

Severe Peril (EX) Working Group

October 5, 2026

Welcome and Roll Call

Angela Nelson, Chair

Heather R. Carpenter, Vice Chair

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Lori Munn / Tom Zuppan

Rabab Charafeddine / Kate Amano

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Sharon Ship

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Sandra Darby

Joy Hatchette

Jackie Horigan

Peter Brickwedde

Andy Case/John Thornton

Amar Kakirde

David Forte

Louisiana

Maine

Maryland

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Mississippi

New York

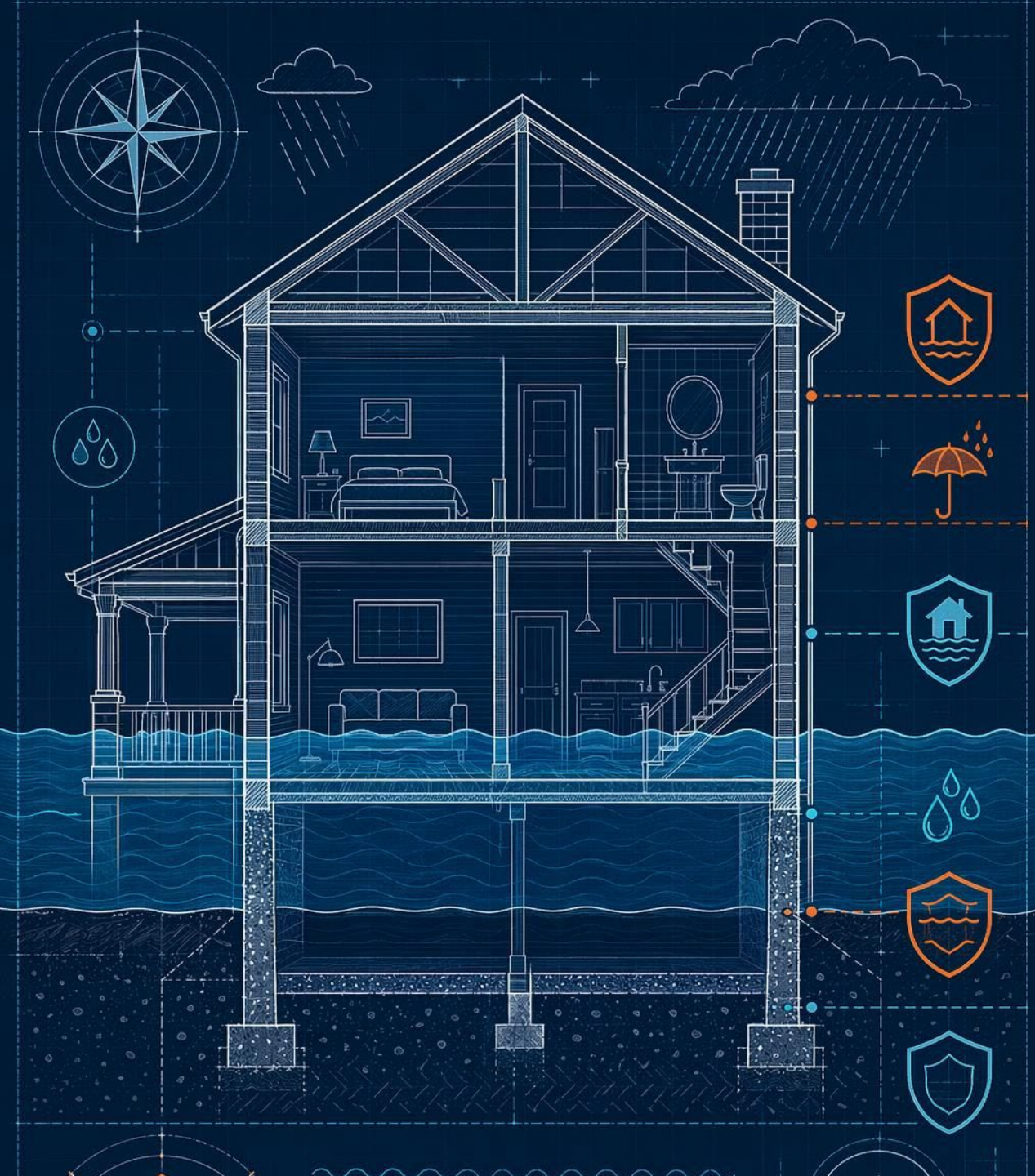
Washington

NAIC Committee Support: Butch Kinerney/ Aaron Brandenburg

1. Consider Adoption of its Sept. 1 Meeting Minutes

Attachment

Director Angela Nelson (MO)



2. Receive a Status Update on Flood Insurance Blueprint Activities

Moving from Idea to Implementation

Butch Kinerney (NAIC)

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- **Established three of four active Blueprint workstreams**
- **Recruited regulator participation
(11 Regulators, multiple workstreams)**
- **Launched Work Meetings for Workstreams**
- **Developed draft outreach tools for state DOIs**
- **Initiating research and data planning this week**
- **Began coordination with external partners**

Local Outreach & Education

- QuickConnect Guide
- Local leader and community engagement

Research, Data & Market Development

- Discussing current state of research on flood insurance, gaps and data needs
- Assessing available & needed tools for states

Producer Engagement

- Barriers and opportunities at the point of sale
- Producer listening strategy

Consumer Education & Communications

- Coordinating with NAIC Communications on consumer-facing outreach resources under development

Flood Insurance QuickConnect Guide

Purpose

Give state insurance regulators ready-to-use tools for engaging trusted local stakeholders.

Status

Second-phase draft under regulator review and refinement.

Target audiences

- Local elected officials
- Floodplain managers and planners
- Emergency management officials
- Insurance producers
- Real estate professionals
- Financial professionals

- **Regulators want practical, deployable tools—not academic recommendations alone. Consider new ways to communicate.**
- **Consumer awareness and communication remain persistent challenges. Cost is always a factor.**
- **Producer engagement is critical to increasing flood insurance uptake. Solutions vary. We need to ask how to improve.**
- **Better data and research are needed to support policy decisions. Working to identify data and research gaps.**
- **Broader mitigation-as-cost-savings messages are needed.**
- **Don't forget new, private flood options.**

Near-term milestones

- **Finalize the QuickConnect Guide**
- **Complete initial producer engagement strategy**
- **Identify priority research and data opportunities**
- **Develop recommendations for the next Blueprint workstreams**



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3. Receive a Briefing from Munich RE on Inland Flood Endorsements

Bonnie Guth (Munich RE)

Serena Garrahan (Munich RE)



Inland Flood Coverage Endorsement

Serena Garrahan - Inland Flood Product Manager

Bonnie Guth - Head of Government Affairs

Oct 5, 2026

Inland Flood Coverage Endorsement

A targeted, white-label endorsement that lets carriers add affordable flood protection for homes in low-to moderate-risk areas outside the Special Flood Hazard Area (SFHA), using location specific pricing and seamless point-of-sale rating.

PRODUCT AT A GLANCE

\$5k–\$50k

Single-limit coverage

46

States approved in

200,000+

Endorsements issued

1 COVERAGE

Dwelling, other structures, contents, property moved to safety and debris removal; sub-limited basement personal property and loss of use.

2 UNDERWRITING GUIDELINES

Homeowners in low-to moderate-risk areas, outside the SFHA or surge exposed areas

3 AVAILABILITY & DELIVERY

White-label endorsement to homeowners, farmowners or dwelling fire policies. Eligibility and pricing are returned in real time through an API; rollout is carrier-and state-specific.



Closing the protection gap beyond mapped high-risk zones

Illustrative US residential flood event • Source: Munich Re US fact sheet

HOW IT COMPLEMENTS NFIP & OTHER PRIVATE FLOOD

\$5k–\$50k combined single limit

Right-sized endorsement versus NFIP split building/content limits

Broader everyday utility

Includes loss of use and basement personal property sublimits

Does not satisfy lender requirements

Designed to complement, not replace, required NFIP/equivalent coverage



Thank You!

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FEMA

4. Receive a Briefing on the National Flood Insurance Program (NFIP) Data Sharing Agreements with State, Local, and Tribal Territories

Kelly Bronowicz (FEMA/NFIP)

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5. Discuss Any Other Matters Brought Before the Working Group

Director Angela Nelson (MO)

6. Adjournment

Thank you