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.

Meeting Summary Report

The Pre-Disaster Mitigation and Risk Modeling (EX) Working Group and the Severe Peril (EX) Working Group met Nov. 14, 2026. During this meeting, the Working Groups:

1. Adopted the Pre-Disaster Mitigation and Risk Modeling (EX) Working Group's Oct. 15 minutes. During this meeting, the Working Group took the following action:
   A. Adopted its Sept. 15 minutes. During this meeting, the Working Group took the following action:
      i. Adopted its Aug. 11 minutes (*see NAIC Proceedings – Summer 2026, Natural Catastrophe and Risk Resilience (EX) Task Force, Attachment Two*).
      ii. Received an update on comments received during the 30-day exposure of the draft residential mitigation grant program model act ending Sept. 8.
      iii. Discussed mitigation investments and modeling.
   B. Received an update on the mitigation model law.
   C. Received a follow-up presentation on FORTIFIED endorsements.
   D. Discussed options for financing large-scale mitigation projects.

2. Adopted the Severe Peril (EX) Working Group's Oct. 5 minutes. During this meeting, the Working Group took the following action:
   A. Adopted its Sept. 1 minutes. During this meeting, the Working Group took the following action:
      i. Discussed leadership direction on the NAIC Flood Insurance Blueprint based on Working Group feedback and next steps.
      ii. Received an update on the NAIC real-time event reporting tool.
      iii. Heard a presentation on Pennsylvania's Flood Insurance Ombudsman program.
   B. Received a status update on Flood Insurance Blueprint activities.
   C. Received a briefing from Munich Re on novel flood insurance products.
   D. Received a briefing on the National Flood Insurance Program (NFIP) data sharing agreements with state, local, and tribal territories.

3. Adopted the draft *Residential Mitigation Grant Program Model Act*, which reflects consideration of comments received during the second public exposure ending Nov. 6. The act provides a consistent framework for states to establish, administer, and oversee mitigation grant programs through departments of insurance (DOIs) that are meant to make homes more resilient.

4. Adopted the NAIC Flood Insurance Blueprint. The blueprint provides strategies for state insurance regulators to reduce the flood protection gap.

5. Heard a presentation from the International Code Council (ICC) on building codes.