



*2025 Fall National Meeting  
Hollywood, Florida*

**JOINT MEETING OF THE CATASTROPHE INSURANCE (C) WORKING GROUP  
AND NAIC/FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) (C) WORKING GROUP**

Wednesday, December 10, 2025  
8:00 – 9:30 a.m.

**Meeting Summary Report**

The Catastrophe Insurance (C) Working Group met Dec. 10, 2025, in joint session with the NAIC/FEMA (C) Working Group. During this meeting, the Working Groups:

1. Adopted their Summer National Meeting minutes.
2. Heard an update on federal legislation. FEMA is undergoing a structural review, and the National Flood Insurance Program (NFIP) continues to experience short-term extensions. NAIC staff have engaged with FEMA, the U.S. Department of Homeland Security (DHS), the FEMA Review Council, and congressional offices to ensure that state insurance regulator expertise is reflected in federal reforms, consumer messaging, mapping modernization, and the stability of federal programs that affect insurance markets.
3. Heard a presentation from the Asphalt Roofing Manufacturing Association (ARMA). ARMA described the various types of asphalt shingles, their differences, and the asphalt shingle roof system. The installation of an asphalt roof must be done correctly for optimal performance. Increased population density raises property costs when a catastrophic event occurs. Resilience is important for both robustness and rapid recovery.
4. Heard a presentation from the National Roofing Contractors Association (NCRA). The NCRA outlined the composition of the contractor industry, reasons behind rising roofing costs, and differences in contractor licensing across states. Roofing costs have more than doubled compared to the consumer index. The rise in costs is driven by labor shortages, immigration policies, higher insurance costs for auto and workers' compensation, and added safety measures. Contractors often oppose licensing programs, which vary widely by state, arguing they create misleading impressions about experience levels. Building codes are crucial, but they can be challenging for out-of-town contractors to navigate if they are set at the local level instead of the state level.