

## REQUEST FOR NAIC MODEL LAW DEVELOPMENT

This form is intended to gather information to support the development of a new model law or amendment to an existing model law. Prior to development of a new or amended model law, approval of the respective Parent Committee and the NAIC's Executive Committee is required. The NAIC's Executive Committee will consider whether the request fits the criteria for model law development. Please complete all questions and provide as much detail as necessary to help in this determination.

Please check whether this is:  **New Model Law** or  **Amendment to Existing Model**

**1. Name of group to be responsible for drafting the model:**

Natural Catastrophe Risk & Resilience (EX) Task Force

**2. NAIC staff support contact information:**

Butch Kinerney – [bkinerney@naic.org](mailto:bkinerney@naic.org) 816-783-8277

Aaron Brandenburg – [abrandenburg@naic.org](mailto:abrandenburg@naic.org) 816-783-8271

**3. Please provide a brief description of the proposed new model or the amendment(s) to the existing model. If you are proposing a new model, please also provide a proposed title. If an existing model law, please provide the title, attach a current version to this form and reference the section(s) proposed to be amended.**

Strengthen Homes Act

Perils such as wind, wildfire, and severe convective storms repeatedly threaten homes, public safety, housing affordability, and property insurance stability. Proven, code-based mitigation measures significantly reduce damage, save lives, and lower long-term recovery costs. State-administered mitigation grant programs have shown measurable results by helping homeowners retrofit existing homes to stronger resilience standards. Coordinated action among state agencies, insurers, mitigation professionals, and homeowners strengthens market confidence and supports insurance availability and affordability.

This Act would establish a statewide mitigation grant program to reduce vulnerability in existing residential properties, promote voluntary adoption of recognized mitigation standards, enhance housing resilience while preserving homeowner choice, and support stable, competitive, and affordable property insurance markets.

An NAIC model law provides consistent guidance for states developing mitigation programs by standardizing processes and metrics, premium discount calculations, certification and data-gathering strategies and documentation requirements. It builds on established frameworks (e.g., IBHS-aligned practices), enables NAIC to provide supporting tools and resources, and ensures uniform program administration. This consistency helps insurers and stakeholders better plan, budget, and support long-term risk-reduction efforts.

4. Does the model law meet the Model Law Criteria?  Yes or  No (Check one)

(If answering no to any of these questions, please reevaluate charge and proceed accordingly to address issues).

a. Does the subject of the model law necessitate a national standard and require uniformity amongst all states?  Yes or  No (Check one)

If yes, please explain why

An NAIC model law provides states with a consistent framework for developing and administering mitigation programs. It builds on established standards, promotes uniform methods for calculating and documenting premium discounts, and supports efficient, proven administrative practices. By enabling NAIC to offer shared tools and resources, the model law helps commissioners advance risk reduction efforts while providing a clear, standardized structure for insurers and regulators alike.

b. Does Committee believe NAIC members should devote significant regulator and Association resources to educate, communicate and support this model law?

Yes or  No (Check one)

5. What is the likelihood that your Committee will be able to draft and adopt the model law within one year from the date of Executive Committee approval?

1  2  3  4  5 (Check one)

High Likelihood

Low Likelihood

Explanation, if necessary:

6. What is the likelihood that a minimum two-thirds majority of NAIC members would ultimately vote to adopt the proposed model law?

1  2  3  4  5 (Check one)

High Likelihood

Low Likelihood

Explanation, if necessary:

**7. What is the likelihood that state legislatures will adopt the model law in a uniform manner within three years of adoption by the NAIC?**

1       2       3       4       5      (Check one)

**High Likelihood**

**Low Likelihood**

**Explanation, if necessary:**

Some states have already developed or are already pursuing similar legislation. This model allows other states a realistic and reasonable starting point to build their own programs within their current economic scenarios and policy-making objectives.

**8. Is this model law referenced in the NAIC Accreditation Standards? If so, does the standard require the model law to be adopted in a substantially similar manner?**

N/A

**9. Is this model law in response to or impacted by federal laws or regulations? If yes, please explain.**

Recognizing a move to make states accept more responsibility for natural catastrophe mitigation, response and recovery, this model law supports states as they transition from a Federal-driven and led disaster mitigation effort to more state-driven mitigation efforts.