



*2026 Spring National Meeting
San Diego, California*

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

Wednesday, March 25, 2026
10:45 –12:00 p.m.

Meeting Summary Report

The Pre-Disaster Mitigation and Risk Modeling (EX) Working Group met March 25, 2026. During this meeting, the Working Group:

1. Discussed the appointment of the Working Group and its charges. The list of Working Group members and its charges were distributed to all members before the meeting began. There were no questions or comments.
2. Heard a recap of the March 23 Center for Insurance Policy and Research (CIPR) event with the Insurance Institute for Business & Home Safety (IBHS). The event brought together several experts in insurance and disaster mitigation to discuss current and developing trends. It included a presentation from IBHS on severe convective storms, focusing on wind and hail damage to residential roofs. The presentation described how two-thirds of all states are susceptible to hail and wind and that severe convective storm damage has surpassed hurricane damage in claims losses. IBHS has scientists and engineers working to identify the best roofing materials and to expand that knowledge. However, the presentation noted that more can be done and that both the roofing and insurance industry play key roles in educating consumers.
3. Heard a report on the status of state mitigation programs. Eight states currently have programs, with an additional 13 to 14 states considering or in the process of developing such programs.
4. Discussed the potential development of a model law related to mitigation grant programs. Commissioner Timothy J. Temple (LA) discussed Louisiana's effective law and how many opportunities it has had to apply grant funds to more fortified roofing using IBHS standards. Commissioner Mark Fowler (AL) said a similar program in Alabama has already proven its effectiveness with Hurricane Sally, and he recommended a report on his state's website about the Alabama program. Several Working Group members had questions on whether the model law would be standard agnostic (not only using IBHS standards) and multi-peril to account for states with high wildfire risk. Both topics would be discussed during development.
5. Discussed real-time events modeling capability for states. Jeff Czajkowski (CIPR) discussed a new tool that the NAIC is considering that would provide states with near-real-time predictive information on expected claims losses prior to a given event. The tool would allow a commissioner or committee support to make educated estimates on potential losses before a storm made landfall or before a severe convective storm moved into a populated area based on weather predictions, and then update



those estimates as the event progresses. The Working Group is supportive of the NAIC building out and piloting the tool in 2026.