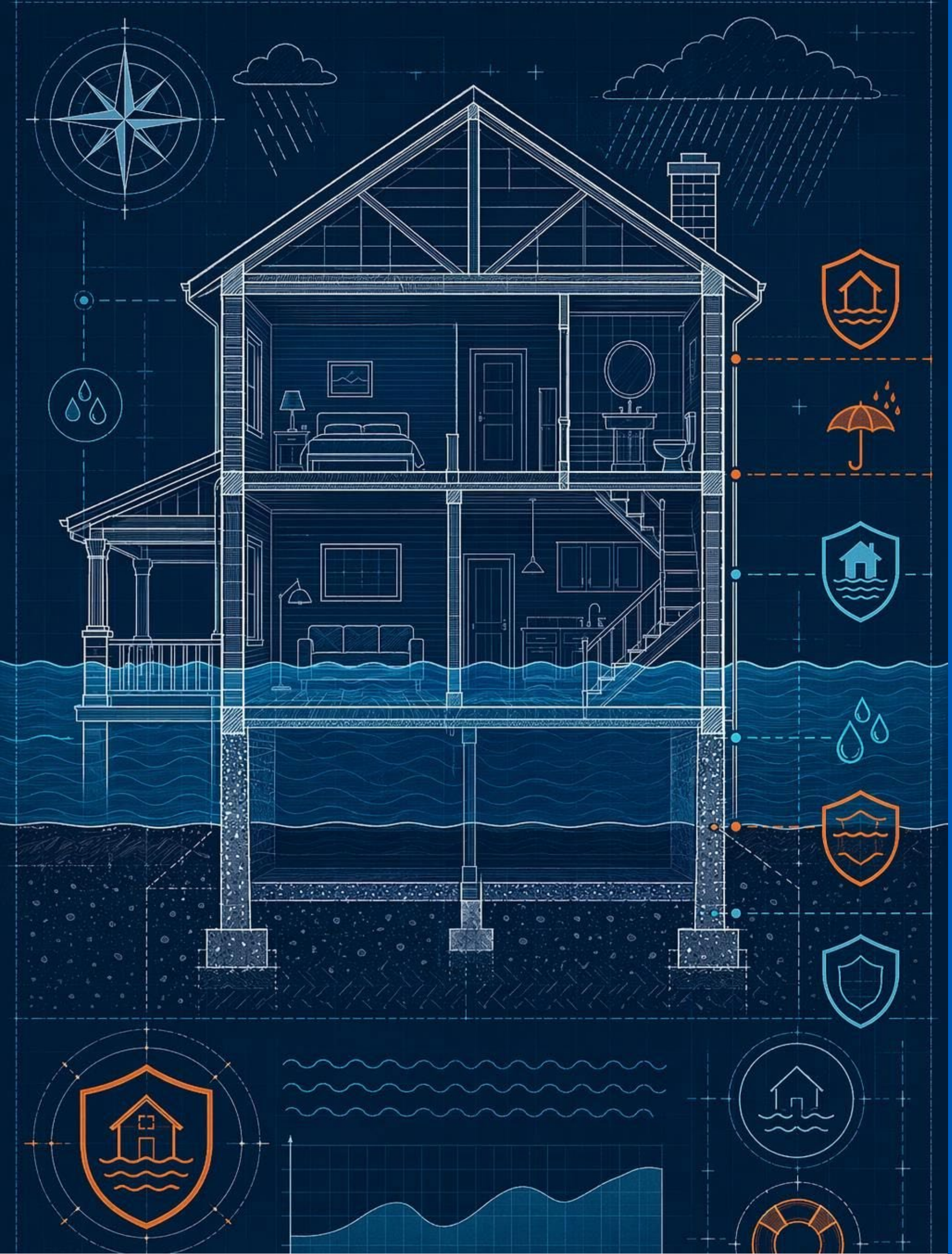


NAIC

Flood Insurance Blueprint Initiative

Severe Peril (EX) Working Group

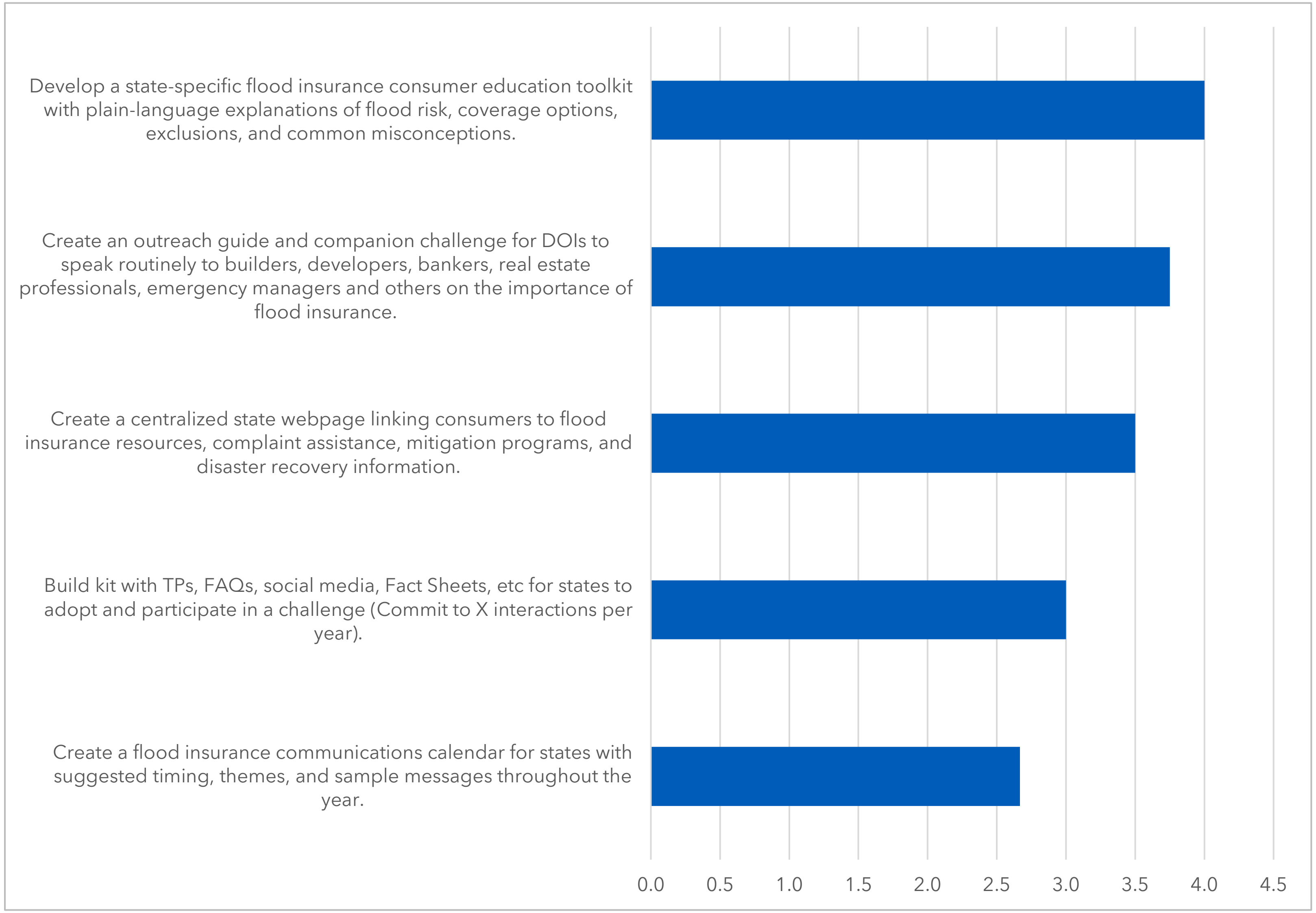
July 13, 2026

Flood Blueprint Next step from June 11th SPWG meeting

- NAIC staff would circulate a second survey to regulators seeking impact ranking and prioritization of specific blueprint tactics for the four already identified strategic components (highlighted below) before the next meeting:
  - *Consumer Awareness, Education, and Risk Communication*
  - *Market Development, Product Expansion, and Affordability*
  - *Behavioral Research, and Policy Design*
  - *Consumer Protection, Standards, and Claims Practices*
  - *Mitigation, Resilience, and Incentives*
  - *Data, Technology, Coordination, and Implementation*
- Rank each of the possible proposed tactics (Able to identify "other" tactics not specified) in terms of perceived **impact**
  - 1 = low impact; 5 = high impact
- Choose 3 top priorities from your top ranked choices
- 12 total survey responses including 83% of the Severe Peril WG membership

Consumer Awareness, Education, and Risk Communication

Mean Impact Ranking

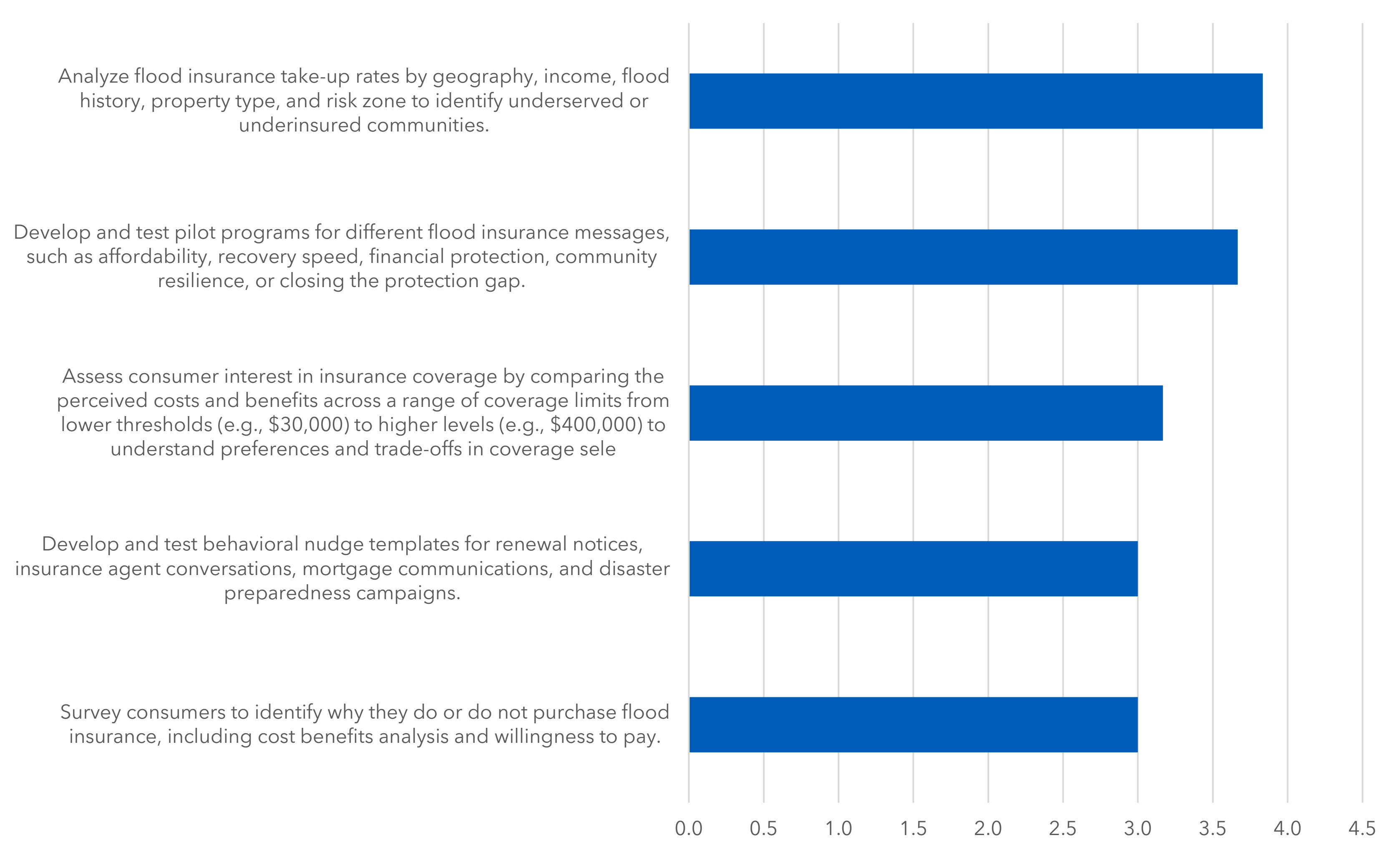


Other:

- Develop flood insurance educational materials for insurance agents and strategies to reduce friction for agents to connect consumers with flood insurance
- Develop data call materials for tracking flood insurance uptake;
- Use Catastrophe Modeling Information for communications to local governments and city planners
- Creating meaningful content geared to audience. Pod cast and video's, etc consumers don't want to wade through tons of written material

Behavioral Research, and Policy Design

Mean Impact Ranking

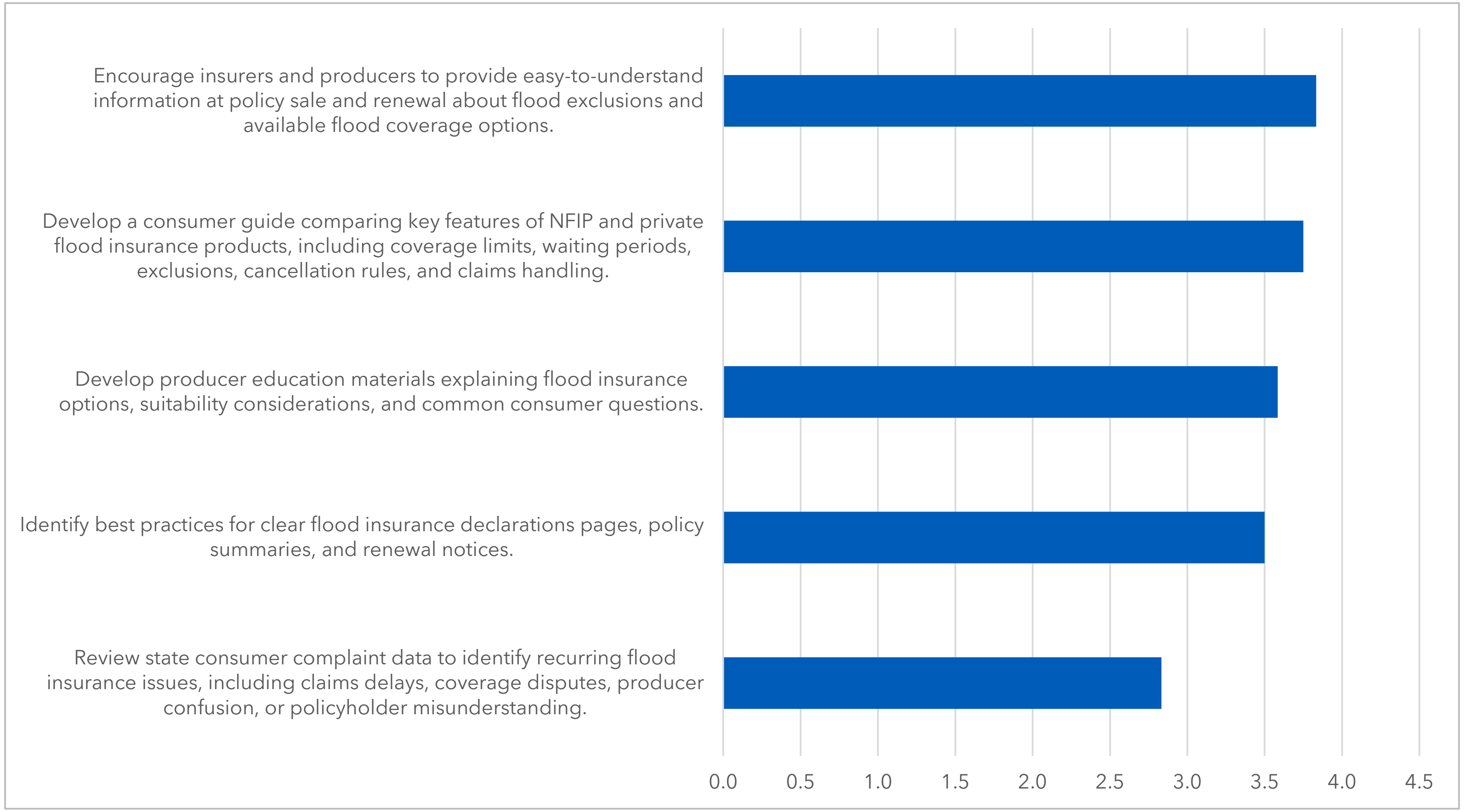


<u>Other</u>:

- Help them see their risk even when not in a FEMA designated flood zone. FEMA flood maps alone cannot be the answer we need to look at othe mapping options and then expand them into the communities to help with planning and preparedness

Consumer Protection, Standards, and Claims Practices

Mean Impact Ranking

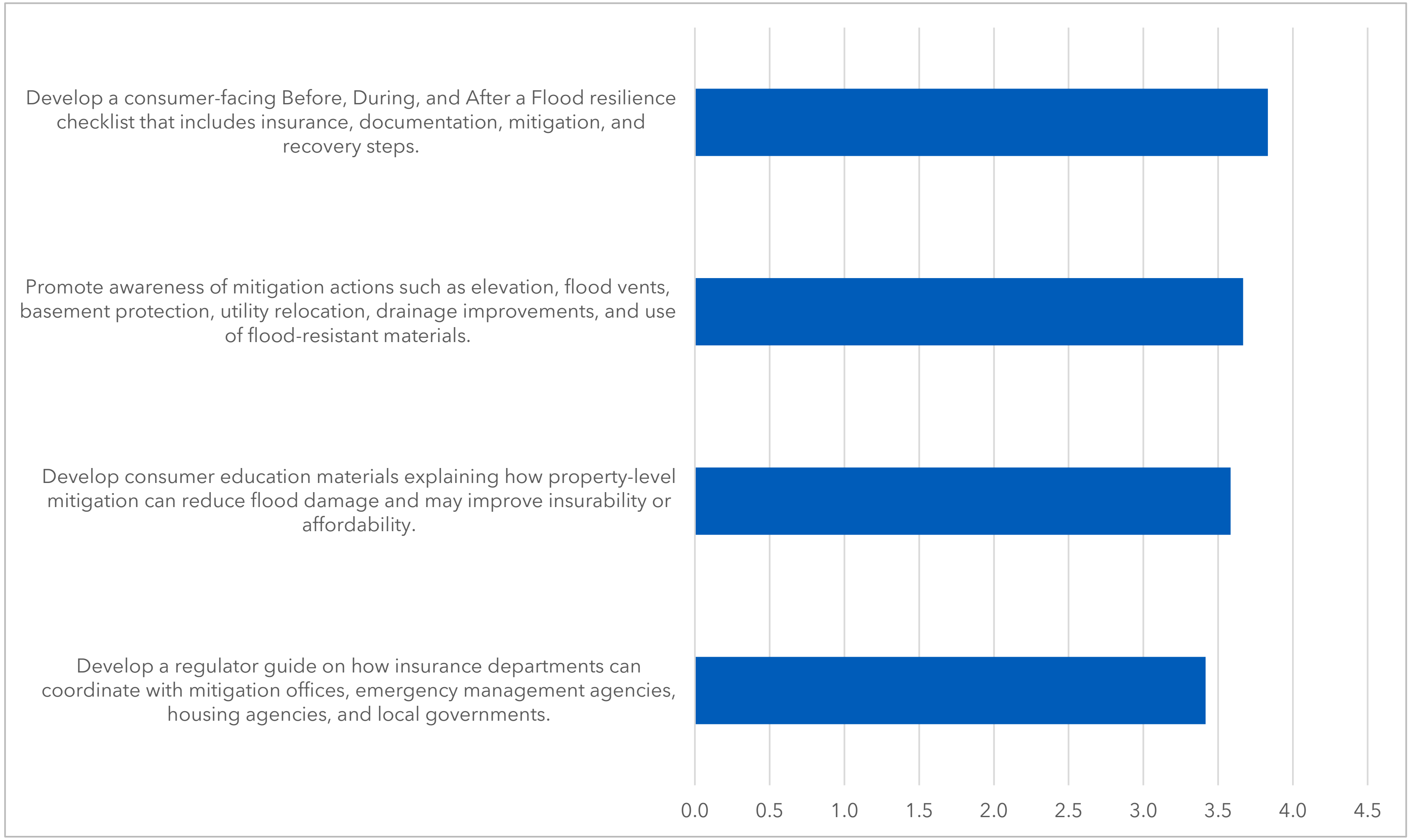


Other:

- Continued education for producers on flood risk for licensing
- Give producers risk assessment tools to help inform consumers of their flood risk

Mitigation, Resilience, and Incentives

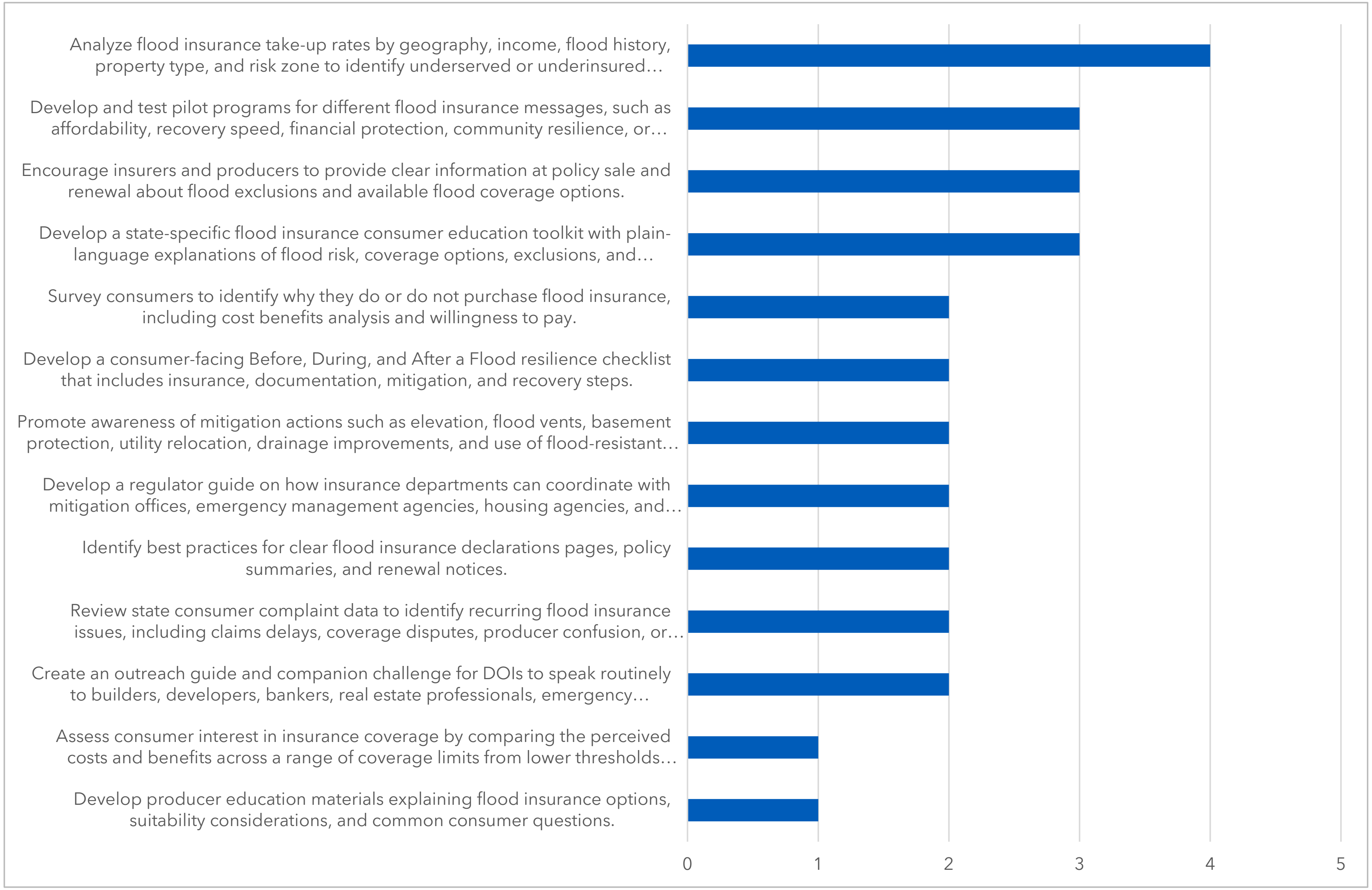
Mean Impact Ranking



Other:

- Examine which mitigation measures have the highest impact on risk reduction to inform insurance incentive structures and evaluate community scale mitigation incentives

Identified Top Priorities



Count of top 3 choice
(6 tactics received no vote; "other" received priority)