEOC planners with restoration and recovery priorities and plans for private sector critical lifelines and other economic/business sectors.
5. Assist ESF-14 in developing/executing business and industry long-term recovery priorities, plans, and strategies.
6. In coordination with state and federal government along with the SC Insurance News Service, assist in identifying and documenting economic and insurance impacts and losses.
7. In case of a Small Business Administration (SBA) eligible disaster, assist in communicating eligibility criteria to affected businesses.
8. Provide information on facilities in evacuation zones for restoration.
9. Monitor and support restoration of facilities (especially private-sector, e.g. utilities).
10. ESF-24 will support long-term recovery priorities as identified by the Long-Term Recovery Committee and Recovery Task Force.

D. Mitigation

1. Assist in development of business loss/disaster mitigation strategies and plans.
2. Coordinate/develop/support requests from the Governor and/or FEMA concerning mitigation and/or re-development activities.

3. Document matters that may be needed for inclusion in agency or state/federal briefings, situation reports and action plans.
4. Coordinate assessment and revision of existing mitigation plans, as necessary.

## **V. RESPONSIBILITIES**

### **A. General:**

1. All agencies need to train personnel on EMAC procedures to include: identifying agency resources to sustain emergency operations, pre-scripting anticipated needs on specific EMAC messages, and listing agency resources available for interstate and intrastate mutual aid missions.
2. Assist ESF-14 with long term community recovery and mitigation activities.

### **B. SC Department of Commerce**

1. Coordinate all ESF-24 administrative, management, planning, training, preparedness/mitigation, response, and recovery activities.
2. Identify, train, and assign personnel to maintain contact with, prepare to execute missions in support of, and staff ESF-24 during periods of activation.
3. Provide technical assistance and coordinate preparedness, response, recovery and mitigation activities.
4. Assist ESF-14 with long-term community recovery and mitigation activities.
5. Notify all ESF-24 supporting agencies upon activation.
6. Provide information on available business and industry assets.
7. Establish operational needs for restoration of business and industry during the emergency.
8. Identify and prioritize businesses and industry needing immediate restoration.

9. Establish priorities to clear businesses and industry and coordinate with appropriate ESFs the provision of temporary, alternate or interim sources of emergency power and water/sewer services.
10. As needed, recommend priorities for business and industry resource allocations.
11. In coordination with the State Assessment Team (SAT) and local emergency management officials, develop a priority distribution plan for business and industry.
12. Develop and maintain listings of commercial and industrial suppliers of services and products (as determined by ESF 24), to include points-of-contact and telephone numbers, associated with business and industry related functions.

C. SC Budget and Control Board

1. Identify, train, and assign SC Budget and Control Board personnel to maintain contact with, prepare to execute missions in support of, and staff ESF-24 during periods of activation.
2. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities - especially related to donated goods and services.

D. SC Department of Parks, Recreation, and Tourism

1. Identify, train, and assign SC Department of Parks, Recreation, and Tourism personnel to maintain contact with, prepare to execute missions in support of, and staff ESF-24 during periods of activation.
2. Provide tourist occupancy data when requested.
3. Create estimates of tourist occupancy (ie., percent of hotel rooms occupied in a given area) or worst case estimates of the number of tourists for disaster relief planning. Provide this information to government, as well as the private sector (hospitality industry).
4. As requested, monitor, coordinate, and communicate lodging vacancies.
5. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities.



6. Assist ESF-14 with long term community recovery and mitigation activities.

E. SC Department of Insurance

1. Identify, train, and assign SC Department of Insurance personnel to maintain contact with, prepare to execute missions of, and staff ESF-24 during periods of activation.
2. Coordinate the activities of private sector insurance disaster specialists working within the area of operations.
3. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities to include state and federal funded mitigation grants.
4. Assist ESF-14 with long term community recovery and mitigation activities.
5. Share emergency management information as necessary and helpful to major carriers, and their adjuster staff.
6. Coordinate the licensing of emergency adjusters according to their current processes.
7. Obtain and distribute identification badges to adjusters based on their current procedures.

F. SC Insurance News Service (SCINS)

1. Identify, train, and assign SC Insurance News Service personnel to maintain contact with, prepare to execute missions in support of, and staff ESF-24 during periods of activation.
2. Disseminate property and casualty insurance information to consumers through the media.
3. Share emergency management information as necessary and helpful to major carriers, and their adjuster staff.
4. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities.
5. Provide insured damage amounts for residents and business.

6. Assist ESF-14 with long term community recovery and mitigation activities.

G. SC Chamber of Commerce

1. Identify, train, and assign SC Chamber of Commerce, personnel to maintain contact with, prepare to execute missions in support of, and staff ESF-24 during periods of activation.
2. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities.
3. Assist ESF-14 with long term community recovery and mitigation activities.
4. Assist with the staffing and operation of the ESF-24 Activation Centers.

H. SC Emergency Management Division

1. Provide, coordinate, and assist in developing strategies to incorporate businesses with ESF-24.
2. Assist in sourcing manning requirements for activation centers.

I. Veterans of Foreign Wars (VFW) of the US Department of South Carolina Headquarters

1. Provide VFW facilities to support evacuee processing facilities and evacuee assistance centers.
2. Provide, participate and assist in the operating a remote ESF-24 facility.
3. Provide personnel and facilities as coordinated to support local and state EMD disaster operations as coordinated.

## VI. FEDERAL ASSISTANCE

- A. This annex has no counterpart in the National Response Framework (NRF). However, DHS and the National Response Framework (NRF) primary and support agencies coordinate with the private sector to effectively share information, form courses of action, and incorporate available resources to prevent, prepare for, respond to, and recover from incidents of national significance.
- B. The roles, responsibilities, and participation of the private sector during events vary based on the nature of the organization and the type and impact of the incident. The roles of private-sector organizations are summarized as follows:
  1. Impacted Organization or Infrastructure: Private-sector organizations may be affected by direct or indirect consequences of the incident, including privately owned critical infrastructure, key resources, and those main private-sector organizations that are significant to local, regional, and national economic recovery from the incident.
  2. Response Resource: Private-sector organizations provide response resources (donated or compensated) during an incident—including specialized teams, equipment, and advanced technologies through local public-private emergency plans, mutual aid agreements, or incident specific requests from government and private-sector-volunteered initiatives.
  3. Regulated and/or Responsible Party: Owners/operators of certain regulated facilities or hazardous operations may bear responsibilities under the law for preparing for and preventing incidents from occurring, and responding to an incident once it occurs.
  4. State/Local Emergency Organization Member: Private-sector organizations may serve as an active partner in local and State emergency preparedness and response organizations and activities.

- C. All ESF-24 personnel will be familiar with the National Response Framework (NRF) and the corresponding annex with Federal counterpart concepts, actions and responsibilities. This familiarization will include but not be limited to the make up, functions and responsibilities of the Incident Management Assistance Team (IMAT) and the Joint Field Office (JFO).