Welcome to the NAIC & FLASH Building Codes, Mitigation, and Resilience Funding State DOI Virtual Workshop

March 19, 2021

✓ All audio will be muted upon entry
✓ Unmute yourself to speak
✓ Use the “chat” feature for questions, comments or assistance
✓ If you have joined by phone, to mute and unmute your line, press *6

O U R  M E E T I N G  W I L L  B E G I N  S H O R T L Y
### Friday, March 19

**Resources and Funding - Day Three presentations will address the following design questions:**

- What are the FEMA resilience grant programs that support pre- and post-disaster mitigation?
- Who are the key state and local partners for DOIs in seeking FEMA resilience grants? How can they collaborate?
- What are some success stories and how can DOIs replicate those processes?

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<tr>
<th>Time (Central)</th>
<th>Welcome and Agenda Overview</th>
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<tr>
<td>1:00pm – 1:05 pm</td>
<td>Jennifer Gardner – Manager, Data Coordination and Statistical Analysis, NAIC</td>
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<tr>
<th>1:05pm – 1:15 pm</th>
<th>Breakout Session Report</th>
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<td>NAIC and FLASH Breakout Group Facilitators</td>
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1:15pm – 2:05pm

Hazard Mitigation Assistance - Building Resilient Infrastructure and Communities (BRIC), Hazard Mitigation Grant Program (HMGP), and more

How can state leaders leverage federal resources to support building codes and mitigation? What are some of the new and unique opportunities for state leaders?

Presenter: Angela Gladwell, Director, Hazard Mitigation Assistance – Federal Emergency Management Agency (FEMA)
Hazard Mitigation Assistance – Building Resilient Infrastructure and Communities (BRIC), Hazard Mitigation Grant Program (HMGP), and More

Angie Gladwell | March 19, 2021
Federal Insurance and Mitigation Administration (FIMA) Strategic Plan

- FIMA has created a FY21-23 Strategy
- The Mitigation Directorate and Hazard Mitigation Assistance (HMA) will have a strong role in meeting many of these objectives
The National Mitigation Investment Strategy Goals

**Goal 1**
**Show How Mitigation Investments Reduce Risk:**
Objective: Provide stakeholders with a foundational understanding of how mitigation investment protects what they value.

**Goal 2**
**Coordinate Mitigation Investments to Reduce Risk:**
Objective: Foster better understanding of risks (quality risk data) to support investment decisions, assure alignment of programs and incentives toward risk reduction goals, and reduce complexity in access to investment funds.

**Goal 3**
**Make Mitigation Investment Standard Practice:**
Objective: Assure that national stakeholders are participating in mitigation activities, especially decisions to enhance building codes and infrastructure (lifeline) standards and the use of financial products that link to mitigation (insurance, cat bonds, resilience bonds).
Aligning with States on Priority Mitigation Investments

Utah’s Wasatch Front Unreinforced Masonry Risk Reduction Strategy

- Pilot effort to drive risk reduction and increase resilience against earthquakes
- Highlights importance of building codes
- Federal, regional, state, and local collaboration, including insurance stakeholders
Example Project

“Fix the Bricks” Seismic Retrofits
Salt Lake City, UT
State insurance agencies can work together with state emergency management agencies to help in:

- Planning and prioritizing of mitigation activities
- Identifying local community needs for mitigation
- Advancing understanding of connection between insurance and mitigation
FEMA Mitigation Grant Programs
FEMA Mitigation Programs

Post-Disaster Grant Programs

Public Assistance (PA) 406 Mitigation
FEMA’s Public Assistance (PA) Division supports communities’ recovery from major disasters by providing mitigation funding opportunities to restore and strengthen public infrastructure. HMA works to enhance coordination with PA.

Hazard Mitigation Grant Program (HMGP)
Implements long-term hazard mitigation measures after a major disaster declaration

HMGP Post-Fire
Helps communities implement hazard mitigation measures after wildfire disasters

Pre-Disaster Grant Programs

Flood Mitigation Assistance (FMA)
Reduces or eliminates the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP)

Building Resilient Infrastructure and Communities (BRIC)
Supports the undertaking of new and innovative infrastructure projects reducing the risks faced from disasters and natural hazards

Pre-Disaster Mitigation (PDM)
Replaced by BRIC and funded pre-disaster hazard mitigation activities awarded in FY19 and earlier
HMA Projects that Improve Communities

Acquisition

Structural and non-structural retrofits

Individual safe rooms

Stormwater management

Wildfire mitigation

Community flood mitigation
HMA Funding Available for Building Code Activities

BRIC
- Applicants can use up to $600,000 funding cap for Capability- and Capacity-Building, which include building code activities

HMGP
- Provides funding under the 5 Percent Initiative – allows grantees to use an additional 5 percent or up to 10 percent of their total HMGP grant funds for projects to update building codes
BRIC and Building Codes

- Building code activities are eligible for funding under Capability- and Capacity-Building.
- Adopting building codes and encouraging communities to have good Building Code Effectiveness Grading Schedule (BCEGS) scores are good practices for any project.
- Part of FEMA’s ongoing efforts to quantify the impacts hazard-resistant building codes have on the nation.
**Example Building Code Adoption and Enforcement Activities**

- Evaluate adoption and/or implementation of codes that reduce risk.
- Enhance existing adopted codes to incorporate more current requirements or higher standards.
- Develop professional workforce capabilities through technical assistance and training.
Building Resilient Infrastructure and Communities (BRIC)
BRIC’s Guiding Principles

Guiding Principles

- Support Community Capability & Capacity Building
- Encourage and Enable Innovation
- Promote Partnerships
- Enable Large Infrastructure Projects
- Maintain Flexibility
- Provide Consistency

Supports FEMA’s Strategic Plan

1. Build a Culture of Preparedness
2. Ready the Nation for Catastrophic Disasters
3. Reduce the Complexity of FEMA
Encourage public infrastructure projects
Increase projects that mitigate risk to one or more lifelines
Promote projects that incorporate nature-based solutions
Incentivize adoption and enforcement of modern building codes
BRIC Eligible Activities

Example activities include, but not limited to:

- Infrastructure retrofits
- Localized and non-localized flood risk reduction projects
- Non-structural retrofitting of existing buildings/facilities
- Structural retrofitting of existing buildings
- Project scoping
- Building code activities
- Pre-award costs
- Additional activities for wildfire and wind implementation (DRRA Section 1205)
- Earthquake early warning (DRRA Section 1233)

Projects Must:

- Be cost-effective
- Reduce/eliminate risk and damage from future natural hazards
- Meet latest two consensus codes (i.e., 2015 or 2018 international building code)
- Align with Hazard Mitigation Plan
- Meet all environmental and historic preservation (EHP) requirements
Partnerships

Guiding Principles:
- Support Community Capability & Capacity Building
- Promote Partnerships

Partnering with other federal agencies and state, local, tribal, and territorial governments, the private sector and non-governmental organizations amplifies mitigation investment and its effects.

Working to build relationships now will help support BRIC Year 2!
Social Equity: Being Responsive to Impoverished Communities

Mitigation Grants Support Relocation of Alaskan Village

The small Alaskan Yup’ik Village of Newtok is being threatened from melting permafrost, which has increased the erosion rate and risk of homes sinking into the tundra. The homes are also being flooded during the fall and winter storms that impact Western Alaska.

After conducting extensive erosion studies, the Newtok Village Council voted to relocate its 380 residents nine miles away to higher ground in the neighboring community of Merktvik.

Over $3.2 million in FEMA Hazard Mitigation Assistance grants have funded a variety of projects to support the relocation of Newtok residents.
Resources

- Hazard Mitigation Assistance Grants
- Hazard Mitigation Assistance Guidance
- Hazard Mitigation Grant Program (HMGP)
- Building Resilient Infrastructure and Communities (BRIC)
- FY20 BRIC Notice of Funding Opportunity
- BRIC Building Code Activities
- Mitigation Action Portfolio

Other Resources:

- Community Lifelines Implementation Toolkit: https://www.fema.gov/media-library/assets/documents/177222
- Hazard Mitigation Planning: https://www.fema.gov/hazard-mitigation-planning
- ISO Mitigation – Building Codes https://www.isomitigation.com/bcegs/
- Sign up for BRIC and HMA Updates: https://public.govdelivery.com/accounts/USDHSFEMA/subscriber/new?topic_id=USDHSFEMA_477
Thank you!
The Typical Role of the Contracting Community

Presenter: Bryan Koon, Vice President, Homeland Security and Emergency Management, IEM
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<tr>
<th>2:10pm – 2:20pm</th>
<th>SC 2020 BRIC Application – Lessons Learned</th>
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<td><strong>Presenter:</strong></td>
<td>Ann Roberson, Grants Manager – South Carolina Department of Insurance</td>
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Building Resilient Infrastructure and Communities (BRIC) Grant Funds: Helpful Tips

- Review FEMA BRIC Summer 2020 Engagement Series
- Establish FEMA GO account

- Review state and local hazard mitigation plans
- Develop potential project (determine eligibility, effectiveness and feasibility)

- Scope of Work
  - Budget
  - Implementation Schedule
  - Benefit Cost Analysis (BCA)
Building Resilient Infrastructure and Communities (BRIC) Grant Funds: *Additional Requirements*

- **Historical and Environmental Impacts for project area**
- **Project support and outreach**
- **Impact project will make at this time and the impact it will make going forward**
Contact us at:
1-800-768-3467
or
803-737-6160

We are located at:
1201 Main Street Suite 1000
Columbia, SC 29201

Visit us at:
do.i.sc.gov

Facebook
The South Carolina Department of Insurance

Instagram
@south_Carolina_doi

Twitter
@scondoi
2:20pm – 2:30pm

Innovation in Funding Home Hardening and Community-Wide Risk Reduction

Communities and states are using a variety of approaches to funding brush clearing, flood and landslide and residential mitigation. This presentation will identify approaches and lessons learned.

Presenter: Amy Bach – United Policyholders
Residential Wildfire Risk Reduction in Western States: a fast evolving landscape

• Gov’t focus has been on forest mgmt
• Residential work is being done at the community level by Fire Dept./Community Leaders
• There are many local programs in place to help homeowners
• Official standard-setting is in progress in CA
• Funding remains limited, getting more attention
• 2020 Wildfires in CA, OR, WA, CO ramped up attention and resources
Oregon

Debris Disposal
Dispose of all debris safely. Material can only be burned during an authorized burn window. Material can also be disposed of at the Josephine County Transfer Station/Recycle Center (1749 Merlin Road, 541-479-3331).

Free Home Assessment
Need help to figure it all out? You can get a free home assessment! Contact Fire Marshal Joe Hyatt.

Useful Links
- Be Ember Aware: A Visual Checklist of Vulnerable Ignition Spots (PDF)
- Rogue Valley Fire Prevention Cooperative
- Keep Your Home Safe from Wildfire
FOR IMMEDIATE RELEASE
CONTACT: Samantha Thompson, 775-684-2709, sthompson@dcnr.nv.gov

Nevada Division of Forestry to provide over $300,000 in grants to volunteer/rural fire departments for critical equipment and training

CARSON CITY, Nev. – The Nevada Division of Forestry (NDF) is pleased to announce that approximately $300,000 in grants are now available for volunteer fire departments, or paid rural departments whose jurisdiction serves up to 10,000 people, across Nevada to help fund critical wildland firefighting equipment and training. Funded by the US Forest Service’s Volunteer Fire Assistance Grant Program, volunteer/rural fire departments can use these funds to purchase wildland fire personal protective equipment, fire shelters, radios, hoses, and other advanced technologies and supplies. This essential grant program is designed to enhance rural wildfire management and response to help protect homes, families, and the natural environment.

“Volunteer/rural firefighters play a vital role in protecting Nevada’s rural and remote communities from wildland fires,” said Kacey KC, Nevada State Forester and Firewarden. “With the ever-growing threats and impacts of climate change statewide, coupled with unprecedented...
California
GET STARTED ON CRR WITH NFPA

Community Risk Reduction (CRR)

According to NFPA 1300, Standard on Community Risk Assessment and Community Risk Reduction Plan Development, CRR is a process to identify and prioritize local risks, followed by the integrated and strategic investment of resources to reduce their occurrence and impact. In other words, it is a process to help communities find out what their risks are and develop a plan to reduce the risks viewed as high priority.

The steps involved in CRR are conducting a Community Risk Assessment (CRA), developing a CRR plan, implementing the plan, and evaluating the plan.

Community Risk Assessment (CRA)

A CRA is a comprehensive evaluation that identifies, prioritizes, and defines the risks that pertain to the overall community. The CRA informs the CRR plan and results in a full understanding of the community’s unique risks, capabilities, and characteristics related to the following profiles:

- Building stock
- Community service organizations
- Demographics
- Economics
- Geography
- Hazards
- Pest loss & event history
- Public safety response agencies
- Critical infrastructure systems

Given CRA’s broad nature, it is important to collaborate with stakeholders to gain this comprehensive understanding about each of these profiles.

Who’s Who in CRR?

Stakeholder: Any individual, group, or organization that might affect or be affected by the CRA or the CRR plan, for example community members, first responders, and city planners.

Partner: Any party with which an agreement is reached for sharing of physical, financial, and/or intellectual resources in achievement of defined common objectives, such as insurance providers, elder services, and big box retailers.

CRR Plan

The CRR plan outlines the goals, programs, and resources needed to reduce the high-priority risks identified by the CRA. The 5 Es approach outlined below can be a helpful framework for setting goals and objectives. The answers to these questions can help you set clear objectives, identify key resources and partnerships, and develop integrated programs in support of reducing identified risks.

1. Education
2. Engineering
3. Enforcement
4. Economic Initiative
5. Emergency Response

CRR Related Documents from NFPA

NFPA documents provide guidance for your CRR activities.

NFPA 1300 | nfp.org/1300
Standard on Community Risk Assessment and Community Risk Reduction Plan Development

NFPA 1730 | nfp.org/1730
Standard on Organization and Development of Fire Prevention Inspection and Code Enforcement Activities
Certified Wildfire Mitigation Specialist

The NFPA Certified Wildfire Mitigation Specialist Program (CWMS) was created in 2017 after discussions with fire service and forestry professionals at the federal, state, and local levels.

The CWMS credential offers professionals whose work involves wildfire hazard mitigation, the ability to demonstrate that they understand hazard mitigation measures, planning and preparedness strategies, public education practices, and wildland fire science. Gain the recognition you deserve as an expert in your field with this specialist certification.

The goals of this program are to:

- Recognize and provide evidence of knowledge of hazard mitigation, planning & preparedness, public education, and fire science concepts associated with the wildland/urban interface
- Enhance professionalism
- Ensure a uniform, fair process for certification that is accessible to everyone who is eligible
- Ensure proficiency in the use of NFPA codes and standards
- Facilitate success for those seeking certification
- Promote professional development through continuous learning
Hundreds of CA FSCs

Competitive Grants Program Report

September 2020

California Fire Safe Council (CFSC) is pleased to announce 10 projects have been selected for funding for the 2020 Grants Clearinghouse Fire Prevention Program.

CFSC approved over $1.4 million in federal grant funds to support wildfire risk reduction projects in at-risk communities in 10 counties across California.

The selected projects help California communities respond to the growing concern over catastrophic wildfire and exemplify efforts to create fire adapted communities. Through subgrants from CFSC, these projects provide support to implement fuel reduction projects such as community chopper programs, fuel breaks, and roadside and defensible space projects. These projects will also utilize education tools to spread the Fire Safe message and engage community members.

Funding for the 2020 Grants Clearinghouse is provided through master grants to CFSC by the Cooperative Fire Program of the U.S. Forest Service (USFS), Department of Agriculture, Pacific Southwest Region. These State Fire Assistance grants provide $1,402,283 for subgrants to support:

- Hazardous fuels reduction and maintenance projects on non-federal land
- Community Wildfire Protection Plans and other plans or assessments
- Prevention and mitigation education and outreach opportunities

In addition to federal funds, the projects will utilize over $1.7 million in matching funds, both in-kind and cash contributions. This generous support demonstrates the value of collaboration and partnerships among agencies and organizations to create Fire Adapted Communities.
On March 10, 2021, CAL FIRE will begin accepting applications for Fire Prevention Grants Program. Contingent upon appropriation from the California Climate Investments, or other fund source, up to $165 million will be awarded. CAL FIRE’s Fire Prevention Grants Program provides funding for projects and activities that address the risk of wildfire, reduce wildfire potential, and increase community resiliency. Funded activities include hazardous fuel reduction, wildfire prevention planning, and wildfire prevention education with an emphasis on improving public health and safety while reducing greenhouse gas emissions.
Where FSC grants are going:

- 6 Non-Profits
- 1 Home/Property Owner Association
- 2 Non-Federal Government Agencies
- 2,954 Acres to be Treated
- 9 Risk Assessments
- 34 CWPP/Fire Management Plans
- 4,022 Education/Information Products
- 290 Outreach/Education Programs
- Planning Only
- Fuels Treatment Only
- Education and Fuel Treatment
- Education and Planning
- Education, Fuel and Planning
Community efforts: Mt. Veeder FSC

“Over the last 6 years the MVFSC has had marked success in applying for, receiving, and overseeing the use of funds awarded from several large ($75K - $100K) grants. Funding over the years has come from PG&E, CalFire, and CA State, the Federal Government, as well as the Napa Communities Firewise Foundation”.
Ballot measures w/mixed results

Election certified: Alameda County fire bond Measure D fails by 0.3%

Also: Easy victory for Measure P in Livermore; Measure C child care sales tax earns 64.35%

by Jeremy Walsh / Pleasanton Weekly

The Alameda County Fire Department's $90 million bond measure failed by the slimmest of margins, falling short of the supermajority threshold by 95 votes based on the final voter turnout of just under 32,000 ballots.

Measure D, on voter ballots in unincorporated areas of the county including in the Tri-Valley, finished with 66.37% of voters in favor, leaving the ACFD fire safety bond proposal just below the two-thirds approval that was required for passage, according to newly certified election results released by the Alameda County Registrar of
CA’s Listos grants

California Fire Safe Council is proud to announce the Outreach Toolkit and Trailer grant recipients. These custom toolkits and trailers were made possible with a generous grant from Listos CA. The toolkits and trailers will be utilized in communities and organized by neighbors to increase wildfire preparedness, prevention, and mitigation.
Live in a California wildfire zone? Gavin Newsom budget has money for home retrofits

BY DALE KASLER
JANUARY 10, 2020 01:41 PM, UPDATED JANUARY 10, 2020 03:48 PM

How Gavin Newsom plans to fight wildfires with the 2020-21 state budget
State to establish new home hardening standards for insurance

Posted on: February 11, 2021

LOS ANGELES, Calif. — Insurance Commissioner Ricardo Lara announced a new partnership between the California Department of Insurance and Governor Gavin Newsom’s Administration, including the Governor’s Office of Emergency Services (CalOES), the California Department of Forestry and Fire Protection (CAL FIRE), the Governor’s Office of Planning and Research (OPR), and the California Public Utilities Commission (CPUC) to establish consistent statewide standards for home and community hardening that will reduce wildfire risk, protect lives and property, and help make insurance available and affordable to residents and businesses.

“Hardening” refers to measures that prepare homes and communities to better survive a wildfire, such as building upgrades, defensible space, and fire-resistant landscaping. While California has existing wildfire building standards for new development as established by CAL FIRE, this new partnership consisting of state wildfire, catastrophe, and insurance experts will establish standards that are consistent, based in fire science, and apply to retrofits for older existing homes in order to help them seek and maintain insurance coverage, thus giving policyholders and insurance companies a shared strategy for reducing wildfire risks.
By launching and advancing a “Wildfire Risk Reduction and Asset Protection” (WRAP) initiative in 2017, UP is helping property owners across California keep their assets insured during a home insurance availability and affordability crisis that is affecting many parts of the state. This crisis is hitting people hard in the pocketbook. Insurers have dropped (“non-renewed”) thousands of customers in areas they deem vulnerable to wildfires, and when those customers find a replacement home insurance policy, it provides less protection and costs as much as four times what they had been paying. Not only is this hard economic hardship for homeowners, but it also exacerbates the risk of wildfires spreading.
The WRAP Initiative

The "WRAP" Initiative aims to help create mitigation standards, financial assistance, inspection and certification programs, and insurance rewards that will reduce the underlying risk of wildfires and help restore a competitive home insurance market. In addition to constantly monitoring the insurance marketplace, disseminating information, and providing free shopping tools to homeowners and stakeholders, UP is also doing advocacy work in Sacramento and throughout CA.

**Partners/WRAP Working Group Participants**

The California Department of Insurance

Western Fire Chiefs Association

FireWise Community Advocates

FireSafe Councils

The Institute for Home and Business Safety

CalFire

COPE (Citizens Organized to Prepare for Emergencies)

Cal Poly WUI FIRE Institute

Novato Fire District

University of California Cooperative Extension

Mariposa County

Wildfire Partners
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<th>Alabama Resiliency Council – Leveraging Strengths to Produce Resiliency</th>
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<td><em>In partnership, the Alabama Center for Insurance and Research at the University of Alabama is working in partnership with the Alabama Department of Insurance and the Alabama Emergency Management Agency and other state agency and non-state agencies in Alabama to jointly create a Resiliency Council. This council is charged with leveraging resources to move Alabama forward in the area of resiliency in preparation for disasters. This includes assisting in updating state projects such as the state hazard mitigation plan, to supporting building code legislation and working with state programs such as the Strengthen Alabama Homes to develop a distribution system as the program moves from its coastal region to being a statewide program.</em></td>
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|                   | **Presenters:** Brian Powell, Director of the Mitigation Resources Division – Alabama Department of Insurance  
Jonathan Gaddy, Assistant Director for Alabama EMA – Alabama Emergency Management Agency  
Renee Carter – Alabama Center for Insurance and Research at the University of Alabama |

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<th>State of Nebraska Long Term Recovery and Resiliency Plan and DOI Engagement</th>
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<td><em>In the aftermath of the Spring 2019 floods – one of the largest disasters in Nebraska’s history – a new Long-Term Recovery and Resilience Plan was developed. This plan is a living document that will continue to evolve, and we will here an update from the NE DOI on its engagement in this evolution.</em></td>
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<td><strong>Presenter:</strong> Bruce R. Ramge, CPCU, CIE, Director – Nebraska Department of Insurance</td>
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Alabama Resiliency Council

FLASH / NAIC / CIPR

Building Codes, Mitigation, and Resilience Funding

State DOI Virtual Workshop
Questions?

Contact information:
Lars.Powell@ua.edu
Brief Overview of Nebraska Emergency Management Agency Leadership on Long-Term Recovery Task Force
Precipitating Event

• In March 2019, the State of Nebraska experienced unprecedented and wide-scale flooding across the state, resulting from heavy rainfall on top of an existing heavy snow and ice cover.

• Nebraska has more miles of river than any other state in the country.

• The flooding was devastating to infrastructure such as roads, bridges and water treatment plants. It also damaged or destroyed countless homes and buildings. There was also a loss to livestock.
Task Force Formed

- Nebraska’s Governor, Pete Ricketts, activated a Long-Term Recovery Task Force to focus not only on recovery efforts but also long-term resilience.

- Headed up by the Nebraska Emergency Management Agency, (NEMA) the task force was assisted by Hagerty Consulting to develop a response and long-term plan.
Composition

• The Task Force integrated national best practices and used a Whole Community Approach to involve the community and a broad representation of various state agencies.
Recovery Support Functions

- Recovery Support Functions were responsible for achieving the priorities.
  - Economic
  - Health and Social Services
  - Housing
  - Infrastructure Systems
  - Natural and Cultural Resources
  - Agricultural
Establish Single Point of Information

• One of the objectives identified early on was to establish a consolidated, single point of information for locating information about various funding and grant sources for local entities, business and individuals.

• That was managed by the Nebraska Emergency Management Agency.
Nebraska Department of Insurance Role

• DOI was assigned to assist with Economic mission.

• The Department of Insurance’s role was peripheral and mostly involved assisting with communication about flood insurance.

• Like most places in the nation, Nebraska has a low uptake rate on flood insurance.

• Promoting information about flood insurance can be a joint effort by FEMA, State Insurance Departments and other appropriate agencies such as Department of Natural Resources.
Report

• The task force report is available through the NAIC’s Center for Insurance Policy and Research State Resiliency Map at
  https://content.naic.org/cipr_state/nebraska.htm
| 2:50pm – 3:00pm | Planning Discussion & Next Steps |