Draft date: 11/5/26

2026 Fall National Meeting
Dallas, Texas

JOINT MEETING OF THE PRE-DISASTER MITIGATION AND RISK MODELING (EX) WORKING GROUP AND THE SEVERE PERIL (EX) WORKING GROUP
Saturday, November 14, 2026
2:30 – 4:00 p.m.
Convention Center—Texas D456—Level 3

ROLL CALL

PRE-DISASTER MITIGATION AND RISK MODELING (EX) WORKING GROUP

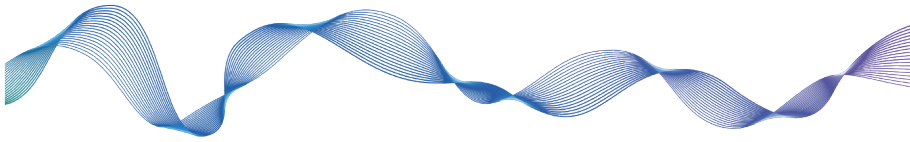
Timothy J. Temple, Chair	Louisiana	Joy Y. Hatchette	Maryland
Glen Mulready, Vice Chair	Oklahoma	Jackie Horigan	Massachusetts
Mark Fowler	Alabama	Parker Fisher	Michigan
Tom Zuppan	Arizona	Peter Brickwedde	Minnesota
Kate Amano/Holly Vuong	California	Andy Case/John Thornton	Mississippi
George Bradner	Connecticut	Connie Van Slyke	Nebraska
Sharon Shipp	District of Columbia	Cherry Mui	New York
Anoush Brangaccio	Florida	David Forte	Washington
Sandry Darby	Maine		

NAIC Committee Support: Aaron Brandenburg

SEVERE PERIL (EX) WORKING GROUP

Angela L. Nelson, Chair	Missouri	Chris Cerniauskas	Louisiana
Heather R. Carpenter, Vice Chair	Alaska	Sandra Darby	Maine
Mark Fowler	Alabama	Joy Y. Hatchette	Maryland
Lori Dreaver Munn/Tom Zuppan	Arizona	Jackie Horigan	Massachusetts
Rabab Charafeddine/Kate Amano	California	Peter Brickwedde	Minnesota
George Bradner	Connecticut	Andy Case/John Thornton	Mississippi
Sharon Shipp	District of Columbia	Amar Kakirde	New York
Anoush Brangaccio	Florida	David Forte	Washington

NAIC Committee Support: Aaron Brandenburg



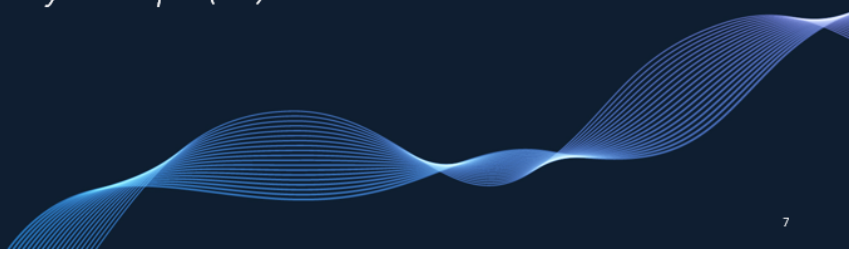
AGENDA

1. Consider Adoption of the Pre-Disaster Mitigation and Risk Modeling (EX) Working Group's Oct. 15 Minutes—*Commissioner Timothy J. Temple (LA)* — Attachment A
2. Consider Adoption of the Severe Peril (EX) Working Group's Oct. 5 Minutes—*Director Angela L. Nelson (MO)* — Attachment B
3. Consider Adoption of the Residential Mitigation Grant Program Model Act —*Rebekah Allen (VA)* — Attachment C
4. Consider Adoption of the Flood Insurance Blueprint —*Director Angela L. Nelson (MO)* — Attachment D
5. Hear a Presentation from the International Code Council (ICC) on Building Codes—*Lesley Garland (ICC)*
6. Hear a Presentation on the Connecticut Insurance Department's Climate Risk Mapping Tool—*George Bradner (CT)*
7. Discuss Any Other Matters Brought Before the Working Groups —*Commissioner Timothy J. Temple (LA) and Director Angela L. Nelson (MO)*
8. Adjournment

1. Consider Adoption of the Pre-Disaster Mitigation and Risk Modeling (EX) Working Group's Oct. 15 Minutes

Attachment A

Commissioner Timothy J. Temple (LA)



NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Draft: 11/4/26

Pre-Disaster Mitigation and Risk Modeling (EX) Working Group
Virtual Meeting
October 15, 2026

The Pre-Disaster Mitigation and Risk Modeling (EX) Working Group of the Natural Catastrophe Risk and Resilience (EX) Task Force met Oct. 15, 2026. The following Working Group members participated: Timothy J. Temple, Chair, (LA); Glen Mulready, Vice Chair (OK); Mark Fowler and Travis Taylor (AL); Tom Zuppan (AZ); Anoush Brangaccio (FL); Jackie Horigan (MA); Joy Y. Hatchette (MD); Parker Fisher (MI); Peter Brickwedde (MN); Andy Case (MS); Sahana Zutshi (NY); and Lauren Burnes (WA). Also participating were: Jimmy Harris (AR); Brad Wilson (KY); and Rebekah Allen (VA).

1. Adopted its Sept. 15 Minutes

The Working Group met Sept. 15. During this meeting, it took the following action: 1) received an update on the draft mitigation program model law; and 2) discussed fortified roof endorsements.

Commissioner Fowler made a motion, seconded by Hatchette, to adopt the Working Group's Sept. 15 minutes (Attachment XX). The motion passed unanimously.

2. Received an Update on the Draft Mitigation Program Model Law

Allen reported that the drafting group had met twice since the Working Group's prior meeting and had reviewed the comments received during the exposure period. She said the drafting group revised the model in response to those comments and submitted the revised draft to NAIC Legal for review. Allen said she would work with NAIC committee support to prepare formal responses to the comments for inclusion in the project history.

Commissioner Fowler asked about the next steps for the model. NAIC committee support explained that after the Working Group receives the final product from the drafting group, it can expose it for additional comment. The Working Group would need to adopt the model before forwarding it to the Natural Catastrophe and Risk Resilience (EX) Task Force.

Commissioner Fowler encouraged commenters to review the redline and provide feedback. Commissioner Temple said the Working Group should continue moving the project forward while allowing its members and interested parties an additional opportunity to review the revised draft.

The Working Group agreed that an additional public exposure period will take place prior to consideration of the model for adoption at the Fall National Meeting.

3. Received a Follow-Up Presentation on Endorsements

Brian Powell (NAIC) continued the Working Group's discussion of the Insurance Institute for Business & Home Safety (IBHS) FORTIFIED roof endorsements. He said states need better information about the number and location of endorsements in force and that the infrastructure needed to support them, including qualified contractors and evaluators and the processing of documentation through IBHS.

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Commissioner Temple described Louisiana's requirement that admitted insurers offer a FORTIFIED roof endorsement. He identified potential challenges following a catastrophe, including the capacity to process a large volume of FORTIFIED roof projects, determining whether a structure can receive a FORTIFIED roof, administering premiums, and ensuring that endorsement language clearly establishes the insurer's obligations. He also emphasized the need to educate agents, adjusters, insurers, and consumers and said additional discussion with IBHS would be helpful.

Commissioner Fowler said Alabama requires insurers to offer the endorsement and has encountered instances in which damaged roofs covered by an endorsement were replaced without being FORTIFIED because homeowners, agents, or adjusters did not recognize that the endorsement applied. He said some insurers subsequently refunded amounts or offered to replace the roofs. Alabama is working to obtain better data on endorsement penetration and implementation. Commissioner Temple said Louisiana had encountered similar situations and emphasized that the issues appeared to result from unfamiliarity with a relatively new product rather than intentional misconduct.

Commissioner Harris asked how many states require the endorsement. Powell estimated that approximately six states have such requirements. Wilson said Kentucky recently issued a bulletin addressing endorsement filings that attempted to restrict coverage. He emphasized that endorsements could result in more FORTIFIED homes than the state's grant program because grant funding is limited.

Aaron Brandenburg (NAIC) said the homeowners market data call collected ZIP Code-level information on mitigation discounts, including FORTIFIED discounts. He noted concerns about data quality and said proposed refinements had been discussed. He also said the Homeowners Market Data Call (C) Task Force was considering whether to add mitigation endorsement data elements to the next data call.

Horigan asked about IBHS training for producers and other interested parties. Powell said the available course provides an overview of FORTIFIED construction from the homeowner's perspective and includes some information on endorsements. He said NAIC committee support and IBHS were exploring scalable education opportunities, including a train-the-trainer approach for agents, adjusters, and other stakeholders. The Working Group agreed to continue its discussion of endorsement data, education, implementation, and post-catastrophe capacity.

4. Discussed Options for Financing Large-Scale Mitigation Projects

Brickwedde led a discussion of how state insurance regulators could help move community-scale mitigation projects from pilot programs to broader implementation. He said prior presentations had demonstrated the value of mitigation at the neighborhood and community levels. He asked the Working Group to consider where projects would be most useful and how they could be financed and scaled.

Brickwedde described the Mississippi River Cities and Towns Initiative's (MRCTI's) work with Munich Re to develop a parametric product to provide financial resources following flooding. He also discussed Minnesota's work with its housing finance agency to incorporate insurance and risk information into affordable housing project development and the potential use of homeowners market data to inform disaster response, infrastructure priorities, and financing. He cited catastrophe bonds issued by the North Carolina residual market as an example of financing that could support disaster response and home hardening.

Commissioner Temple said the NAIC could convene catastrophe modelers, reinsurers, primary insurers, and state insurance regulators to identify projects with the greatest potential return and connect measurable risk reduction to insurance and reinsurance pricing. He described Louisiana's coastal protection and restoration work and said

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insurance considerations should be incorporated at the front end of project planning. Commissioner Mulready agreed that a more robust discussion with reinsurers would be helpful. Commissioner Fowler supported a coordinated effort to identify additional sources of financing.

Brickwedde asked whether states had partnered with organizations outside the insurance sector. Commissioner Fowler said Alabama had previously approached employers and other industries for mitigation support, but the effort predated the availability of substantial data demonstrating the effectiveness of the program. He said the timing may now be better because states have more experience, empirical data, and evidence of market benefits. Powell said national engagement with home builders, lenders, mortgage organizations, legislators, and other stakeholders had increased as mitigation programs produced additional proof points.

Commissioner Mulready said Oklahoma had successfully engaged real estate professionals, but some lower-income grant applicants could not afford the evaluator's fee. He said the state had approached foundations and might need to consider a legislative change allowing certain evaluation costs to be paid from grant funds. Commissioner Temple said some Louisiana parishes had provided funding to help residents pay evaluation costs and bridge gaps between grant amounts and project costs. He encouraged states to engage county and local governments and suggested outreach to a national association representing county governments. Powell said NAIC staff had contacts with such organizations and offered to collaborate.

In response to questions, Commissioner Fowler said Alabama planned a smaller data call on the effects of a recent storm and would decide after reviewing the results whether to conduct a broader study of FORTIFIED home performance. Participants also discussed engaging Federal Home Loan Banks (FHLBs) and other lenders. Commissioner Temple said the Dallas FHLB had offered grants of up to approximately $17,000, and Commissioner Fowler said the FHLBs should be included more broadly in future discussions.

David Snyder (American Property Casualty Insurance Association—APCIA) offered to share APCIA's roundtable findings from discussions with mortgage bankers, real estate professionals, and other stakeholders. He also offered to seek feedback from primary insurers about community-scale mitigation and reiterated APCIA's interest in a mitigation program model law that could be supported and implemented nationally. Commissioner Temple said the Working Group would follow up on those offers.

5. Discussed Other Matters

Commissioner Temple announced that the Working Group expected to meet Nov. 14 in joint session with the Severe Peril (EX) Working Group at the Fall National Meeting. He said the meeting would include a deeper discussion of building codes, code compliance, and accountability, with presentations from representatives involved in building code issues.

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

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2. Consider Adoption of the Severe Peril (EX) Working Group's Oct. 5 Minutes

Attachment B

Director Angela L. Nelson (MO)

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Draft: 10/23/26

Severe Peril (EX) Working Group
Virtual Meeting
October 5, 2026

The Severe Peril (EX) Working Group of the Natural Catastrophe Risk and Resilience (EX) Task Force met Oct. 5, 2026. The following Working Group members participated: Angela L. Nelson, Chair (MO); Heather Carpenter, Vice Chair (AK); Mark Fowler (AL); Tom Zuppan (AZ); Michael Peterson (CA); George Bradner (CT); Sharon Shipp (DC); Anoush Brangaccio (FL); Timothy J. Temple (LA); Jackie Horigan (MA); Joy Y. Hatchette (MD); Peter Brickwedde (MN); Andy Case (MS); and David Forte (WA).

1. Adopted its Sept. 1 Minutes

The Working Group met Sept 1. During this meeting, it took the following action: 1) adopted its June 13 minutes; 2) discussed leadership direction on the flood insurance blueprint; 3) received an update on the NAIC real-time reporting tool; and 4) heard a presentation from Pennsylvania on its flood ombudsman program.

Commissioner Fowler made a motion, seconded by Director Carpenter, to adopt the Working Group's Sept. 1 minutes (Attachment XX). The motion passed unanimously.

2. Received a Status Update on Flood Insurance Blueprint Activities

Butch Kinerney (NAIC) reported on implementation of the Working Group's flood insurance blueprint, noting that three principal workstreams had been established and that 11 state regulators had volunteered to participate, with some serving on multiple efforts. Initial workstream meetings had begun, and additional participation from regulators was encouraged. He explained that the research, data, and market development workstream could be divided into separate research and data-planning efforts as work progresses.

Kinerney described the flood insurance quick connect guide as an initial major deliverable. The guide is intended to provide practical outreach tools for state insurance regulators to engage local community leaders and other trusted voices, including elected and appointed officials, public safety personnel, insurance agents, real estate professionals, attorneys, and financial planners. The guide, which was undergoing a second review, is designed to help regulators initiate conversations about both public and private flood insurance and is targeted for completion by year-end. Regulator feedback has emphasized the need for readily deployable materials, such as introductory emails and talking points, as well as newer communications formats, including video.

Other workstreams focus on consumer and market research, producer engagement, and updated consumer communications. Kinerney said future research should explore why consumers do or do not purchase flood coverage, their interest in alternative products, and how price and product design may influence decisions. Producer engagement will examine barriers to recommending flood insurance and identify tools and incentives that may support more frequent conversations with customers. NAIC Communications staff are also reviewing and updating existing consumer materials, with regulator input anticipated.

Next steps include completing the quick connect guide, advancing a producer engagement strategy, and identifying priority research and data recommendations for 2027.

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During the discussion, Brenda J. Cude (Individual Consumer Advocate) requested opportunities for consumer representatives to review work products. Bradner volunteered to participate in the data and producer engagement efforts and indicated he would explore participation by Connecticut communications staff. David Snyder (American Property Casualty Insurance Association—APCIA) offered to circulate draft outreach materials to local elected officials and suggested regional councils of governments as another way to reach municipalities. Amy Bach (United Policyholders—UP) offered to share recent consumer communications materials addressing flood risk and public and private coverage options.

3. Received a Briefing from Munich Re on Novel Flood Insurance Products

Bonnie Guth (Munich Re) and Serena Garrahan (Munich Re) presented on an inland flood endorsement product offered by Munich Re companies intended to help close the flood insurance protection gap for homeowners outside special flood hazard areas.

Garrahan explained that the product is offered through participating insurers as an endorsement to existing policies rather than as a separate flood insurance policy. This structure is intended to simplify purchase and claims handling. Coverage is available with limits ranging from $5,000 to $50,000 per occurrence, subject to a maximum aggregate limit equal to twice the per-occurrence limit. The endorsement offers a combined limit covering specified property and related expenses, with limited coverage for basement personal property and loss of use that differs from NFIP coverage. It is available for homeowners, renters, and certain farm dwelling policies. The product is fully reinsured by Munich Re and offered through participating carriers under their own policy forms.

Garrahan said the endorsement was introduced in 2016, had been approved in 46 states, and had more than 200,000 active endorsements across participating carriers. At the time of the presentation, it was not offered in Alaska, Florida, Hawaii, or Louisiana. The product is designed for low- to moderate-risk properties outside mapped special flood hazard areas and storm-surge-exposed locations. It does not satisfy mandatory flood insurance purchase requirements applicable to certain mortgaged properties in high-risk zones. Guth and Garrahan emphasized that the endorsement is intended to address more limited flood losses rather than to replace comprehensive coverage for catastrophic losses.

Regulators discussed opportunities to improve consumer awareness and distribution. Bradner asked about Connecticut availability and policy uptake, citing the state's use of First Street flood-risk mapping in agent education. Garrahan confirmed that carriers offer the endorsement in Connecticut and agreed to provide additional information separately. Representatives from Maryland and Illinois also expressed interest in being connected with Munich Re. In response to a question about risk assessment, Garrahan clarified that eligibility excludes mapped high-risk flood zones and surge-exposed areas, while private risk modeling supports underwriting and pricing.

Kenneth Klein (Individual Consumer Advocate) asked how frequently the coverage would respond to losses above the deductible but within the relatively low policy limit and how substantially it could assist affected homeowners. Munich Re representatives acknowledged the importance of explaining coverage limits and described the product as a more affordable option for losses that might otherwise be uninsured. Director Nelson observed that even relatively modest water-damage repairs can impose significant financial burdens on households. Bradner and Garrahan also discussed the value of coverage for basement property and temporary loss of use. Peterson asked whether the endorsement incorporates mitigation incentives. Garrahan stated that it does not currently offer mitigation credits.

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4. Received a Briefing on the NFIP Data Sharing Agreements with State, Local, and Tribal Territories

Kelly Bronowicz (Federal Emergency Management Agency—FEMA) introduced Ariana DiMeo (FEMA) to discuss state, tribal, and territorial (STT) agreements for access to NFIP data. DiMeo explained that the new STT framework replaces earlier, more restrictive information-sharing arrangements and enables authorized state, tribal, and territorial personnel to access policy and other NFIP information through FEMA's PIVOT system. Data downloaded and curated for a state purpose becomes a state record and is subject to the applicable state's information-security and disclosure requirements. Approximately 25 STT agreements were in place at the time of the meeting.

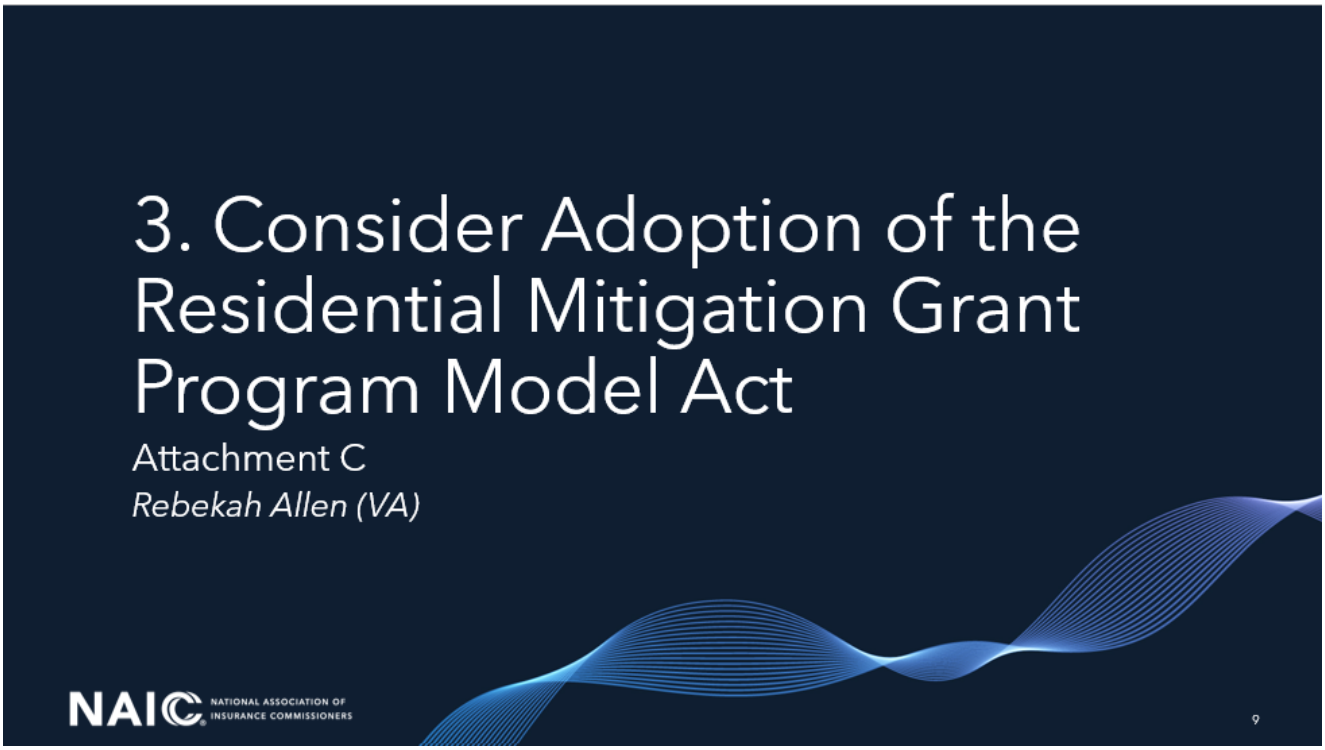
DiMeo outlined how participating agencies designate authorized personnel for PIVOT access, including arrangements for units within agencies and designated account holders. She encouraged agencies to designate more than one authorized user to ensure continuity. FEMA also offers job aids, a community of interest, and individual or group training to help jurisdictions access and use the information.

Director Carpenter and Director Nelson emphasized that smaller state insurance departments may lack the staff or technical capacity to extract, manage, and analyze large datasets. They asked whether the NAIC could serve a coordinating or support role to help states use NFIP information alongside homeowners and private flood insurance datasets already maintained by the NAIC. Director Nelson noted that a centralized arrangement could reduce duplicate effort and support more comprehensive cross-market analysis. DiMeo explained that FEMA's current framework provides access to states and leaves subsequent decisions on use and sharing of state records to the jurisdictions themselves. She also noted opportunities for collaboration with public universities and research entities.

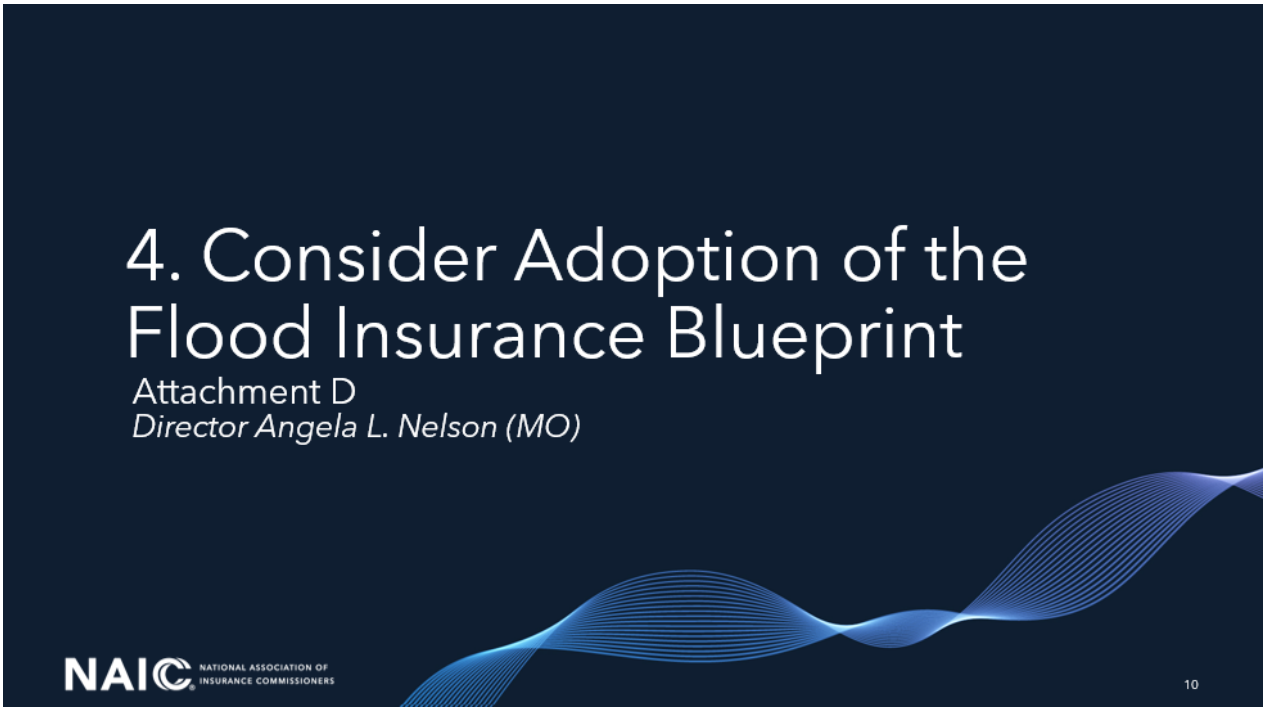
The Working Group expressed interest in continued discussions about practical mechanisms for NAIC assistance, particularly for resource-constrained states. Director Carpenter requested information on existing agreements, procedures for obtaining access, and step-by-step guidance to share with regulators and commissioners. DiMeo offered further briefings, training, and direct assistance. Kinerney agreed to coordinate follow-up and distribute relevant information to the Working Group and other interested commissioners.

Having no further business, the Severe Peril (EX) Working Group adjourned.

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Document will be added when available.



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Presentation will be added when available.



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