

Draft date: 11/17/24

*2024 Fall National Meeting*  
*Denver, Colorado*

**CLIMATE AND RESILIENCY (EX) TASK FORCE**

Tuesday, November 19, 2024

9:30 – 10:45 a.m.

Gaylord Rockies Hotel—Aurora Ballroom A—Level 2

**ROLL CALL**

Lori K. Wing-Heier, Co-Chair	Alaska	Grace Arnold	Minnesota
Ricardo Lara, Co-Chair	California	Mike Chaney	Mississippi
Andrew R. Stolfi, Co-Vice Chair	Oregon	Chlora Lindley-Myers	Missouri
Jeff Rude, Co-Vice Chair	Wyoming	Eric Dunning	Nebraska
Mark Fowler	Alabama	Scott Kipper	Nevada
Peni Itula Sapini Teo	American Samoa	D.J. Bettencourt	New Hampshire
Barbara D. Richardson	Arizona	Justin Zimmerman	New Jersey
Alan McClain	Arkansas	Alice T. Kane	New Mexico
Michael Conway	Colorado	Adrienne A. Harris	New York
Andrew N. Mais	Connecticut	Mike Causey	North Carolina
Trinidad Navarro	Delaware	Jon Godfread	North Dakota
Karima M. Woods	District of Columbia	Judith L. French	Ohio
Michael Yaworsky	Florida	Glen Mulready	Oklahoma
Gordon I. Ito	Hawaii	Michael Humphreys	Pennsylvania
Ann Gillespie	Illinois	Alexander S. Adams Vega	Puerto Rico
Doug Ommen	Iowa	Elizabeth Kelleher Dwyer	Rhode Island
Vicki Schmidt	Kansas	Michael Wise	South Carolina
Sharon P. Clark	Kentucky	Tregenza A. Roach	U.S. Virgin Islands
Timothy J. Temple	Louisiana	Kevin Gaffney	Vermont
Robert L. Carey	Maine	Scott A. White	Virginia
Marie Grant	Maryland	Mike Kreidler	Washington
Michael T. Caljouw	Massachusetts	Nathan Houdek	Wisconsin
Anita G. Fox	Michigan		

NAIC Support Staff: Aaron Brandenburg/Libby Crews



## AGENDA

1. Consider Adoption of its Summer National Meeting Minutes  
—*Director Lori K. Wing-Heier (AK)* Attachment One
2. Receive a Status Report on Deliverables from the *National Climate Resilience Strategy for Insurance* (Climate Resilience Strategy)  
—*Director Lori K. Wing-Heier (AK)*
3. Hear a Presentation from United Policyholders (UP) on Wildfire Effects  
—*Amy Bach (UP)* Attachment Two
4. Hear an Update from BC Financial Services Authority (BCFSA) on Canadian Flood Insurance—*Lucas Neufeld (BCFSA)*
5. Hear a Federal Update—*Alexander Swindle (NAIC)*
6. Hear an International Update—*Director Lori K. Wing-Heier (AK)*
7. Hear an Update on the NAIC Climate Scenario Resource Center—*Jeff Czajkowski (CIPR)*
8. Discuss Any Other Matters Brought Before the Task Force  
—*Director Lori K. Wing-Heier (AK)*
9. Adjournment

Draft: 8/25/24

Climate and Resiliency (EX) Task Force  
Chicago, Illinois  
August 15, 2024

The Climate and Resiliency (EX) Task Force met in Chicago, IL, Aug. 15, 2024. The following Task Force members participated: Lori K. Wing-Heier, Co-Chair (AK); Ricardo Lara, Co-Chair (CA); Andrew R. Stolfi represented by Kirsten Anderson, Co-Vice Chair (OR); Jeff Rude, Co-Vice Chair (WY); Mark Fowler (AL); Alan McClain (AR); Barbara D. Richardson (AZ); Andrew N. Mais represented by Wanchin Chou (CT); Karima M. Woods represented by Sharon Shipp (DC); Trinidad Navarro represented by Alisa Pritchard (DE); Michael Yaworsky represented by Virginia Christy (FL); Gordon I. Ito (HI); Doug Ommen (IA); Ann Gillespie (IL); Sharon P. Clark (KY); Timothy J. Temple (LA); Kevin P. Beagan represented by Jackie Horigan (MA); Joy Y. Hatchette represented by Gregory Ricci and Kory Boone (MD); Anita G. Fox represented by Parker Fisher (MI); Grace Arnold represented by Peter Brickwedde (MN); Chlora Lindley-Myers (MO); Mike Chaney represented by Andy Case (MS); Mike Causey represented by Jackie Obusek (NC); Jon Godfread represented by Blaine Bergstedt (ND); Eric Dunning (NE); D.J. Bettencourt represented by Christian Citarella (NH); Scott Kipper represented by Nick Stosic (NV); Adrienne A. Harris represented by Robert Kasinow (NY); Judith L. French represented by Tom Botsko (OH); Glen Mulready represented by Rick Wagnon (OK); Michael Humphreys represented by Jodi Frantz (PA); Elizabeth Kelleher Dwyer (RI); Michael Wise (SC); Scott A. White (VA); Tregenza A. Roach (VI); Kevin Gaffney (VT); Mike Kreidler represented by Jay Bruns (WA); and Nathan Houdek represented by Sarah Smith (WI).

1. Adopted its Spring National Meeting Minutes

Director Lindley-Myers made a motion, seconded by Commissioner Rude, to adopt the Task Force's March 18 (*see NAIC Proceedings – Spring 2024, Climate and Resiliency (EX) Task Force*) minutes. The motion passed unanimously.

2. Heard a Presentation from reThought Flood on its Innovative Flood Insurance Product

Commissioner Lara said this Task Force has prioritized understanding flood risk and recently heard several presentations on flood risks, atmospheric rivers, and innovative parametric insurance products. He said this presentation builds on the themes the Task Force has focused on during the past year, which is bringing together innovation and flood insurance.

Derek Lynch (reThought Flood) said as a flood insurance managing general agent (MGA), the goal of the reThought Flood product is to provide options to increase capacity for flood insurance writers and increase consumer take-up rates. He said reThought was founded in 2017, and the methodology was developed by top actuaries at global reinsurers.

Lynch said the two key pillars to close the protection gap are insurance and mitigation. He said the flood protection gap exists because 1) insurers and reinsurers are concerned about deploying capacity; 2) agents are not confident in selling the value of flood insurance; 3) insureds lack the awareness that they need coverage; and 4) mitigation is seldom employed. He said to close the protection gap, insurers must see that coverage can be provided profitably and sustainably. He said when there is more capacity and more companies writing flood insurance, there will be better coverage and more affordable premiums, which will lead to increased take up. He said this would result in increased premium revenue and insurer profitability.

Lynch said in terms of mitigation, technology has allowed companies to better predict what flooding will look like at a building level. He said with this increase in predictability, companies can better educate consumers, insurers,

and mitigators on the best mitigation strategy for their specific type of flooding. He said increased mitigation leads to the prevention of flood losses.

Lynch said reThought is working on an initiative to provide admitted insurance carriers the tools they need to provide an admitted product with better coverage. He said this coverage would include replacement cost for primary and secondary dwellings; replacement costs for contents; unrestricted basement coverage; additional living and extra expenses; more than one dwelling per policy; more flexible terms and higher limits; broader eligibility for other structures; and broadening the product wherever possible while maintaining affordable premiums. He said the education needed for the rollout of this product includes awareness of the need for coverage; risk-appropriate pricing; education to consumers on their specific risk; timely materials before, during, and after an event; education for agents on how to discuss and sell flood; direct work with customers on attainable mitigation; and mitigation incentives.

Lynch said most of the smaller companies reThought would be working with do not have catastrophe claims experts. He said they plan to work with third-party administrators (TPAs) with experienced adjusters to make sure claims are fast, seamless, and fair. Lynch said regarding rating, historically, most programs, including the National Flood Insurance Program (NFIP), have used flood zones to establish rates. He said that because 40% to 50% of flooding happens outside special flood hazard areas, flood zones for rating are no longer used. He said other approaches include using territory-based mapping, third-party scores, or single models. He said that while models can have holes, artificial intelligence (AI) can help solve this problem by using detailed information about each location or building. He said reThought uses a multiple model approach with its flood resilience score to rate on a building basis.

Director Wing-Heier asked how regulators will know if reThought is working with companies in their state. Lynch said reThought has been reaching out to state insurance regulators to review its product, even when rate filing is not required for flood insurance in that state.

Commissioner Ommen said the private flood insurance market is important because it assists consumers in accessing information about their flood risk and encourages the purchase of flood insurance.

Brickwedde asked how large a mitigation project needs to be to impact rating and the flood resilience score. Lynch said they have a list of homeowner-level mitigations that have been proven to increase resilience, and employment of one of these mitigations would decrease their deductible percentage.

Cabinet Executive Officer (CEO) Richardson asked if there is concern that certain homeowner-level mitigations could increase downstream effects to nearby houses. Lynch said community-level mitigations should be considered and implemented along with homeowner-level mitigation.

Chou asked if reThought has worked with a consulting firm to have its flood model application sent to the Florida Commission on Hurricane Loss Projection Methodology (FCHLPM). Lynch said its model has not been sent for outside review but has been reviewed and accepted by reinsurers and regulators. Chou asked if AI is used to bring in external information into geographic location information to determine total insured value. Lynch said the AI approach lets reThought take additional detailed information and do a better assessment at a building level to find gaps in model data.

Director Lindley-Myers asked what type of commercial business might be able to use this product. Lynch said reThought writes most types of commercial risks. Director Lindley-Myers asked how the pricing of this product is lining up against the NFIP. Lynch said its product is reasonably competitive with NFIP offerings, but reThought offers broader coverage.

Commissioner Gaffney asked if there are regional restrictions to the reThought tools. Lynch said there are no regional restrictions within the U.S. He said because it would require a different data set, the tools cannot be used internationally. Commissioner Gaffney asked if, at some point, consumers would be able to access the general cost for coverage at their property. Lynch said they want to make available assessments of buildings so consumers can get a concept of their risk and make it fast and easy for agents to provide that coverage.

### 3. Heard a Presentation from Marsh McLennan on the *Global Risks Report 2024*

Lorraine Stack (Marsh McLennan) gave a presentation on Marsh McLennan's *Global Risks Report 2024*, which examines the global insurance markets and identifies current and upcoming risks in both the near future and the longer term.

Stack said that from 2011 to 2014, risk perception was more heavily focused on economic risk. Starting around 2017, environmental risks became more important, and technology risks have recently come into focus. Stack said those surveyed for this report responded that in the near future, top risk concerns include technological concerns, such as misinformation and disinformation and cyber insecurity; environmental concerns, such as extreme weather events and pollution; and societal concerns, such as polarization, lack of economic opportunity, and involuntary migration. She said when focused on a 10-year outlook, many of the concerns were more focused on environmental risks. She said these risks are complex, layered, and highly interconnected, such as extreme weather events leading to involuntary migration.

Stack said two of the major risks where businesses have been seeing an impact are: 1) AI and cyber risks, including AI-generated misinformation, impacts on upcoming elections worldwide, and AI-fueled cyberattacks; and 2) supply chains in distress due to geopolitical impacts and extreme weather events.

Stack said the identified risks in this report could have certain insurance impacts on business, including: 1) capacity withdrawals; 2) changes to policy wording and conditions; 3) differentiated solutions for high-performing customers; and 4) innovation leading to new products.

Stack said insurance may not be available or cost-effective for certain risks in the future. She said they are advising clients to take a longer-term view of risk and build resilience. She said to expect to see growth in alternative risk financing structures, such as risk mutualization, parametric solutions, and captives or special purpose reinsurance vehicles.

### 4. Received an Update on Deliverables from the Climate Resilience Strategy

Commissioner Lara said the *NAIC National Climate Resilience Strategy for Insurance* (Climate Resilience Strategy) was adopted this year, and the Task Force has begun initial work on some of the deliverables found within the strategy document. One deliverable under Action 1 was to establish a Climate Risk Dashboard. This aligns with the priority to identify and address protection gaps in state insurance markets.

Commissioner Lara said the dashboard is intended to be a tool for regulators, and NAIC staff have made some initial progress in finding sources of data and pulling together information that can be refined by the members. He said this dashboard is very timely for many states that are trying to build further understanding of wildfire risk, convective storm risk, flood risk, and what that means for protection gaps.

Tim Nauheimer (NAIC) provided a high-level update and outlined the next steps for identifying key priorities to develop the dashboard. Nauheimer said NAIC staff have been meeting every two weeks for the past few months to establish a climate risk dashboard framework building off the version that was presented to the Task Force last year. The draft dashboard includes three sections: a physical risk section, a coverage trends section, and a

transition risk section. The coverage trends section contains protection gap, affordability, and availability types of measures. He said on bi-weekly calls, NAIC staff collaborated to identify risk indicators for each of the three sections. For each indicator, there is also a trend and risk level. He said the sources and availability of historical data were carefully researched to be able to identify trends and risk levels, and forward-looking modeled data is also considered.

Nauheimer said the next step is to create a regulator-only drafting group to continue developing the dashboard. The group would determine how the dashboard's results would be communicated, and he envisions a public summary of the dashboard with detailed Excel-type metrics that are regulator-only.

#### 5. Received an Update from its Climate Risk Disclosure Workstream

Commissioner Lara said the Climate Risk Disclosure Workstream hosted two meetings this summer. The first meeting, held on June 13, highlighted the best practices for small- and medium-sized companies for completing their climate risk disclosures. The workstream heard from David Carlin (United Nations Environment Programme Finance Initiative—UNEP) and Steven Rothstein (Ceres) on trends in the completion of the disclosure from small- to medium-sized companies. The workstream also heard from Olivia Brindle (The Fidelis Partnership), and Gaby Polanco-Sorto (Gore Mutual Insurance) on each company's processes surrounding its climate risk disclosure filing.

Commissioner Lara said the second meeting was a presentation from Ceres on its report on the climate risk disclosure survey analysis. He said this is the second year that Ceres has conducted this analysis, and its report is based on the disclosure responses of 516 insurance groups. It examines the progress and remaining challenges these groups have shown in integrating climate-focused strategies throughout their governance and risk management processes. Commissioner Lara said recordings of these meetings can be found on the NAIC Climate Risk and Resiliency Resource Center. He said the workstream will continue to look for ways to provide education for companies on best practices for completing their climate risk disclosure, as well as providing sessions to hear from those analyzing the contents of the disclosures.

#### 6. Received a Federal Update

Shana Oppenheim (NAIC) summarized several key legislative proposals in Congress related to disaster resilience and insurance. Additionally, she covered other congressional activities, including relevant hearings, as well as some recent Federal Emergency Management Agency (FEMA) activities, events from the Federal Housing Finance Agency (FHFA) and the U.S. Department of Housing and Urban Development (HUD), some interest on the Property & Casualty Insurance Market Intelligence (PCMI) Data Call from Capitol Hill, the U.S. Securities and Exchange Commission's (SEC's) disclosure reporting rule, and the U.S. Department of the Treasury's (Treasury Department's) actions and initiatives from the White House.

Oppenheim said on the legislative side, the Homeowners' Defense Act allows the Treasury Department to guarantee debt issued by state catastrophe insurance programs that support the private insurance market and offer residential property insurance. She said a Senate bill on flood insurance premiums proposes an above-the-line tax deduction for flood insurance premiums to make coverage more affordable. She said the Prevent Environmental Hazards Act (H.R. 8637) authorizes NFIP payouts for structures condemned due to chronic erosion or unusual flooding, allowing advance payouts for demolition or relocation. She said the Fix Our Forests Act aims to streamline permitting processes for forest management projects to mitigate wildfire risks by expediting reviews and reducing litigation delays, and the Disaster Resiliency and Coverage Act of 2024 (H.R. 7849) proposes a federal grant program providing a 30% tax credit and up to \$10,000 in incentives for homeowners in disaster-prone regions, with several revisions to empower state regulators and focus on mitigation efforts.

Oppenheim said in congressional actions, Sen. Elizabeth Warren (D-MA) and Rep. Sean Caston (D-IL) have urged federal banking regulators to address climate-related financial risks, citing data gaps and modeling challenges. She said they have accused federal U.S. regulators of hindering global climate-risk standards and have pressed for explanations from the Federal Deposit Insurance Corporation (FDIC) and the Office of the Comptroller of the Currency (OCC). Federal Reserve Chair Jerome Powell has publicly stated that the Federal Reserve does not intend to be a climate policymaker.

Oppenheim said Capitol Hill remains interested in the PCMI Data Call. She said U.S. Secretary of the Treasury Janet Yellen was testifying on international monetary markets during a recent House hearing, and Caston raised concerns with the progress and scope of the NAIC's data collection. He suggested that the federal government engage in more oversight of insurers through the Financial Stability Oversight Council in light of increasing property insurance premiums and natural disasters. Additionally, the Senate Budget Committee held a hearing on June 5 titled "Riskier Business: How Climate Is Already Challenging Insurance Markets," where democratic witnesses highlighted the negative impacts of climate change on the property/casualty (P/C) insurance market, while Republicans focused on inflation's role in driving insurance premiums. She said Sen. Harry Reid (D-NV) did a great job at discussing rising insurance premiums, proactive mitigation, supporting competitive markets, and sensible regulation.

Oppenheim said regarding federal agencies, HUD and FHFA have continued to express interest in the issue of affordability, specifically in multi-family housing, and the insurance and resilience piece involved. She said they have held several symposiums in Washington, DC, over the past several months, engaging relevant stakeholders. Additionally, following February seller's guide clarifications, the FHFA began engaging stakeholders to address property insurance requirements. She said they have met with various stakeholders to discuss compliance challenges related to replacement cost value versus actual cost value and are continuing to engage on that and expects further outreach on that issue.

Oppenheim said the Treasury Department held round tables with insurers reinsurers, and catastrophe (CAT) modeling firms to discuss natural catastrophe risks in the U.S. insurance markets, as well as the PCMI Data Call. She said Sen. Jackie Rosen (D-NV) sent a letter to the Federal Insurance Office (FIO), urging action on the rising costs and decreased availability of insurance for homeowners.

Oppenheim said the House Financial Services Subcommittee on Oversight Investigations held a field hearing to discuss the SEC's climate disclosure rule, marking the first official hearing since the SEC updated its rule in March to remove the requirement at disclosure for scope three emissions. Also, in March, the 5<sup>th</sup> U.S. Circuit of Court of Appeals temporarily halted the SEC's climate reporting rule due to compliance costs concerns from the regulated companies and arguments from the U.S. Chamber of Commerce. She said the SEC paused the rule, pending legal challenges, and the House Financial Services Committee has to continue to hold hearings criticizing the SEC's rule.

Oppenheim said the White House awarded \$120 million to Tribal Nations for 146 climate resilience projects, addressing sea level rise, wildfire, and drought, while trying to incorporate indigenous knowledge. She said there is a new flood protection rule through HUD, which is the Federal Flood Risk Management Standard, and it expands flood plains and imposes stricter requirements on federally backed housing construction, though developers have expressed concerns about increased costs. She said the administration has also introduced a heat and health index tool to identify heat-related risks by zip code, launched a climate capital guidebook to help climate-related startups and small businesses access federal funding, and launched a new beta website and mapping tool to help users identify high flood risk areas.

Oppenheim said FEMA has been active in this space, transferring NFIP risk to the reinsurance and capital markets, offering funding through Swift Current, and offering regional catastrophe preparedness grants. She said FEMA has also finalized a rule requiring projects to use its funds to consider future flood risks exacerbated by the changing

climate. Effective Sept. 9, this standard mandates that plans reflect future flood risks based on the best available science with studies showing that every dollar spent on resilience saves one dollar in future damages.

Having no further business, the Climate and Resiliency (EX) Task Force adjourned.

SharePoint/NAIC Support Staff Hub/Committees/EX CMTE/CRTF/2024\_Summer/crtf-minutes-0815 DRAFT





## Collaboration opportunities for optimizing disaster recovery assistance:

Amy Bach, NAIC Consumer Representative



# Facilitating the flow of accurate information and insurance dollars to overwhelmed, traumatized people:



- Local Assistance Centers/Disaster Recovery Centers/Insurance Villages
- Insurance and Banking Regulatory Agencies
  - Commissioner Notices and Bulletins
  - Deadline extensions, claim handling reforms negotiated w/industry
  - Town Halls/Recovery Events, Consumer Assistance Hotlines
  - Facilitating lender releases on insurance checks
  - Anti-fraud/scam prevention
- Contractor Licensing/Oversight Agencies
- The United Policyholders Roadmap to Recovery™ program
  - Trained volunteers with personal experience from previous disasters
  - 30 years of experience providing empathy, technical info and guidance on insurance and financial decision-making
- Long Term Recovery Groups/VOADs/Disaster Case Managers

# UPDATE: Local Assistance Center is Open in Butte County

Published: Aug 12, 2024



## **(SPANISH INFORMATION AFTER ENGLISH VERSION)**

In partnership with Butte County, the California Governor’s Office of Emergency Services (Cal OES) has opened a Local Assistance Center (LAC) in Chico.

LACs are activated following disasters to support survivors and businesses suffering disaster-related losses or damages. Each center is locally operated with support from state agencies, federal partners and non-profit organizations.

### **Address:**

2156 Pilsbury Road  
Chico, CA 95926

**Operational period:** 08/05/2024 through ~~08/17/2024~~ **08/15/2024**

**Hours of Operation:** Monday thru Saturday, 9 a.m. to 5 p.m. **(CLOSES THURSDAY 08/15/2024)**

### **State Agencies:**

- California Department of Motor Vehicles (DMV)
- California Employment Development Department (EDD)
- California Department of Public Health (CDPH)
- California Franchise Tax Board (FTB)
- California Department of Insurance (CDI)
- Contractors State License Board (CSLB)
- California Veterans (CalVet)

- Evacuation costs
- Additional living expenses
- Underinsured homeowners
- Debris removal/Coordinated programs
- Uninsured homeowners
- Patterns of Non-renewals following disasters
- Rebuilding questions – codes, costs, and timelines

# Major wildfires and rebuilding efforts are occurring across many jurisdictions

- For example:
  - Hawaii
  - Colorado
  - New Mexico
  - Oregon
  - Idaho

What are the lessons learned and how can we –disaster recovery support non-profits and regulators – improve our coordination in the future?

# Common short-term insurance challenges after a major wildfire disaster

- Temporary accommodations
- Victims need cash advances
- Communication problems
  - Carrier adjuster/Independent adjusters overloaded
  - " not trained/inexperienced
  - Delays in getting answers
- Getting lender signoffs on insurance checks
- Estimate disparities (Xactimate/Simbility versus Contractor estimates/sub bids)

# What has helped consumers in the first three months?

Attachment Two

- Help finding current, complete copies of policies
- Advances on ALE, contents
- Coordinated debris removal programs
- Insurance villages
- Banking/Insurance Regulator assistance with getting lender signoffs
- Scammer spotting/regulator intervention
- UP's trained disaster survivor volunteers



# What are the long-term insurance challenges after a major wildfire disaster?

- Wildfire disaster costs overwhelm local governments
- Underinsurance is more pronounced than expected, delaying or eliminating rebuild opportunities
- Permit offices overwhelmed, understaffed
- Building code enforcement/inadequate Code Upgrade Coverage
- Shortages of experienced adjusters
- Over-reliance on “touchless” adjusting/tech tools
- Coverage and claim disputes

# What has helped consumers recover over the long-term?

- Prompt dissemination of accurate information on consumer rights/guidance
- Policy benefit advances
- Sustained engagement by regulators/Consumer Services personnel
- Coordination between FEMA and local governments
- FEMA/SBA assistance
- VOADs
- Long term recovery groups
- Charitable funding for unmet needs

# Specific examples of United Policyholders and regulator collaboration

<p><b>Navigating the Contents Portion of Your Claim for California 2020 survivors</b></p> <p>Thursday, November 19, 2020 4:00 p.m. PT</p> <p>Zoom</p> <p>2020 CA Wildfire Survivors</p> <p><a href="#">VIEW +</a></p>	<p><b>Insurance Claims Rules and Your Legal Rights</b></p> <p>Thursday, November 5, 2020 4:30 p.m. PT</p> <p>Zoom</p> <p>2020 CA Wildfire Survivors</p> <p><a href="#">VIEW +</a></p>	<p><b>Smoke, Ash &amp; Soot: Partial Damage / Insurance Claims Intensive</b></p> <p>Wednesday, November 4, 2020 4:00 p.m. PT</p> <p>Zoom</p> <p>2020 CA Wildfire Survivors</p> <p><a href="#">VIEW +</a></p>
<p><b>Navigating the Contents Portion of Your Claim</b></p> <p>Thursday, October 22, 2020 6 p.m. PT</p> <p>Zoom</p> <p>2017 North Bay Fires, 2018 Camp Fire,</p> <p><a href="#">ts/navigating-the-contents-portion-of-your-claim-for-2020-survivors/</a></p>	<p><b>Insurance Claim Help for Renters</b></p> <p>Thursday, October 15, 2020 3:30 p.m. PT</p> <p>Zoom</p> <p>2020 CA Wildfire Survivors</p>	<p><b>Navigating the Dwelling Portion of Your Claim</b></p> <p>Thursday, October 8, 2020 5:30 p.m. PT</p> <p>Zoom</p> <p>2020 CA Wildfire Survivors</p>



NOV 1, 2024 – ACTIVE

## 2024 California Wildfires – Insurance Claim and Recovery Help

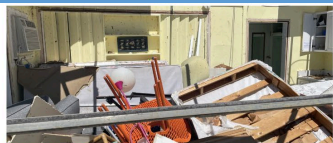
This Insurance Claim and Recovery Help page includes resources for the November 2024 Mountain Fire, the September 2024 Airport Fire, Boyles Fire, Bridge Fire, and Line Fire, and the July 2024 Borel Fire, French Fire, Hawarden Fire, Lake Fire, Nixon Fire, Park Fire, and Thompson Fire. These wildfires have damaged or destroyed over 1,817 structures in Butte, Kern, Lake, Los Angeles, Mariposa, Orange, Riverside, San Bernardino, Santa Barbara, Tehama, and Ventura counties.



OCT 9, 2024 – ACTIVE

## 2024 Hurricane Milton – Insurance Claim and Recovery Help

Hurricane Milton made landfall in Florida on October 9, 2024, as a category 3 hurricane, with torrential rain and high winds. Mass flooding following unprecedented rainfall, tornadoes, and historic storm surges caused catastrophic destruction and major damage to homes and business in across the state.



SEP 26, 2024 – ACTIVE

## 2024 Hurricane Helene – Insurance Claim and Recovery Help

Hurricane Helene made landfall in Florida on September 26, 2024, as a category 4 hurricane, with torrential rain and high winds. Mass flooding following unprecedented rainfall and historic storm surges caused catastrophic destruction and major damage to homes and business in Alabama, Florida, Georgia, North Carolina, South Carolina, Tennessee and Virginia.

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY COMMUNITY

**DORA – Division of Insurance Bulletins and Publications**

- [Division of Insurance, Town Hall on Underinsurance 5/19/22 \(slides\)](#)

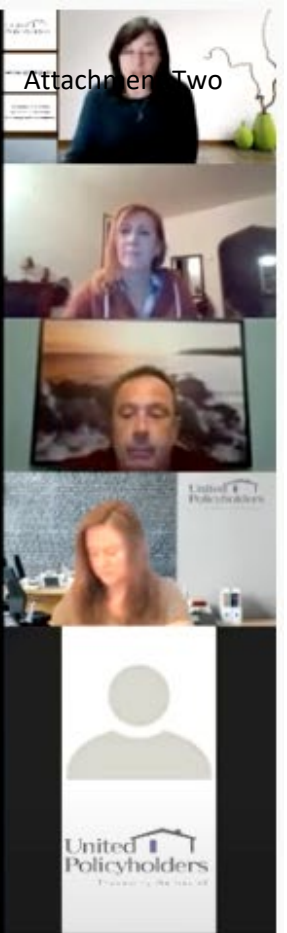
Bulletins are updated frequently. For the most current version, visit the [Colorado DOI Insurance Statutes, Regulations, and Bulletins page](#).

- [Concerning the Communication of Certain Coverage Limits by Homeowners' Insurance Companies to Policyholders that Experienced a Loss Resulting from the Boulder County Fires \(B-5.44\)](#)
- [Division Position Concerning Policyholder Relief in the Immediate Aftermath of the Marshall and Middle Fork Fires \(Bulletin No. B- 5.43\) 1/3/22](#)
- [Tolling certain coverages in a catastrophe \(22-E-09 \)](#)
- [Concerning Prior Authorizations for Durable Medical Equipment and Prescription Refill \(22-E-02\)](#)
- [Equitable Payment of Claims Resulting from Natural Disasters](#)
- [Homeowners' Right to Obtain Additional or Enhanced Coverages](#)
- [Notice of the Provisions Pertaining to the Payment of Claims for the Repair of Damaged Property](#)
- [Actions to Protect Consumers with Property and Casualty Insurance Policies During the COVID-19 Public Health Emergency in Colorado](#)
- [Penalties for Failure to Promptly Address Property and Casualty First Party Claims \(60-day requirement to pay or deny claim\)](#)
- [Requirement to Issue Copy of Policy – CRS 10-4-110.8 \(10\)](#)
- [Bulletin B-5.42 Concerning Extension of Policyholder Benefits in the Event of a Catastrophic Disaster](#)
- [Colorado Department of Regulatory Agencies – FAQ about ALE](#)

# Sources of support and help:

- [www.uphelp.org](http://www.uphelp.org)
- [www.doi.colorado.gov](http://www.doi.colorado.gov)
- Previous wildfire survivors/Team UP
- Your insurance policy and company
- Reputable professionals (construction, claim, legal, air quality)
- Disaster Case Managers
- Your elected officials (local, state, federal)
- FEMA (Register!!!), SBA

Attachment Two



21:59 / 1:38:00



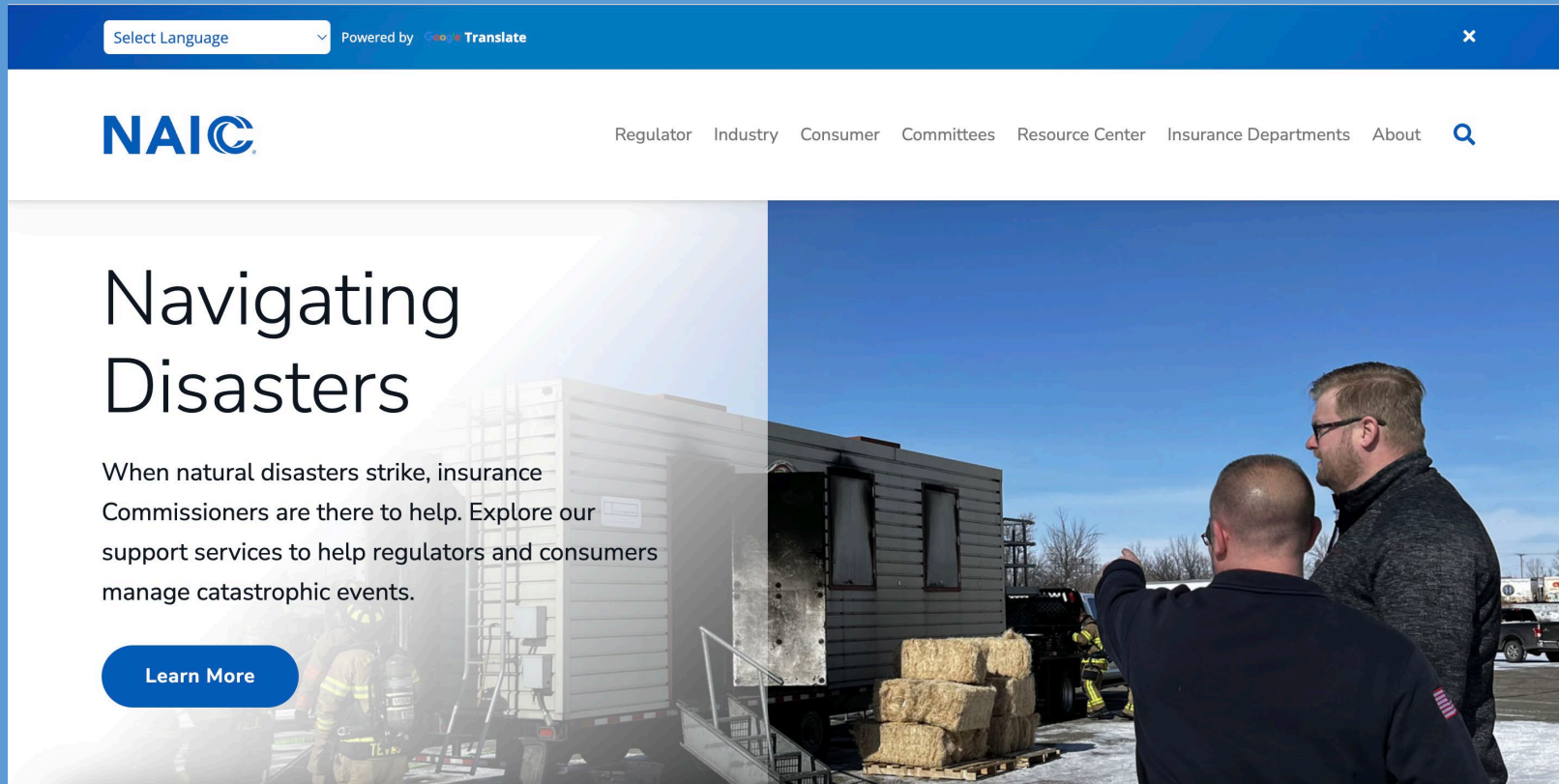
2021\_1\_13\_How to Read Your Policy for CO wildfire survivors

132 views • Jan 14, 2021



# How to plan if your state has not had a major wildfire disaster recently

- What processes do you need in place?
- What resources can you access on short-notice?
- What NAIC resources are available?



The screenshot shows the NAIC website interface. At the top, there is a blue header with a 'Select Language' dropdown menu, 'Powered by Google Translate', and a close button. Below the header is a white navigation bar with the NAIC logo on the left and a menu of links: 'Regulator', 'Industry', 'Consumer', 'Committees', 'Resource Center', 'Insurance Departments', 'About', and a search icon. The main content area features a large banner with the title 'Navigating Disasters' in a large, dark font. Below the title is a paragraph of text: 'When natural disasters strike, insurance Commissioners are there to help. Explore our support services to help regulators and consumers manage catastrophic events.' At the bottom of the banner is a blue button with the text 'Learn More'. The background of the banner is a photograph of two men in dark jackets standing outdoors, looking at a large, light-colored modular building that appears to be a temporary housing unit. There are stacks of hay bales in the foreground and a fire truck in the background.