Meeting Summary Report

The Catastrophe Insurance (C) Working Group met March 16, 2024, in joint session with the NAIC/FEMA (C) Advisory Group. During this meeting, the Working Group and Advisory Group:

1. Adopted their 2023 Fall National Meeting minutes.

2. Heard a federal update, which included information about the federal budget for 2025. Items included in the budget proposal include $23 billion for climate adaptation and resilience, resources for flood hazard mapping, and investment in wildland firefighters. Other legislation of interest includes topics about artificial intelligence (AI) in natural hazard modeling, emergency preparedness, wildfire resilience and mitigation, acceleration of FEMA’s delivery of funds, improving the federal Flood Insurance Rate Map Interagency Act, and reauthorizing the federal Earthquake Hazards Reduction Act of 1977 through fiscal year 2028.

3. Heard an update on the Center of Excellence (COE) resiliency activities. The COE has partnered with the Federal Alliance for Safe Homes (FLASH) to author the Resiliency Policy Resource Guide and Retrofitting Playbook for Regulators. Additionally, the COE will provide zone training on resilience, which will be held in April for the Northeast, Southeast, and Western Zones. The COE also has a resiliency hub designed to assist departments of insurance (DOIs) to become more resilient to disaster, and it will begin to work with states on resiliency efforts.

4. Heard an update from California on its recent flooding and 2023 disasters.

5. Heard from Maryland about the catastrophe materials it uses following a catastrophe. Maryland has many resources it is willing to share, including:
   A. After the storm messages
   B. Alerts
   C. Brochures
   D. Consumer advisories
   E. Disaster preparedness documents
   F. Frequently asked questions (FAQ)
   G. Insurance FAQ
   H. Monthly emails
   I. Pre-disaster cards and videos
   J. Post-disaster cards, messages, and videos
   K. Podcasts
L. Sample social media posts  
M. Storm videos  
N. A virtual disaster center and a message about its existence  

6. Heard an update about FEMA coordinating with insurers and state insurance regulators to make the process for insureds needing documentation to get individual assistance more uniform. FEMA is to meet with insurers and members of the Working Group and Advisory Group to continue updates on its individual assistance program. It also plans to work with insurers to create a national process for insurers to provide FEMA with various required information.

7. Heard an update on the FEMA Region 3 workshop, which includes the following states: Delaware; Maryland; Pennsylvania; Virginia; Washington, DC; and West Virginia. The Pennsylvania Insurance Department will host the workshop May 6–7.

8. Heard an update on the 2024 Earthquake Summit, which will be held in October.