2026 Summer National Meeting
Columbus, Ohio

PRE-DISASTER MITIGATION AND RISK MODELING (EX) WORKING GROUP
Tuesday, August 11, 2026
2:30 – 3:30 p.m.

Meeting Summary Report

The Pre-Disaster Mitigation and Risk Modeling (EX) Working Group met Aug. 11, 2026. During this meeting, the Working Group:

1. Adopted its July 14 minutes. During this meeting, the Working Group took the following action:
    A. Adopted its June 10 minutes. During this meeting, the Working Group took the following action:
        i. Adopted its May 12 minutes. During this meeting, the Working Group took the following action:
            a. Adopted its March 25 minutes. During this meeting, the Working Group took the following action:
                1) Discussed its charges and responsibilities.
                2) Heard a presentation on the Center for Insurance Policy and Research (CIPR) and the Catastrophe Risk Management Center of Excellence (COE).
                3) Heard a presentation from the Insurance Institute for Business & Home Safety (IBHS) on severe convective storms.
                4) Discussed the development of a model law on migitation grant programs.
                5) Discussed real-time events modeling capability for states.
            b. Discussed its 2026 priorities.
            c. Discussed the real-time event predicted loss report testing approach.
            d. Received and update on model law development.
        ii. Received an update from the drafting group on the development of the mitigation program model law.
        iii. Discussed state mitigation program successes and challenges.
        iv. Reviewed the NAIC state mitigation program mapping tool.
        v. Received an update on mitigation discount tables.
    B. Received an update on the development of the mitigation program model law.
    C. Received updates on state mitigation programs and implementation challenges.
    D. Discussed endorsement items.

2. Received an update on the mitigation model law development. The draft residential mitigation grant program model act was presented, including an overview of the drafting process that produced the exposure draft. The model is intended to provide states with an enabling statutory framework for establishing and administering residential mitigation grant programs through departments of insurance (DOIs). It also is designed to provide a common architecture rather than require identical

programs in every state. The framework is voluntary, peril-agnostic, and standard-agnostic so that states can adapt it to local hazards, market conditions, legal structures, and recognized mitigation standards. The Working Group exposed the model August 7, 2026 for a 30-day public comment period ending Sept. 8.

3. Heard a presentation from The Water Institute on reflecting mitigation investments in premiums. The presentation highlighted the Graveline Bay Insurance Pilot on Dauphin Island, AL, which found that a community-scale marsh restoration project measurably reduced wave heights, water levels, and projected flood losses for nearby properties. The project also exposed a gap between demonstrating reduced risk through engineering and catastrophe modeling and having a standardized process for incorporating that mitigation into Federal Emergency Management Agency (FEMA) flood insurance pricing and other risk-financing decisions.

4. Heard a presentation from the Coalition Against Insurance Fraud on the rapidly evolving catastrophe-fraud environment in which artificial intelligence (AI), cybercrime, transnational criminal networks, fraudulent identities, and aggressive post-disaster solicitation are creating risks well beyond traditional contractor and claims fraud. These schemes can exploit consumers, insurers, and digital claims systems following catastrophes. Additionally, insurance fraud costs the U.S. economy an estimated $308.6 billion annually, with catastrophe-related fraud potentially accounting for $1 billion to $2.5 billion in losses each year. The presentation emphasized that prevention must begin before disasters through year-round consumer education, coordinated fraud messaging and reporting, stronger technology and analytics, rapid action against fraudulent websites and applications, and modernization of antifraud laws and guidance.