



2025 SUMMER NATIONAL MEETING
MINNEAPOLIS, MN

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

Tuesday, August 12, 2025

8:00 – 9:30 a.m.

Minneapolis Convention Center—101—Level 1

**CONSIDER ADOPTION OF ITS 2025 SPRING
NATIONAL MEETING MINUTES**

Draft Pending Adoption

Attachment --
Property and Casualty Insurance (C) Committee
3/26/25

Draft: 4/1/25

Joint Meeting of the Catastrophe Insurance (C) Working Group and
the NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group
Indianapolis, Indiana
March 25, 2025

The Catastrophe Insurance (C) Working Group and the NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group of the Property and Casualty Insurance (C) Committee met in joint session in Indianapolis, IN, March 25, 2025. The following Catastrophe Insurance (C) Working Group members participated: Angela L. Nelson, Chair, and Jo A. LeDuc (MO); Mark Fowler (AL); Joanne Bennett and Jacob Lauten (AK); Alan McClain (AR); Lucy Jabourian (CA); George Bradner (CT); Nicole Crockett and Richie Frederick (FL); Travis Grassel (IA); Julie Holmes (KS); Jackie Horigan (MA); Joy Y. Hatchette (MD); Andy Case (MS); Tracy Biehn (NC); Tom Botsko (OH); Glen Mulready (OK); Alex Cheng (OR); David Buono (PA); Mariel Garcia and Beth Vollucci (RI); Zachary Crandall (TN); Randall Evans (TX); and David Forte (WA). The following NAIC/Federal Emergency Management Agency (FEMA) members participated: Glen Mulready, Chair (OK); Joanne Bennett and Jacob Lauten (AK); Mark Fowler (AL); Lucy Jabourian (CA); George Bradner (CT); Nicole Crockett and Richie Frederick (FL); Travis Grassel (IA); Julie Holmes (KS); Andy Case (MS); Jo A. LeDuc (MO); Mariel Garcia and Beth Vollucci (RI); Tony Dorschner (SD); and Zachary Crandall (TN). Also participating were: Ronda Ankney (IN); Peter Brickwedde and Phil Vigliaturo (MN); and Andrea Baytop (VA).

1. Adopted its 2024 Fall National Meeting Minutes

Commissioner Fowler made a motion, seconded by Commissioner McClain, to adopt the Working Group's Nov. 17, 2024, minutes (*see NAIC Proceedings – Fall 2024, Property and Casualty (C) Committee, Attachment Two*). The motion passed unanimously.

2. Adopted the NAIC Catastrophe Modeling Primer

Grassel made a motion, seconded by Commissioner Fowler, to adopt the NAIC *Catastrophe Modeling Primer* (Attachment XX). The motion passed unanimously.

3. Heard a Federal Update

Alex Swindle (NAIC) said recent severe weather events and subsequent rising disaster costs, catastrophe risk, resilience, and FEMA's role in disaster response remain top federal policy priorities. The new Congress is expected to scrutinize long-term mitigation strategies, disaster funding, and how insurance supports resilience. He said federal agencies are also weighing reforms aimed at strengthening resilience and stabilizing markets. However, this is unfolding against a backdrop of tighter federal spending and a renewed focus on finding offsets for President Trump's tax cuts and broader agenda.

Swindle said the National Flood Insurance Program (NFIP) reform continues to be a key focus. In December 2024, Rep. Maxine Waters (D-CA) proposed NFIP debt forgiveness as part of a broader disaster relief package, citing the program's \$20.5 billion debt load and mounting interest payments. Supporters argue that debt relief could improve long-term affordability, while critics insist that structural reforms must come first.

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Swindle said in March 2025, Sen. John Kennedy (R-LA) introduced S.1015, a “clean” bill to extend NFIP through 2026. The extension offers short-term stability for policyholders, but the debate over broader program reforms continues.

Swindle said that in March, Moody’s released a report noting that fewer than 5% of homes in high-risk flood zones across the eastern and southern U.S. carry flood insurance, raising real concerns about the financial exposure of local governments. There is growing interest on Capitol Hill, particularly among the U.S. House Appropriations Subcommittee on Homeland Security staff, in aligning disaster spending more closely with insurance coverage gaps and mitigation efforts.

Swindle said Congress passed the final fiscal year 2025 appropriations package on March 22, averting a government shutdown. The continuing resolution funds agencies through September and includes the 33rd short-term reauthorization of NFIP. There is still no long-term solution, but the program continues to operate.

Swindle said in March, the NFIP temporarily froze payments to Write-Your-Own (WYO) insurers due to a processing glitch. Although quickly resolved, the incident underscored the fragility of a program running on short-term extensions.

Swindle said that FEMA’s Disaster Relief Framework is under scrutiny. President Trump has floated the idea of significantly reducing FEMA’s role, or even eliminating the agency, by shifting more disaster responsibility to states and reimbursing them after the fact. FEMA has been directed to review any programs that might incidentally benefit non-citizens, and the White House issued an executive order that launched a 240-day review of the federal resilience strategy. It’s not as sweeping as dismantling FEMA, but it still signals a potential policy shift.

Swindle said that in January 2025, President Trump established a FEMA Review Council via executive order to assess the agency’s effectiveness. The council is active but has not released its findings yet. In March, the House held a hearing on FEMA’s future. Witnesses emphasized the need for stronger resilience incentives, improvements to funding programs, and reforms to the Stafford Act. Republicans, including Rep. Josh Brecheen (R-OK), argued that FEMA has expanded beyond its original scope, while Democrats, including Rep. Julie Johnson (D-TX), warned that reducing FEMA’s role could leave states vulnerable. There was general agreement on the need for mitigation but not on who should pay for it.

Climate-driven insurance risks remain in focus. In February 2025, during the confirmation hearing for Deputy Treasury Secretary nominee Michael Faulkender, Sen. Sheldon Whitehouse (D-RI) warned that climate-related insurance costs could create a \$25 trillion economic liability, likening the trend in non-renewals to the 2008 mortgage crisis. Sen. Chuck Grassley (R-IA) pushed back, arguing that insurance pricing is driven more by market dynamics than climate risk.

Swindle said rising housing costs are also getting attention in both chambers, with recent hearings exploring affordability, insurance costs, and the broader impact on homeownership and lending. NAIC staff have been engaging with key staff to ensure insurance affordability and resilience stay in the conversation.

Swindle said on March 21, the NAIC submitted a comment letter to the U.S. Department of Housing and Urban Development (HUD) in response to its request for information (RFI) on resilience and insurance, highlighting the critical role of state insurance regulators. The letter underscores the NAIC’s work on integrating mitigation into insurance, strengthening catastrophe modeling and solvency oversight, and supporting state-led retrofit programs like Alabama’s Strengthen Alabama Homes, Louisiana’s Fortify Homes, and California’s Safer from Wildfires. It also includes Insurance Institute for Building & Home Safety (IBHS) data showing that every \$1 invested in mitigation can yield up to \$13 in avoided future losses.

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Swindle said that on Feb. 11, Commissioner Jon Godfread (ND) joined a wildfire roundtable hosted by the House Financial Services Subcommittee on Housing and Insurance. At the roundtable, he emphasized growing insurance challenges in wildfire-prone areas, the importance of mitigation and community risk reduction, and the need for stronger federal-state coordination on insurance availability and disaster recovery funding.

Swindle said other legislation being tracked includes:

- NFIP Extension (S. 1015). This bill was introduced by Sen. Bill Cassidy (R-LA) and Sen. Kennedy. It extends NFIP through Dec. 31, 2026, avoiding disruptive short-term reauthorizations.
- Flood Insurance Affordability Tax Credit Act (S. 586). This bill was introduced by Sen. Cory Booker (D-NJ) and creates a 33% refundable tax credit for low-income NFIP policyholders to offset premium costs.
- IMAGES Act (H.R. 2568, 117th Congress). Rep. Vicente Gonzalez (D-TX) is leading this bill. It improves flood mapping standards within the NFIP to enhance risk assessment accuracy.
- HELP Response and Recovery Act (S. 594). This bill was introduced by Sen. Gary Peters (D-MI) and streamlines FEMA disaster response by improving procurement and contract processes.
- READY Accounts Act (H.R. 440). This bill was introduced by Rep. Laurel Lee (R-FL) and Rep. Jared Moskowitz (D-FL) and establishes tax-free savings accounts for homeowners to invest in disaster resilience and mitigation measures.
- Disaster Mitigation and Tax Parity Act (S. 336, H.R. 1849). These bills were introduced by Rep. Bennie Thompson (D-CA) and Rep. Doug LaMalfa (R-CA) on the House side and Sen. Thom Tillis (R-NC) and Sen. Alex Padilla (D-CA) on the Senate side. This bill exempts state-based catastrophe loss mitigation programs from federal taxation. The NAIC and state regulators have long supported this bill, which aims to incentivize property owners to invest in wildfire, flood, and storm mitigation by making those funds tax-exempt.
- Disaster Resiliency and Coverage Act of 2025 (H.R. 1105). This bill was introduced by Reps. Thompson and LaMalfa and provides homeowners in high-risk areas with a \$10,000 grant, tax exemptions for disaster-related payments, and a 30% tax credit for larger mitigation projects. The NAIC has voted to support the bill.
- Business of Insurance Regulatory Reform Act (S. 3592, H.R. 7000, 118th). Sen. Tim Scott (R-SC) and Rep. Bryan Steil (R-WI) previously introduced this bill. It clarifies that the Consumer Financial Protection Bureau (CFPB) cannot regulate the business of insurance, reserving that authority for state insurance regulators. A reintroduction is expected this spring.
- Wildfire Response Improvement Act (H.R. 1393). This bill was introduced by Rep. Greg Stanton (D-AZ) and LaMalfa and directs FEMA to update wildfire response policies, expand eligibility for stabilization funding, and improve mitigation guidance, including on defensible space and nature-based solutions.
- National Earthquake Hazards Reduction Program Reauthorization Act of 2025 (S. 320). Padilla introduced this bill, which reauthorizes funding for FEMA and other federal partners to reduce long-term earthquake risk through hazard monitoring, research, and forecasting tools.
- Catastrophe Risk Transfer (CART) Act (H.R. 3014). Introduced by Rep. Darin LaHood (R-IL) in April 2023, this bipartisan bill would create a new federal tax structure granting pass-through tax treatment to catastrophe risk transfer (CART) companies. The goal is to facilitate the onshoring of catastrophe bond issuance by allowing CARTs to compete with offshore jurisdictions like Bermuda, the United Kingdom (UK),

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and Singapore, which currently offer a 0% tax rate. Supporters, including Rep. Jim Himes (D-CT), argue that current U.S. tax policy puts domestic entities and consumers at a disadvantage. The bill has been referred to the House Committees on Judiciary and Ways and Means and currently has nine bipartisan cosponsors. Commissioners have previously received outreach on the bill.

Swindle said that as Congress continues to debate NFIP reform, FEMA's role, and federal mitigation efforts, the NAIC remains actively engaged with all stakeholders.

4. Heard a Presentation on Recent Catastrophic Events in California

Jabourian said the Eaton fire, which was both deadly and destructive, began on Jan. 7. This fire destroyed 9,414 structures and damaged 1,074. Over 14,000 acres were burned causing 17 confirmed civilian fatalities and nine injuries to firefighters. The Palisades fire destroyed 6,837 structures and damaged 973 structures. Over 23,000 acres burned, causing 12 confirmed civilian fatalities and four confirmed injuries, three of which were injuries to civilians.

Jabourian said the California Department of Insurance (CDOI) has a disaster management program and monitors current events while working closely with the California Office of Emergency Services (Cal OES) regarding disaster recovery deployments. At the same time, CDOI collaborates internally with various branches of its department. The CDOI also works closely with insurer catastrophe teams. Additionally, the CDOI helps via a consumer hotline and keeps the CDOI Disaster Resources web page current. The CDOI held extended hotline hours and was also open on the weekends. The CDOI also has a residential policy locator service that helps wildfire survivors and their family members locate insurance policies.

Jabourian said after the fires, immediate actions were taken by the CDOI and the governor. On Jan. 7, there was a Gubernatorial Emergency Proclamation. The CDOI held insurance support workshops on Jan. 18, 19, and March 8 for the Palisades fire and Jan. 25, 26, and March 15 for the Eaton fire. During the insurance support workshops, consumers were able to schedule a free, confidential appointment with experts from CDOI. Additionally, disaster recovery centers (DRC) for the Palisades were open beginning Jan. 14 and are ongoing. Two DRCs were available for the Eaton fire. One DRC was open from Jan. 14 through Jan. 31, and the other DRC opened on Jan. 27 and is ongoing. A virtual town hall was also held on Jan. 30.

Jabourian said the following notices and bulletins were issued and can be found on the CDOI website:

- Bulletin 2025-1 and Bulletin 2025-6, which places a moratorium on cancellations and non-renewals and a grace period for premium payments for residential property insurance policies after the recent wildfires in Southern California.
- Annual Notice, which contains laws pertaining to property insurance.
- Consolidated Debris Removal Program, which interacts with insurance policies.
- Bulletin 2025-3, which provides information about efficient proximate cause regarding coverage of flood, mudslide, and earth movement claims relating to recent wildfires.

As of March 21, the CDOI received 673 complaints, including complaints about claim delays, denials, and unsatisfactory settlement offers. CDOI has assisted 8,748 consumers, and 1,726 consumers attended the insurance workshops. 5,009 consumers visited the DRCs, and CDOI received 2,013 phone calls.

Horigan asked if the CDOI had encountered a lot of misinformation, as she had seen some questionable posts. Jabourian said there was a misinformation overload, which is the reason Commissioner Lara wanted CDOI staff in

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the field from the very beginning. CDOI staff met with legislative staffers the first week. Commissioner Lara presented and answered questions. There was also a lot of activity with attorneys sending out fliers.

Amy Bach (United Policyholders—UP) asked about dispute resolution around smoke claims. Bach said the CDOI conducted market conduct exams that called out any language in a policy that tried to parse out smoke from the fire. She said this was a big issue causing disputes. Bach wanted state insurance regulators to be aware of this when approving forms. She also asked Jabourian if she saw the CDOI's mediation program as a forum to keep some of these disputes out of the court. Jabourian said that when a consumer gets a denial, they must go through the CDOI's normal complaint process. If the CDOI is unable to resolve the issue at that point, it offers formal mediation. She said some policyholders have hired a public adjuster, an attorney, or both.

Evans asked how CDOI assisted policyholders who could not obtain a policy at the insurance workshop. Jabourian said California law requires insurers to provide a copy of the policy to the policyholder when requested. She said if the insurer was at the workshop and the policyholder did not have their insurance policy, they asked them to send a copy in print. Some of the insurers were printing the policy at the time of the visit.

Commissioner Mulready asked if mediation was mandatory in California. Jabourian said it is mandatory regarding claims, but underinsurance is voluntary, and both parties must agree.

5. Heard a Presentation on Recent Catastrophic Events in Virginia

Baytop said the Virginia Department of Emergency Management (VDEM) was created in 1973 following Hurricane Agnes. The agency works with local, state, tribal, and federal agencies and voluntary organizations to provide essential resources during hazardous disasters. The Commonwealth Coordination Bureau is responsible for the administration and coordination of the Virginia Emergency Support Team (VEST). VEST consists of over 105 executive branch agencies, private sector partners, and volunteer organizations tasked with responsibilities in the Commonwealth of Virginia Emergency Operations Plan. VEST aids in the communication and coordination between multiple state agencies and FEMA.

The State Corporation Commission Bureau of Insurance (SCC-BOI) disaster preparedness process included 1) securing contacts with VDEM; 2) joining VEST and attending routine weekly calls; 3) securing contacts with FEMA Regional Flood Insurance Liaisons; 4) updating the catastrophe contacts and familiarizing them with the NAIC; 5) creating catastrophe contact fields for property insurers in Sircon; and 6) requesting insurers provide current contact information for their catastrophe team coordinators.

Baytop said that following Hurricane Helene, the governor declared a state of emergency on Sept. 25. A major disaster declaration was requested on Sept. 30, and on Oct. 17, the governor issued Executive Directive 9, which established the Office of Hurricane Helene Recovery and Rebuilding within the governor's office. Hurricane Helene caused widespread and severe damage in 37 counties in western and southwestern Virginia. FEMA opened more than 10 DRCs, which were closed as of Dec. 7, 2024. Eighteen counties and cities were eligible for FEMA Individual Assistance (IA), and 37 counties and cities were eligible for Public Assistance (PA).

IA approved \$8.6 million in housing assistance, \$6.9 million in other needs assistance, \$15.6 million in individual and household programs, and more than 4,000 assistance applications approved. These numbers continue to rise.

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There were 134 NFIP claims filed in Virginia. Ninety-four of these claims were closed with payment, 18 are still open, and 22 have been closed without payment. The total amount of claims paid to date is \$4.02 million. The average claim payment was \$42,800, and a total of \$355,000 was paid in advance payments.

The SCC-BOI actions during Hurricane Helene included 1) attending VEST routine weekly calls and daily ad-hoc emergency calls; 2) creating a specific phone number for Hurricane Helene complaints on Oct. 15, 2024; and 3) corresponding with FEMA and VDEM representatives to determine if any insurance needs arose at the DRCs.

Hurricane Helene severely impacted Grayson, Russell, Tazewell, Smyth, Washington, Giles, and Carroll counties, as well as Galax City. Most of the damage was uninsured due to the lack of flood insurance. Many of the homes in these areas have been passed down generationally without mortgages and flood insurance.

The SCC-BOI communications included social media and press releases. Social media platforms include Facebook, X, and LinkedIn using images available through FEMA. Messaging included general information about hurricanes, floods, and disasters and focused on planning and safety.

Prior to Hurricane Helene, the SCC-BOI created and distributed brochures about public adjusters and shared a FEMA spring flooding flyer. During Hurricane Helene, SCC-BOI information care packets were sent to the DRC lead for distribution, and the disaster preparedness guides and rack cards were distributed. After Helene, the SCC-BOI presented at the Henrico County Winter Preparedness Seminar and partnered with the Virginia Department of Conservation and Recreation for Flood Awareness Week.

Baytop said the SCC-BOI will continue to send correspondence to local leaders in the projected path prior to the storm, visit every DRC opened in Virginia, and send correspondence to local leaders following the storm to follow-up.

6. Discussed Catastrophic Events in Other States

Commissioner Mulready said it is important to make sure consumers understand the difference between required and needed when discussing flood insurance.

Bradner suggested a central location for insurers to enter their catastrophe contact information. He believes an automated process for communicating an insurer's current contact information would benefit state insurance regulators by making it consistent and efficient across states. Commissioner Mulready said the Working Groups could work on a universal reporting system.

Crandall provided an update on Tennessee's Hurricane Helene response. Severe flooding occurred across the eastern portion of the state. Eight counties were declared as disaster areas, and hundreds of homes were destroyed and damaged. The hurricane caused an estimated \$1.2 million in damage. The flooding also ultimately took the lives of 18 people.

The governor declared a state of emergency the day the flooding occurred. Efforts were coordinated to assist those immediately affected by the hurricane. The Tennessee Emergency Management Agency (TEMA) established three multi-agency resource centers to help survivors access the necessary resources. Over 4,200 Tennesseans visited these centers.

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Many of the Tennessee DOI employees worked at these centers for several weeks helping first responders, local agencies, and consumers by providing insurance information to those immediately affected by the storm. The centers were ultimately transitioned to FEMA.

The Tennessee DOI issued a bulletin requesting payment relief for those immediately affected by the storm. Many insurers complied with the bulletin helping many.

The governor issued a \$100 million fund, which was named the Helene Emergency Assistance Fund Loan Program (HEAL). This fund was created to provide low-interest loans to eligible counties to access immediate cash flow to make repairs to their water and wastewater infrastructure and to remove hazardous debris. The governor chose a loan instead of a grant to avoid problems with FEMA benefits.

Crandall said there were still efforts being made, especially for debris removal. He said the Tennessee Department of Transportation has removed over 450,000 cubic yards of debris. The Tennessee Highway Patrol requested the removal of abandoned vehicles from waterways, as there were 784 vehicles that needed to be removed. Tow truck operators were unsure who was responsible for the abandoned vehicles (the owner of the vehicle or the insurers) and made calls to the Tennessee DOI.

A special session of the legislature was called to create a Helene Relief Package and over \$450 million was invested in direct disaster relief. This fund included the Hurricane Helene Interest Payment Fund, which provided \$110 million to a fund meant to help local governments manage loan interest for recovery costs. A governor's response recovery fund was established to provide \$100 million for a new program that will provide flexible financial resources for future emergencies for agriculture recovery, unemployment assistance, and business recovery efforts. The package also bolstered the existing disaster relief fund by \$240 million. Additionally, the governor also signed a bill that would give a 130% refund of property taxes for those whose homes were damaged by Hurricane Helene.

Crandall said that last year, the DOI partnered with the NAIC to collect property/casualty (P/C) insurance information in a data call. The data includes 1) total claims, 2) claims closed with and without payment, 3) case incurred loss, 4) paid loss, and 5) number of types of claims by zip code. Crandall said that 14,000 claims have been reported as of today, collected over a six-month period. The final report is due in a couple of weeks.

Commissioner Fowler said Alabama had a tornado outbreak in mid-March. He said the emergency management director said they had not seen an atmospheric makeup forecast like this for Alabama in 14 years. Fortunately, the storms were not as bad as those forecasts. Commissioner Fowler said about 12 tornadoes caused damage in 43 of the state's 57 counties. There were three fatalities. The radar debris signature showed debris reaching 10,000 feet. Commissioner Fowler said nothing beats getting storm information as the storm is occurring. He said they interacted with the Alabama Emergency Management Agency and used the state's fire marshals as first responders. This interaction helps with misinformation.

Forte said Washington lost a tremendous amount of weather staff. He asked if the federal reports going forward could also provide information about the National Oceanic & Atmospheric Administration (NOAA). Forte said Washington is concerned about hurricanes, hailstorms, atmospheric rivers, wildfires, and other weather-related predictions. He said they use NOAA's satellites at times to look at the ignition of wildfires, track smoke, etc. The NAIC will continue to monitor NOAA information and report back to the Working Groups.

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Commissioner Mulready said Oklahoma experienced wildfires in mid-March after 30 days of drought, low humidity, and 40-60 mph wind gusts. The texts he received from colleagues during this catastrophic event were encouraging, and he encouraged others to send them to those experiencing catastrophes as well. Oklahoma has seen around 2,500 fire claims and 1,100 wind claims to date. The governor declared a state of emergency for 12 counties. There were four deaths and 200 injuries. About 300-400 homes were destroyed. Commissioner Mulready said the damage occurred in rural areas and in Stillwater. The governor signed the order for IA for seven counties. Commissioner Mulready said the insurance agents were immediately out in the field and issuing checks.

7. Discussed the Catastrophe Resource Center

Commissioner Mulready said the NAIC maintains the Catastrophe Resource Center on the Catastrophe Insurance (C) Working Group web page. Currently, the page includes 1) publications about disaster preparation and response, 2) consumer assistance resources, 3) disaster-related workshop information, 4) FEMA resources, 5) other resources, and 6) data calls and NAIC data links. He said there is also an NAIC Connect page for the Catastrophe Insurance (C) Working Group. The NAIC is looking for feedback and discussing whether the information should be public-facing and remain on the web page or moved to the Connect page. There were no comments during the meeting. However, Commissioner Mulready asked the Working Groups to consider this and provide information to Director Nelson.

8. Discussed Other Matters

Commissioner Mulready said the NAIC/FEMA (C) Working Group has focused on holding workshops with the various FEMA regions for the past few years. During these workshops, the state insurance regulators focus on their relationships with their FEMA counterparts. The Working Groups may want to consider discussing how states interact with their state emergency management agencies, as these are often the agencies with whom the states work most closely. He asked the Working Groups for any thoughts.

Forte said Washington has a meeting scheduled with its state emergency managers next month. Staff from the DOI will attend and learn the processes that occur during a disaster and discuss collaboration.

Buono said the Pennsylvania DOI has a good relationship with its state emergency managers. He said the emergency managers set up multi-agency resource centers (MARC)s. He said the DOI has a meeting with the state emergency managers in late March because the DOI has a flood ombudsman, and it would like to get the ombudsman in contact with the NFIP state liaisons. Buono said the DOI has a seat at the emergency management center, and it participates in the event of a disaster.

Commissioner Mulready said Oklahoma has a similar setup.

Bradner said the Connecticut DOI has a similar setup, and he also co-chairs the State Long-Term Recovery Committee (SLTRC). He said Connecticut's State Emergency Management Agency holds a quarterly meeting for the Advisory Council. The DOI sits on the Advisory Council. At these meetings, Connecticut discusses what the agency is doing and what it is doing for long-term recovery. He said the DOI also sits at the Emergency Operations Center (EOC) when there is an event.

Evans said the Texas DOI has a staff member designated as the disaster response coordinator. The coordinator also sits in on the Texas Department of Emergency Management meetings and is responsible for coordinating the lists of staff volunteers. Evan said the Texas Department of Emergency Management does training twice a year

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during storm season to retrain those who have had training before and to accommodate the new department staff and staff volunteers.

Evans said the DOI works with the DRCs in tandem to extend the hours of consumer contact centers to provide added support to those working in the field. Staff are deployed with tablets or laptops to provide access to the DOI website to share with consumers on-site.

Hatchette suggested that DOIs strengthen their relationships with their state's volunteer organizations. These organizations include National Voluntary Organizations Active in Disaster (VOAD), Red Cross, etc., and they are an important part of recovery.

Having no further business, the joint meeting of the Catastrophe Insurance (C) Working Group and the NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group adjourned.

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HEAR FROM STATES REGARDING RECENT CATASTROPHIC EVENTS

St. Louis Tornado

- Indicative of high uninsured rates

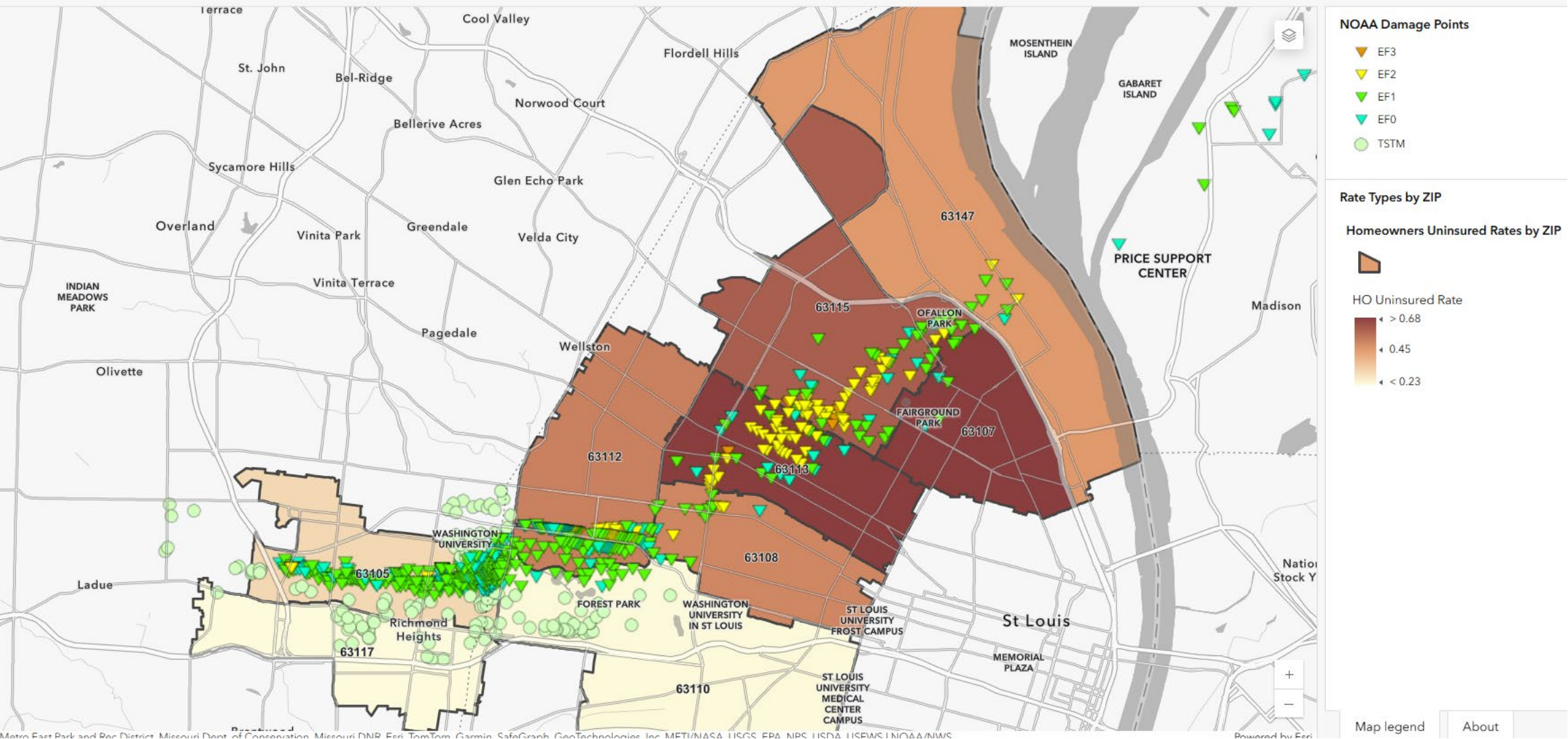
High Uninsured Rates?

How Do We Estimate Uninsured Dwellings?

1. Number of Dwellings With Coverage
2. Number of Dwellings
 - As high as 70% owner-occupied dwellings uninsured
 - As high as 90% renter-occupied dwellings uninsured

These Are Estimates

- In general, the smaller the population of a geography (such as ZCTAs), the greater the margin of error and the lower the reliability of the estimate.
- Cannot break apart owner vs. renter-occupied in the MO ZIP data.
- Does the dwelling fire policy cover windstorm?

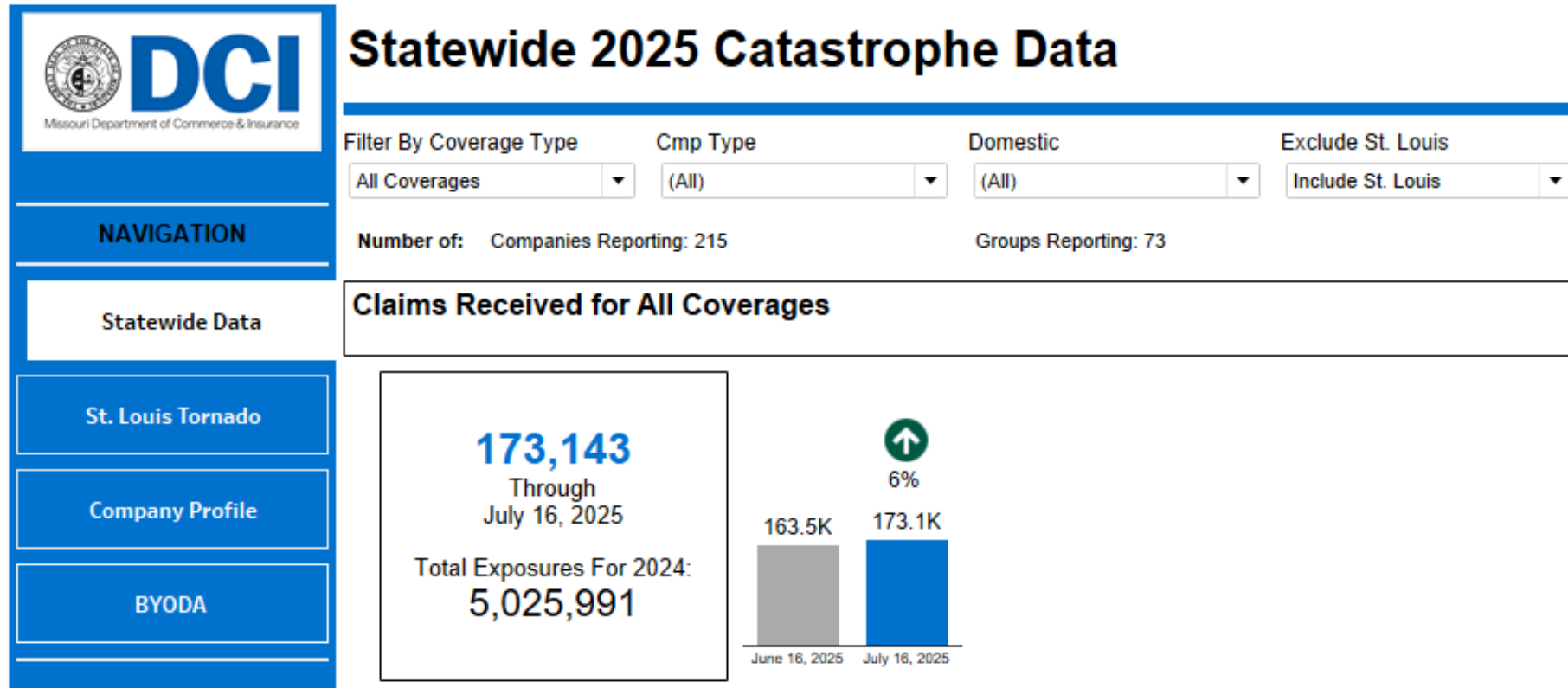




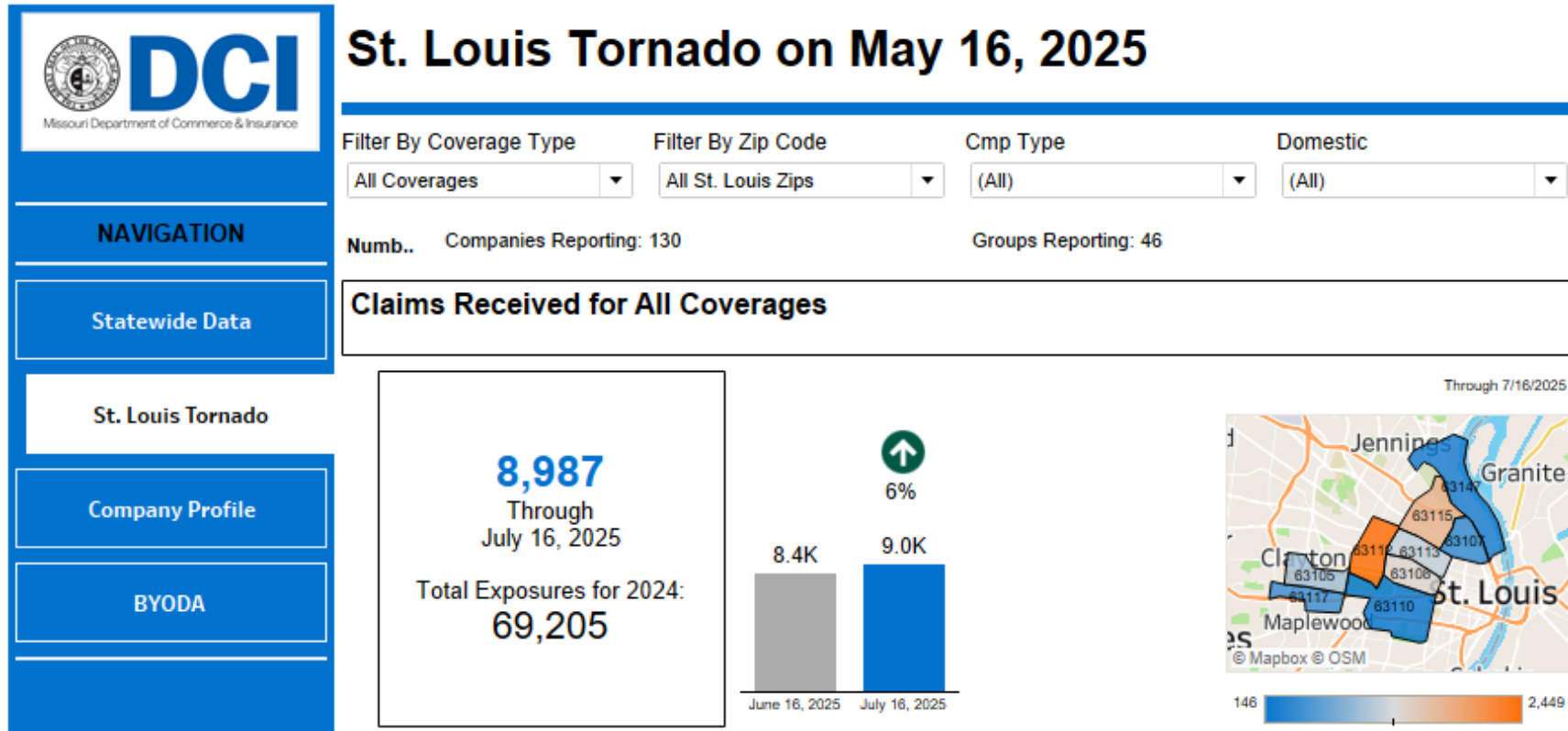
MO Issues Data Call

1. Number of Claims Received
2. Number of Claims with Payment
3. Number of Claims Closed without Payment
4. Total Amount of Claims Paid
5. Total Amount of Case Incurred Losses

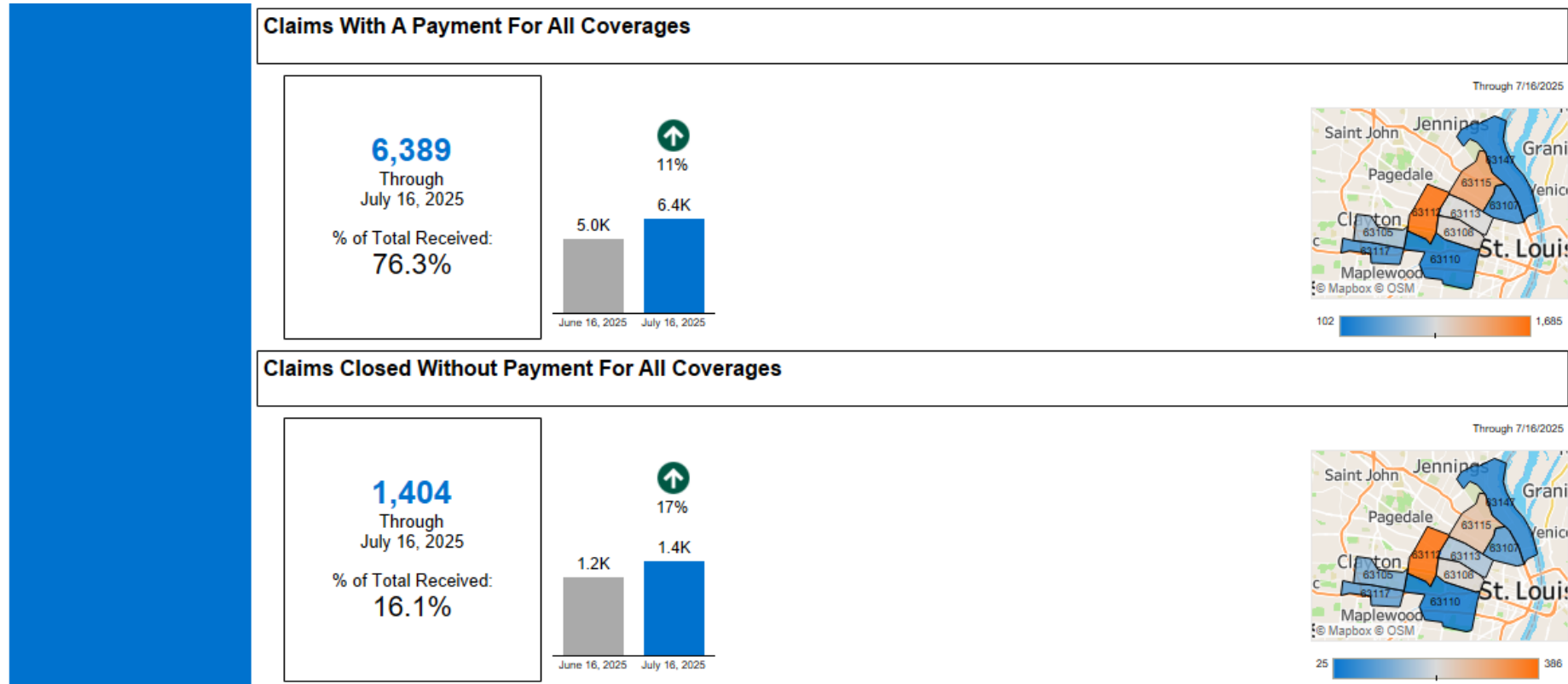
Visualizing MO CAT Losses

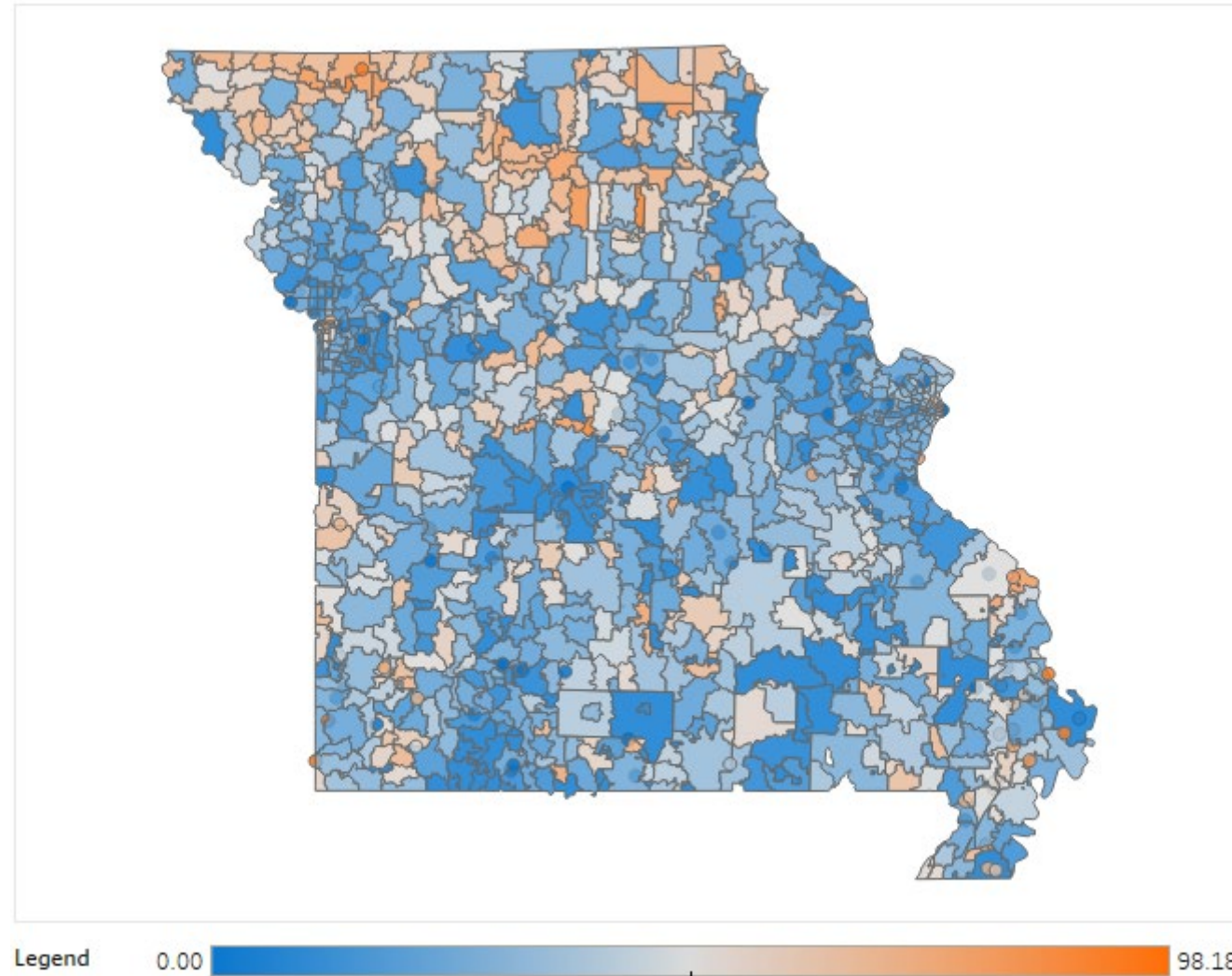


Visualizing MO CAT Losses

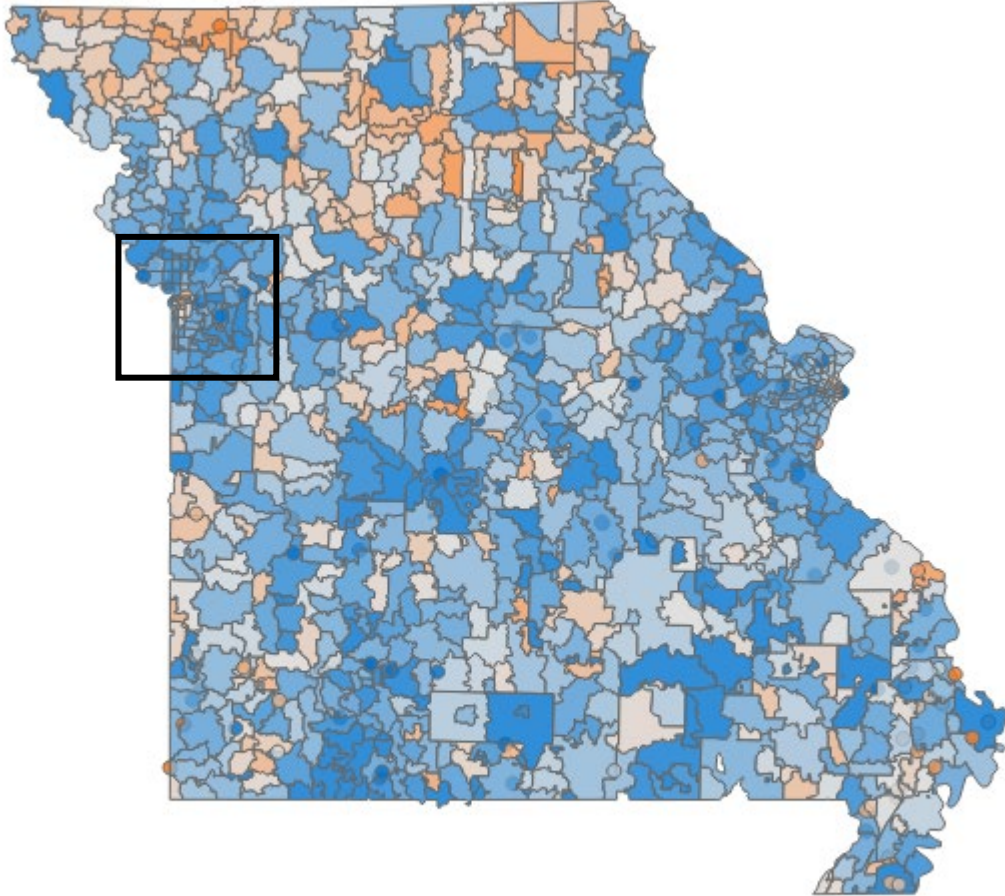


Visualizing MO CAT Losses

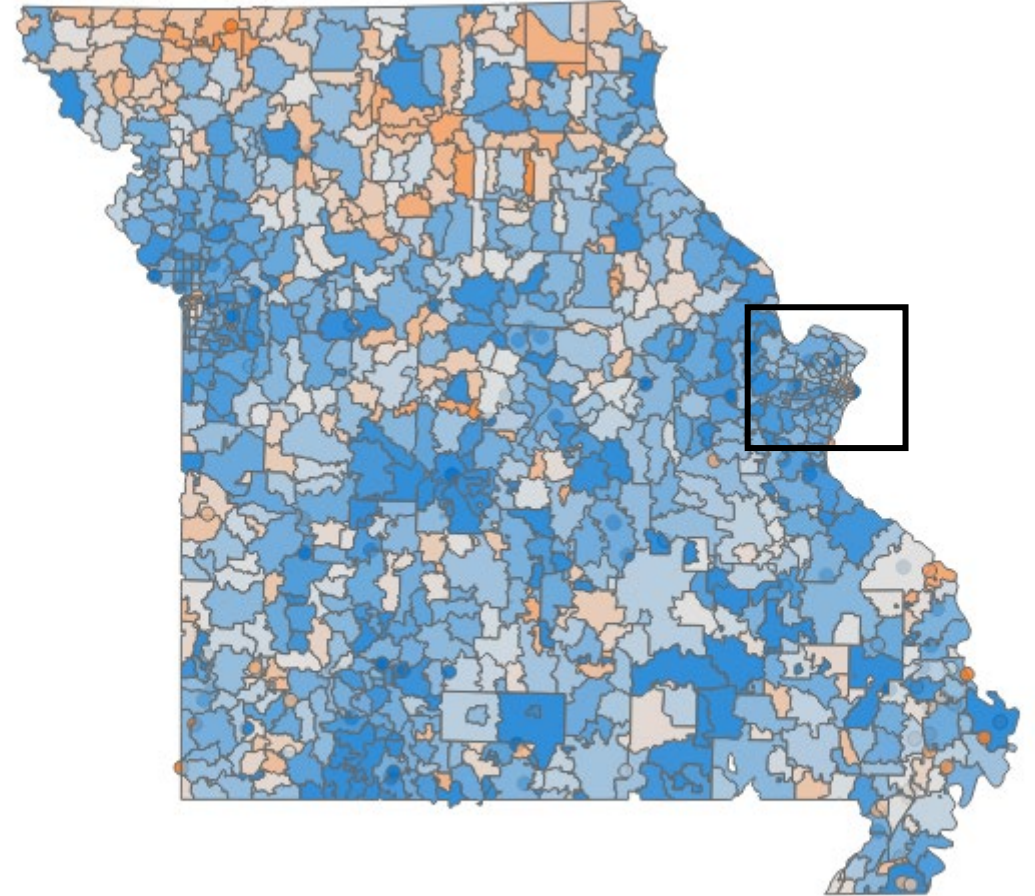




ST. LOUIS

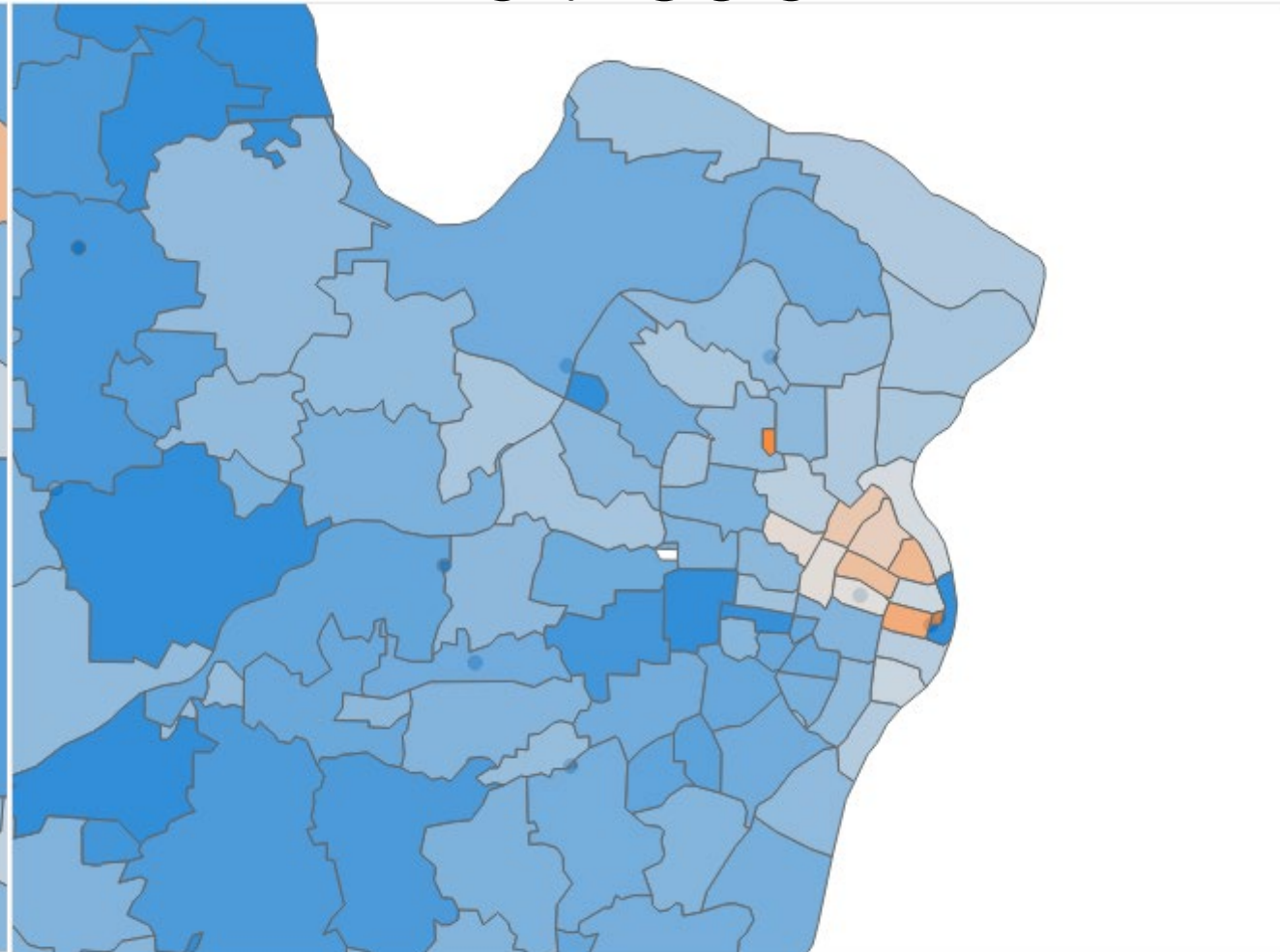
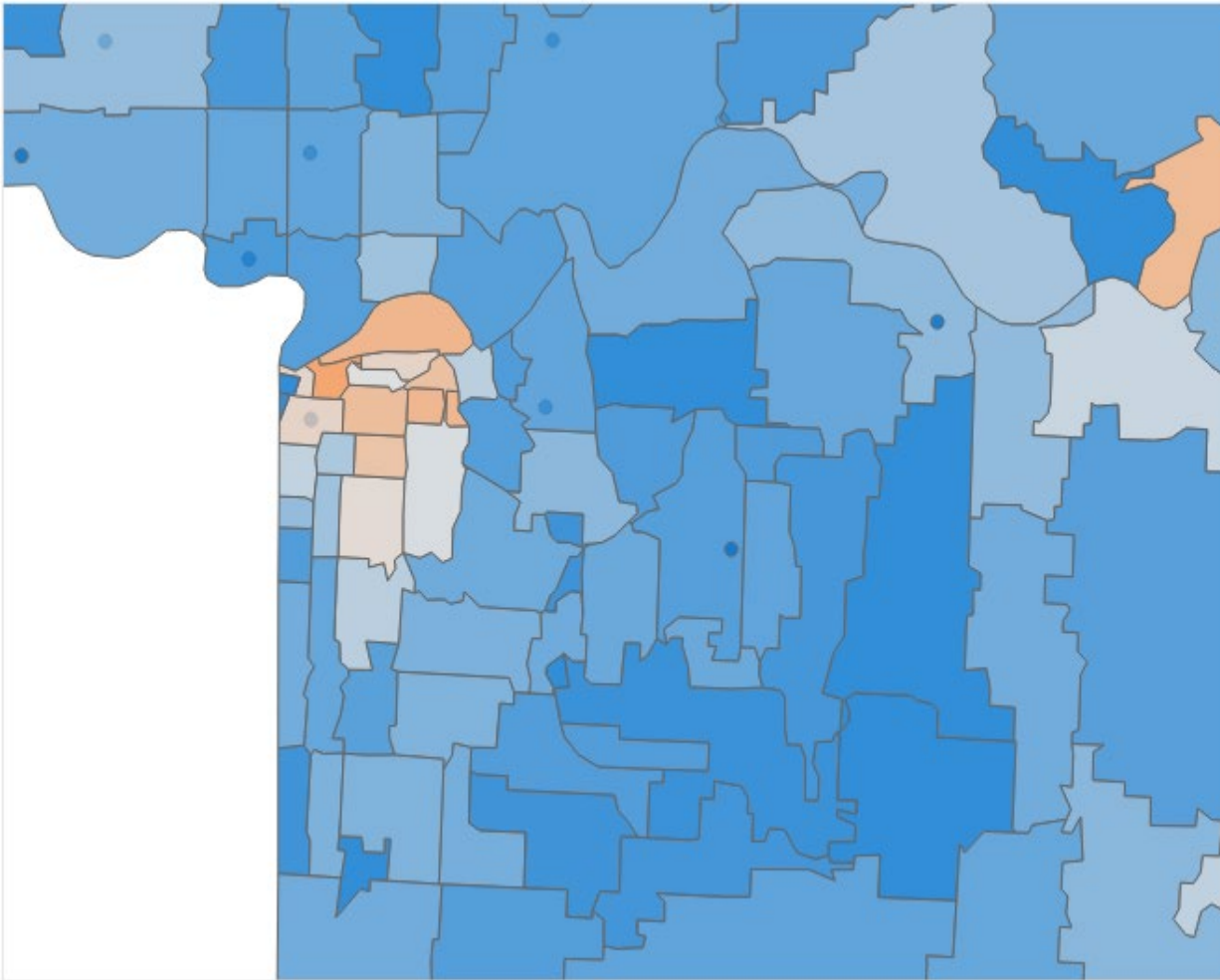


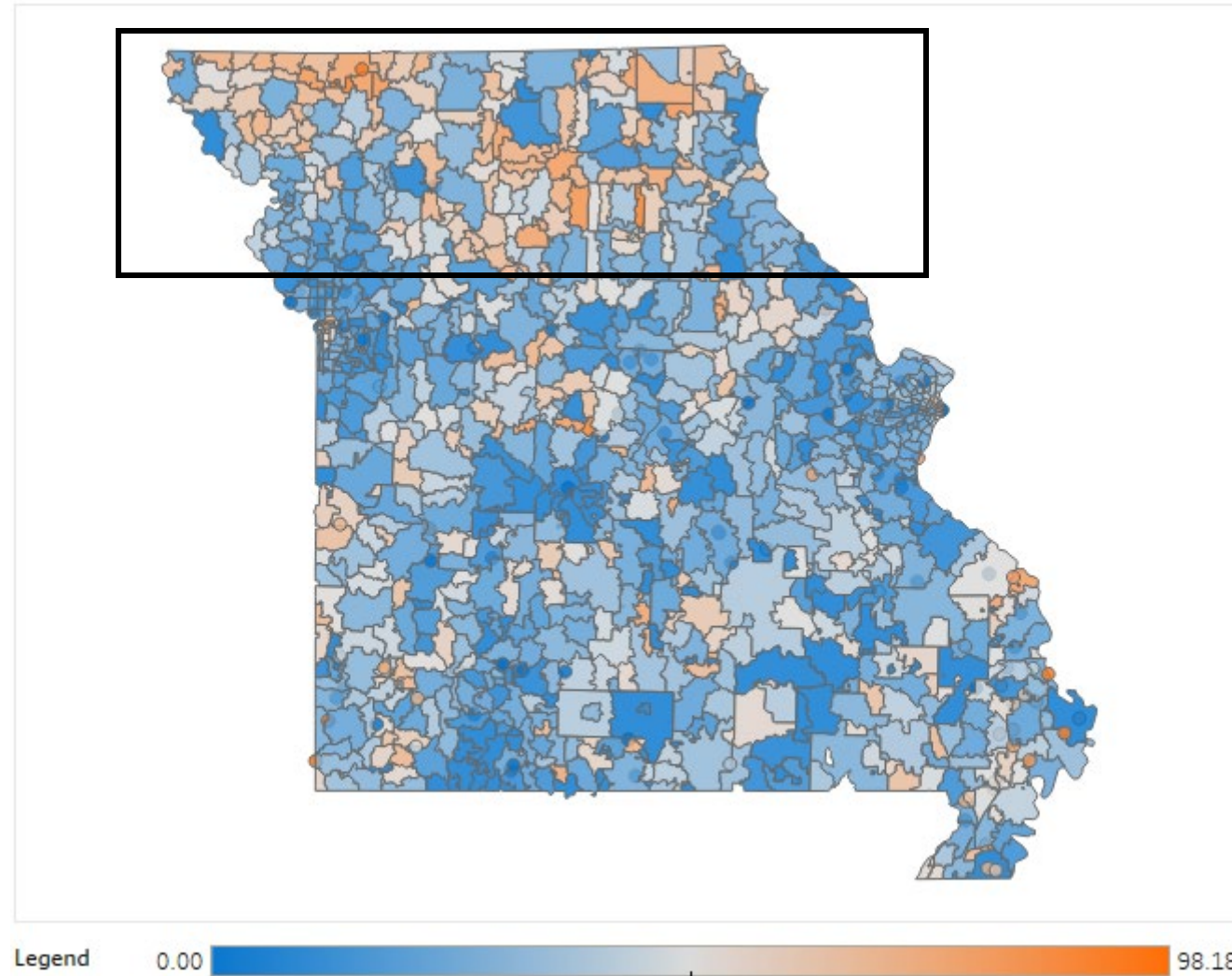
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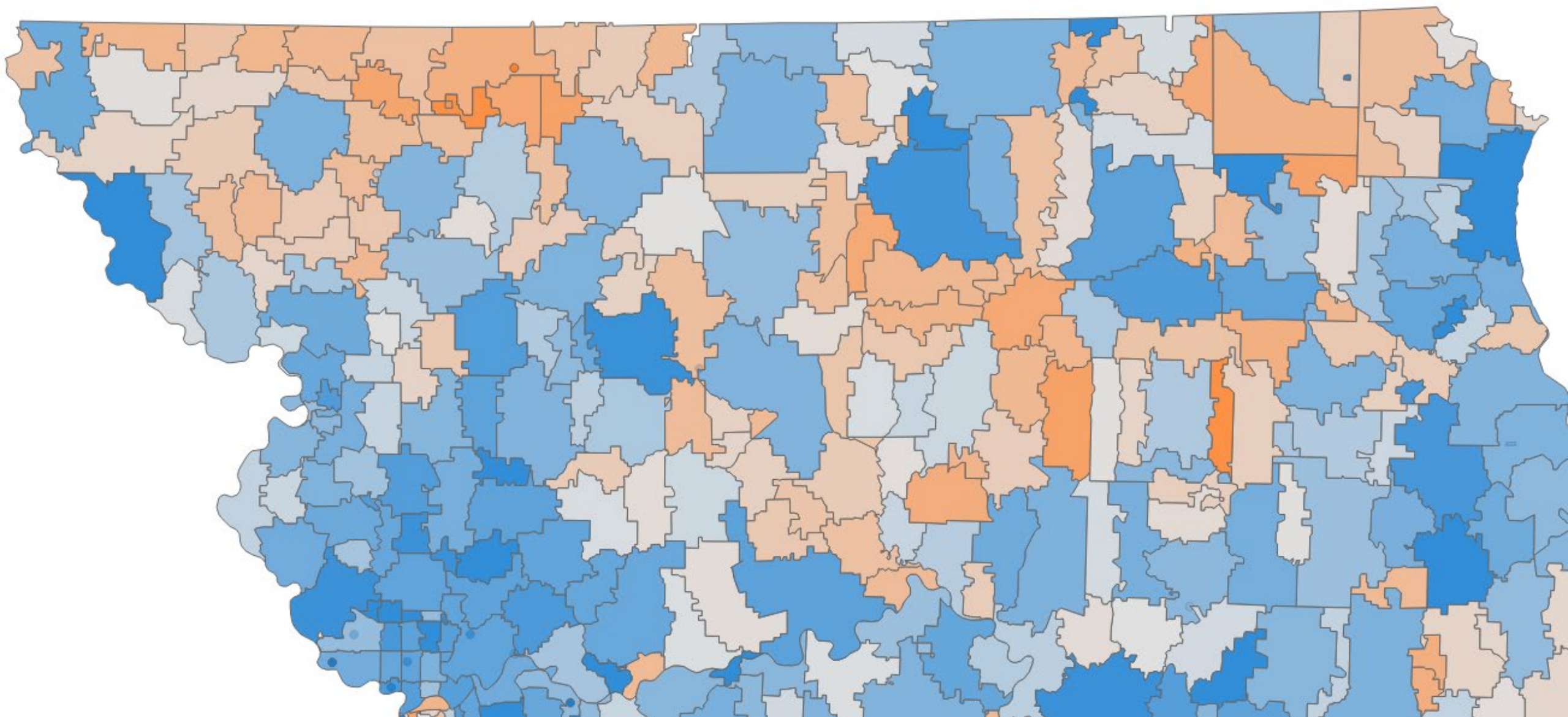


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ST. LOUIS







What's next?

- Produce a report showing the improvements or deterioration in uninsured rates
- Meet with local officials

HEAR FEDERAL AND FEMA UPDATES

**HEAR A PANEL DISCUSSION ON
DEVELOPMENTS IMPACTING WEATHER DATA
COLLECTION**

DISCUSS FUTURE DISCUSSION TOPICS

**DISCUSS ANY OTHER MATTERS BROUGHT
BEFORE THE WORKING GROUPS**