

Draft: 6/8/26

Pre-Disaster Mitigation and Risk Modeling (EX) Working Group  
Virtual Meeting  
May 12, 2026

The Pre-Disaster Mitigation and Risk Modeling (EX) Working Group of the Natural Catastrophe Risk and Resilience (EX) Task Force met May 12, 2026. The following Working Group members participated: Timothy J. Temple, Chair (LA); Glen Mulready, Vice Chair (OK); Mark Fowler (AL); Holly Vuong (CA); George Bradner (CT); Sharon Shipp (DC); Anoush Brangaccio (FL); Jackie Horigan (MA); Joy Y. Hatchette (MD); Sandra Darby (ME); Parker Fisher (MI); Peter Brickwedde (MN); John Thornton (MS); Cherry Mui (NY); and David Forte (WA). Also participating was: Rebecca Allen (VA) and Valecia Patrick Morris (VI).

1. Adopted its Spring National Meeting Minutes

Bradner made a motion, seconded by Commissioner Fowler, to adopt the Working Group's March 25 minutes (Attachment XX). The motion passed unanimously.

2. Discussed its 2026 Priorities

Commissioner Temple emphasized the Working Group's role in helping states improve resilience, catastrophe response, mitigation planning, and risk communication. He outlined several major priorities currently underway within the Working Group, including the development of mitigation-focused model legislation, creating mitigation discount tables, the examination of mitigation-related policy endorsements, and continued work on flood mitigation and insurance pricing. He added that the Working Group activities closely align with its charges. He also previewed updates on a new catastrophe response initiative being developed by NAIC committee support.

3. Discussed the Real-Time Event Predicted Loss Report Testing Approach

Tim Farrell (NAIC) discussed the development of the NAIC's new Automated Event Response (AER) dashboard. He explained the initiative is being developed in partnership with Impact Forecasting and is intended to provide regulators with near-real-time catastrophe intelligence during severe weather events. Farrell described the system as an effort to convert complex catastrophe modeling data into a practical regulatory tool that insurance departments can use during active disaster situations. The initial focus will be on severe convective storms and hurricanes, although he noted that expansion into additional perils may occur in the future.

Using recent severe weather outbreaks from May 2026 as examples, Farrell demonstrated how the system can display storm footprints, tornado tracks, hail swaths, and wind impacts across affected states. The dashboard is expected to provide estimated industry loss ranges, state-level and ZIP code-level impact information, and detailed breakdowns by lines of business, such as residential, commercial, auto, and agricultural exposures.

Farrell explained that catastrophe data currently arrives in large, highly technical data files that are difficult for regulators to use quickly during an event. The dashboard is intended to streamline that process and present the information in a more usable format. The proposed platform would also integrate data from the Homeowners Market Data Call, allowing regulators to identify major carriers operating within heavily impacted ZIP codes. Farrell explained that this functionality could help regulators better understand insurer exposure concentrations, monitor solvency implications, and coordinate claims response efforts.

Farrell explained that hurricane information would likely update alongside National Hurricane Center forecast advisories, potentially refreshing within an hour of updated storm guidance. Using Hurricane Milton from 2024 as an example, Farrell showed how the dashboard could display projected wind fields, expected insured loss ranges, ZIP code-level hazard intensity, and insurer market share information in areas expected to be affected by landfall.

He noted that, unlike severe convective storms, hurricanes provide regulators with an opportunity to monitor exposure and claims preparation before the event occurs. This would allow regulators to coordinate more effectively with insurers and emergency management officials ahead of landfall.

Commissioner Temple reflected on Louisiana's hurricane experience and stated that access to a tool like this during previous storms would have significantly improved the information available to regulators and policymakers as events unfolded.

The presentation prompted extensive discussion among regulators regarding how the dashboard could improve catastrophe response and public communication. Commissioner Mulready strongly supported the initiative and described it as a major advancement for insurance departments. He explained that after severe weather events, regulators are often immediately contacted by media outlets seeking insured loss estimates and information about the scope of damage, yet departments currently lack reliable early-stage tools to provide that information. Commissioner Mulready stated that the dashboard could dramatically improve regulators' ability to communicate publicly during disasters and better inform governors, emergency managers, and the public regarding the magnitude of insured losses. Commissioner Temple agreed and emphasized that the tool could help regulators provide more informed leadership during emergencies while improving coordination with the insurance industry.

Vuong asked whether the system might eventually expand into wildfire modeling and monitoring. Farrell responded that wildfire is already under consideration as a future enhancement. However, he explained that the industry exposure data necessary to generate reliable wildfire loss estimates is still being developed. Farrell said that if the initial 2026 rollout for hurricanes and severe convective storms proves successful, wildfire functionality could potentially be explored as early as 2027. He also noted that additional perils beyond wildfire may eventually be incorporated into the platform over time.

Farrell advised that pilot testing opportunities would likely become available once the dashboard is operational. Participation would depend largely on whether actual catastrophe activity occurs within a state during the testing phase. Commissioner Mulready volunteered Oklahoma for participation; as did Valecia Patrick Morris for US Virgin Islands. Farrell welcomed the interest and indicated that affected states would likely be contacted as real-world testing opportunities arise.

The discussion then shifted toward how the dashboard could complement broader disaster response efforts. Jeff Klein (American Bankers Association—ABA) asked how insurance departments might use the dashboard alongside state emergency management agencies and whether conflicting information could emerge between insured-loss estimates and government damage assessments. Commissioner Temple and others noted that insurance departments are frequently placed at a disadvantage during the early stages of disasters because they lack timely insured-loss data. Participants stated that the AER dashboard could significantly improve regulators' ability to contribute meaningful information during emergency management discussions, including conversations surrounding federal disaster assistance and Federal Emergency Management Agency (FEMA) preliminary damage assessments. The Working Group also discussed how the tool could help regulators assess whether insurers are deploying an appropriate number of adjusters and claims personnel into heavily impacted regions. Commissioner Temple emphasized that the dashboard could support better coordination with carriers during large-scale catastrophe response operations.

#### 4. Received an Update on Model Law Development

Allen provided an update on the model law development, explaining that a drafting group has already been established with representation from all NAIC zones, including states facing different catastrophe risks and mitigation priorities. Allen stated that the drafting group has established a regular meeting cadence and has already circulated an initial chair draft. The draft draws heavily from mitigation programs already implemented in states such as Alabama and Louisiana.

Early discussions have focused on identifying the core principles and objectives that should underpin a successful state mitigation framework. Allen explained that the group intends to expose drafts publicly, solicit stakeholder feedback, conduct legal review, and develop supporting materials necessary for implementation. The supporting materials may include mitigation discount tables, model regulations, training resources for insurers and agents, and guidance regarding funding mechanisms available to states pursuing mitigation programs.

Allen also emphasized that financial considerations and funding structures vary significantly among states and will require careful attention as the model law evolves.

The Working Group discussed the importance of coordinating with the National Council of Insurance Legislators (NCOIL), which has previously developed mitigation-related model legislation. Allen explained that outreach to NCOIL is already planned and emphasized that the NAIC effort is intended to complement existing legislative work rather than duplicate it.

#### 5. Discussed Other Matters

Commissioner Temple briefly addressed the recent FEMA Review Council report that had been accepted by FEMA leadership and transmitted to the White House. He noted that the report contains several recommendations on FEMA modernization, reforms to the National Flood Insurance Program (NFIP), and improvements to state disaster response coordination. Shana Oppenheim (NAIC) advised attendees that the report would be discussed further during an upcoming Government Relations (EX) Leadership Council meeting and offered to answer questions if needed. Commissioner Temple noted that many of the recommendations would require congressional or legislative action before implementation.

Having no other business, the Pre-Disaster Mitigation and Risk Modeling (EX) Working Group adjourned.