

2025 Fall National Meeting Hollywood, Florida

CLIMATE AND RESILIENCY (EX) TASK FORCE

Tuesday, December 9, 2025 2:15 – 3:30 p.m.

Meeting Summary Report

The Climate and Resiliency (EX) Task Force met Dec. 9, 2025. During this meeting, the Task Force:

- 1. Adopted its Summer National Meeting minutes.
- 2. Received an update on the restructuring of the Task Force in 2026, including new charges and the addition of two working groups. The 2026 proposed charges for the restructured Task Force and working group were exposed for a 30-day public comment period ending Jan. 12.
- 3. Heard initial comments on the *Natural Catastrophe Risk Dashboard* report, which the Task Force exposed on Dec. 2 for a public comment period ending Jan. 12. The report summarizes the trends captured in a regulator dashboard tool that the Task Force adopted on Nov. 19.
- 4. Received an update on the NAIC Disaster Preparedness Guide summary. A drafting group produced an executive summary of pre- and post-disaster information for state insurance regulators to use that includes examples from various state insurance departments and references to available NAIC resources.
- 5. Heard a presentation from Aaron Brandenburg (NAIC) on the growth of the private flood insurance market. NAIC data shows an increase in private flood insurance policies and \$1.25 billion in direct written premium in 2024. Mike Peterson (CA) discussed a flood insurance blueprint to be developed by the Task Force in 2026, which will cover risk awareness, mitigation, data and modeling, innovation, and collaboration with other agencies. Task Force members made comments for the planning and suggested state specific areas of interest, ideas for future discussion, and priorities for data and planning.
- 6. Heard an update on federal government activity. Throughout the fall, NAIC staff have engaged Congress, the Federal Emergency Management Agency (FEMA), the U.S. Department of Housing and Urban Development (HUD), the National Oceanic and Atmospheric Administration (NOAA), and committee support to elevate state insurance regulator priorities around mitigation, mapping, consumer protection, and the need for stable federal tools.
- 7. Received an update from the Center for Insurance Policy and Research (CIPR) Catastrophe Risk Management Center of Excellence (COE). The COE has developed state insurance regulator training tools on catastrophe modeling and reinsurance, and it continues to assist states with mitigation grant

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programs. The presentation highlighted the progress in specific states where new and existing state-level risk mitigation grant programs are being implemented.