

*2023 Summer National Meeting
Seattle, Washington*

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

Tuesday, August 13, 2023
3:30 – 5:00 p.m.

Meeting Summary Report

The Catastrophe Insurance (C) Working Group met in joint session with the NAIC/FEMA (C) Advisory Group Aug. 13, 2023. During this meeting, the Working Group and the Advisory Group:

1. Adopted its Spring National Meeting minutes.
2. Heard an update on the progress of the Catastrophe Modeling Primer. The drafting group formed by the Working Group has been meeting monthly to continue drafting the primer. Several sections have been drafted since the Spring National Meeting. The drafting group hopes to complete the drafting before the Fall National Meeting.
3. Heard from Alabama, Louisiana, and Minnesota about their mitigation programs. Alabama started Safe Home Alabama in 2016. Since Safe Home Alabama's inception, Alabama has worked with Louisiana and Minnesota to help them start their own programs. Louisiana and Minnesota used many of the elements of Alabama's program. These programs provide a tremendous amount of health and safety benefits.
4. Heard a presentation from the Federal Alliance for Safe Homes (FLASH) on its resilience playbook and state insurance regulator resource guide. The playbook provides resources available to states for mitigation grant programs.
5. Heard from State Farm about the need to create an efficient process of providing information on behalf of their insureds that can be shared with FEMA to help them obtain federal loans and grants. Suggestions were discussed regarding using a uniform process, as the current process leaves consumers with little or no disaster for weeks following a catastrophic event. NAIC staff will reach out to FEMA following the Summer National Meeting.
6. Heard a presentation from the Center for Insurance Policy and Research (CIPR) Center of Excellence (COE) regarding its available programs. The COE is working with partners to provide documents that are beneficial to state insurance regulators, such as catastrophe modeling documentation.
7. Heard a recap of the FEMA Region 1 event held in Maynard, MA. The Working Group heard about the various ways in which it could collaborate with FEMA, as well as understanding FEMA's role. The Region 1 attendees had the following takeaways: 1) there is a need for improvement in consumer education; 2) a need to continue to work with FEMA on messaging; 3) a need for strengthening



relationships with agents through education; 4) a need for discussing adjuster access to disasters; and 5) a need to know whom to contact from FEMA following a declared disaster.