



## 2025 SUMMER NATIONAL MEETING MINNEAPOLIS, MN

*2025 Summer National Meeting  
Minneapolis, Minnesota*

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

Tuesday, August 12, 2025  
8:00 – 9:30 a.m.

#### **Meeting Summary Report**

The Catastrophe Insurance (C) Working Group met Aug. 12, 2025, in joint session with the NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group. During this meeting, the Working Groups:

1. Adopted its Spring National Meeting minutes.
2. Heard federal and FEMA updates. Natural disaster policy remains a top issue in Washington, DC. The current administration has implemented advanced reforms aimed at reducing the federal footprint in disaster response and placing more responsibility on the states. As part of this shift, the federal government recently announced nearly \$1 billion in new funding across 15 preparedness grant programs to help communities respond to disasters.

As FEMA reconsiders its role in disaster response, the agency sought public input on how to better align federal recovery programs with on-the-ground needs. The NAIC submitted a letter following FEMA's request for information (RFI) on disaster response. The FEMA Review Council had its first public meeting May 20 and a second meeting July 9. The group consists of governors, former FEMA officials, local leaders, and private sector representatives.

Congress continues to engage in insurance, disaster response, and resilience through hearings, new proposals, and oversight of federal programs. The NAIC is engaging federal partners, supporting legislation that empowers resilience, and ensuring that the voice of state insurance regulators remains central in shaping what comes next.

3. Heard from Missouri and Texas about recent catastrophic events. Missouri presented information about the recent severe convective storm in the St. Louis area and discussed the estimation of uninsured dwellings. Texas reported recent floods. The consumer contact centers are still open and have extended their hours to meet consumer needs. Bulletins were also issued and are available on the Texas Department of Insurance (TDI) website.
4. Heard a panel discussion on the current uses of the National Oceanic and Atmospheric Administration (NOAA) weather data from catastrophe modeling, reinsurance, and Insurance Institute for Business & Home Safety (IBHS) perspectives. If the data collected by NOAA is unavailable, it would take years to build a new data set.