

NAIIC

**NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS**

OUR MEETING WILL BEGIN SHORTLY

WELCOME TO THE

Joint Meeting of the Catastrophe Insurance (C) Working Group and the NAIC/FEMA (C) Advisory Group

IN-PERSON ATTENDEES

Wi-Fi Network: **NAIC2023**; Password (case sensitive): **Summer2023**

VIRTUAL ATTENDEES

- Audio will be muted upon entry
- If virtual attendees would like to speak, please use the "Raise Hand" feature and we will let the Chair know you'd like to speak
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- For additional help, please contact NAIC Technical Support team at MeetingTechHelp@naic.org or call (866) 874-4905

SEATTLE

NAIC

**2023 SUMMER
NATIONAL MEETING**

Joint Meeting of the
Catastrophe Insurance (C)
Working Group and the
NAIC/FEMA (C) Advisory Group

August 13, 2023
3:30- 5:00 p.m. PT
Seattle Convention Center
Signature Room–Level 5

Agenda:

- | | |
|--|---------------------|
| <ol style="list-style-type: none"> 1. Consider Adoption of its Spring National Meeting Minutes
—<i>Director Chlora Lindley-Myers (MO)</i> 2. Hear an Update on the Progress of the Catastrophe Modeling Primer
—<i>Sara Robben (NAIC)</i> 3. Hear from Alabama, Louisiana, and Minnesota About Their Mitigation Programs—<i>Commissioner Mark Fowler (AL), Commissioner James J. Donelon (LA), and Peter Brickwedde (MN)</i> 4. Hear a Presentation from the Federal Alliance for Safe Homes (FLASH) on Resources Available to States for Mitigation Grant Programs
—<i>Leslie Chapman-Henderson and Eric Vaughn (FLASH)</i> 5. Discuss Ways to Create an Efficient Process About Proof of No Insurance to FEMA for Individual Assistance—<i>Steve Simkins (State Farm)</i> 6. Hear from the Center for Insurance Policy and Research (CIPR) Center of Excellence (COE) Regarding its Available Programs
—<i>Jennifer Gardner and Shaveta Gupta (CIPR)</i> 7. Hear a Recap of the FEMA Region 1 Event Held in Maynard, MA
—<i>Director Chlora Lindley-Myers (MO)</i> 8. Discuss Any Other Matters Brought Before the Working Group and Advisory Group— <i>Director Chlora Lindley-Myers (MO)</i> 9. Adjournment | <p>Attachment A</p> |
|--|---------------------|

CATASTROPHE INSURANCE (C) WORKING GROUP

Chlora Lindley-Myers, Chair/ Cynthia Amann/Jo LeDuc Mike Causey, Vice Chair/ Jackie Obusek Jimmy Gunn/Brian Powell Chad Bennett Jimmy Harris Lucy Jabourian/Lynne Wehmueller George Bradner Michael Yaworsky/Alexis Bakofsky/ Virginia Christy/Jane Nelson Gordon I. Ito/Kathleen Nakasone Travis Grassel Julie Holmes James J. Donelon Joy Hatchette	Missouri North Carolina Alabama Alaska Arkansas California Connecticut Florida Hawaii Iowa Kansas Louisiana Maryland	Jerry Condon/Matthew Mancini Mike Chaney Carl Sornson Melissa Robertson Tom Botsko Cuc Nguyen David Dahl/Ying Liu/Raven Collins David Buono Glorimar Santiago Beth Vollucci Will Davis Stephanie Cope Mark Worman/J'ne Byckovski David Forte Allan L. McVey	Massachusetts Mississippi New Jersey New Mexico Ohio Oklahoma Oregon Pennsylvania Puerto Rico Rhode Island South Carolina Tennessee Texas Washington West Virginia
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NAIC Support Staff: Sara Robben

NAIC/FEMA (C) ADVISORY GROUP

Glen Mulready, Chair Carter Lawrence, Vice Chair Brian Powell Shauna Nickel Lucy Jabourian/Deborah Halberstadt George Bradner Alexis Bakofsky Amy L. Beard Travis Grassel Julie Holmes James J. Donelon	Oklahoma Tennessee Alabama Alaska California Connecticut Florida Indiana Iowa Kansas Louisiana	Joy Hatchette Andy Case Jo LeDuc Melissa Robertson Alex Cheng Beth Vollucci Larry D. Deiter Marly Santoro Matt Stoutenburg Allan L. McVey	Maryland Mississippi Missouri New Mexico Oregon Rhode Island South Dakota Virginia Washington West Virginia
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Agenda Item #4
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of Safe Homes (FLASH) on Resources
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Jimmy Gunn/Brian Powell	Alabama	Carl Sornson	New Jersey
Chad Bennett	Alaska	Melissa Robertson	New Mexico
Jimmy Harris	Arkansas	Tom Botsko	Ohio
Lucy Jabourian/Lynne Wehmueller	California	Cuc Nguyen	Oklahoma
George Bradner	Connecticut	David Dahl/Ying Liu/Raven Collins	Oregon
Michael Yaworsky/Alexis Bakofsky/ Virginia Christy/Jane Nelson	Florida	David Buono	Pennsylvania
Gordon I. Ito/Kathleen Nakasone	Hawaii	Glorimar Santiago	Puerto Rico
Travis Grassel	Iowa	Beth Vollucci	Rhode Island
Julie Holmes	Kansas	Will Davis	South Carolina
James J. Donelon	Louisiana	Stephanie Cope	Tennessee
Joy Hatchette	Maryland	Mark Worman/J'ne Byckovski	Texas
		David Forte	Washington
		Allan L. McVey	West Virginia

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Shauna Nickel	Alaska	Melissa Robertson	New Mexico
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George Bradner	Connecticut	Beth Vollucci	Rhode Island
Alexis Bakofsky	Florida	Larry D. Deiter	South Dakota
Amy L. Beard	Indiana	Marly Santoro	Virginia
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How Insurance Departments are Leading Resiliency

Leslie Chapman-Henderson, President/CEO
Federal Alliance for Safe Homes (FLASH)

Sunday, August 13, 2023



[Connect on LinkedIn](#)





- 1998 – Volunteer committee of emergency managers, insurers, meteorologists, risk communicators, and organizations dedicated to strengthening homes and safeguarding families
- Today – Nonprofit coalition of more than 100 academic, corporate, nonprofit, and government partners



Twenty-Five Years of Resilience

Leadership

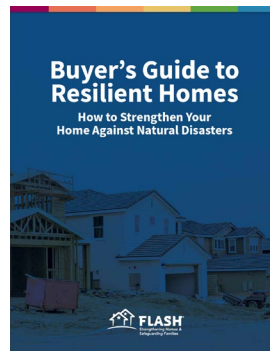


**NO CODE.
NO CONFIDENCE.**

inspecttoprotect.org



Outreach &



**#HURRICANE
STRONG**

**QUAKE
SMART**



#TornadoStrong

www.flash.org

Partnership



Commissioners – A Legacy of Resilience Leadership

- Building Code Leadership
- Retrofitting Initiatives
- Advancing Resiliency Value



Catastrophe Modeling Center of Excellence

An aerial photograph of a residential neighborhood, showing numerous houses and trees. The image is overlaid with a semi-transparent blue filter. A dark blue horizontal band is positioned across the middle of the image, containing the text.

Building Code Leadership

Building Code Leadership – Action Options (As Applicable)

- Educate thought leaders regarding the link between code adoption and consumer safety and savings
- Lead/support public awareness campaigns (Building Safety Month)
- Analyze and track state and local building code adoption status
- Include building code activity in legislative portfolio and priorities
 - Support statewide adoption of current model codes with no weakening amendments
 - Support efforts to maintain three-year code adoption cycles
 - Support efforts to preserve state building code commission powers

Building Code Leadership – FEMA Resources



Building Codes Save: A Nationwide Study

Losses Avoided as a Result of Adopting
Hazard-Resistant Building Codes

November 2020



Building Codes Strategy

Federal Emergency Management Agency

March 2022



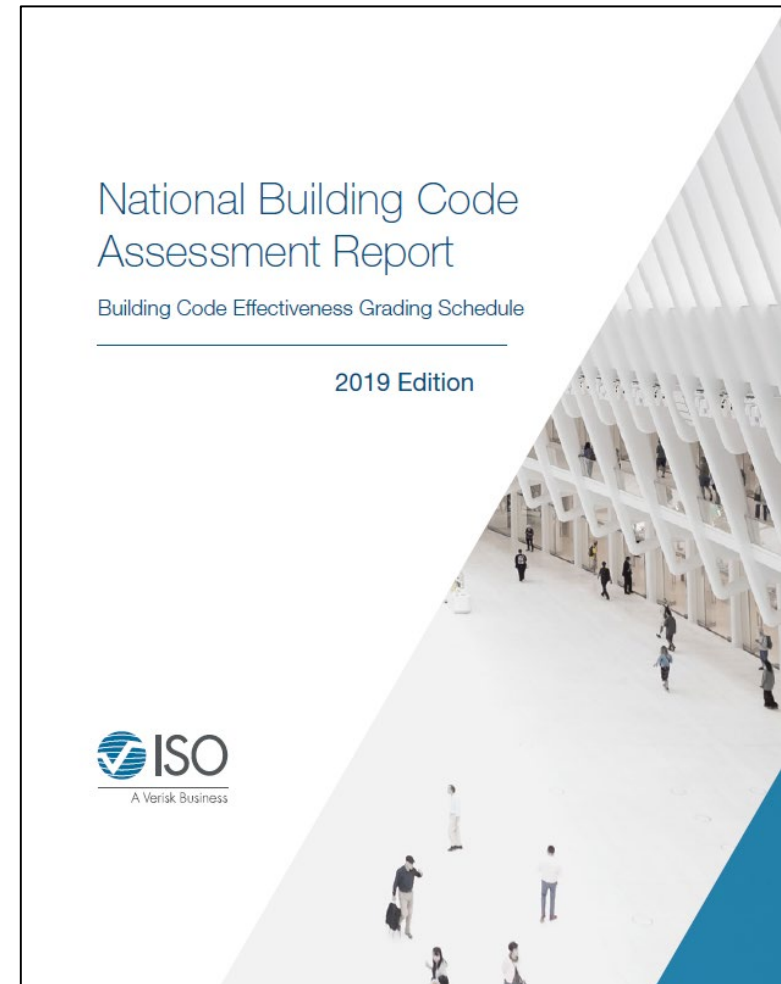
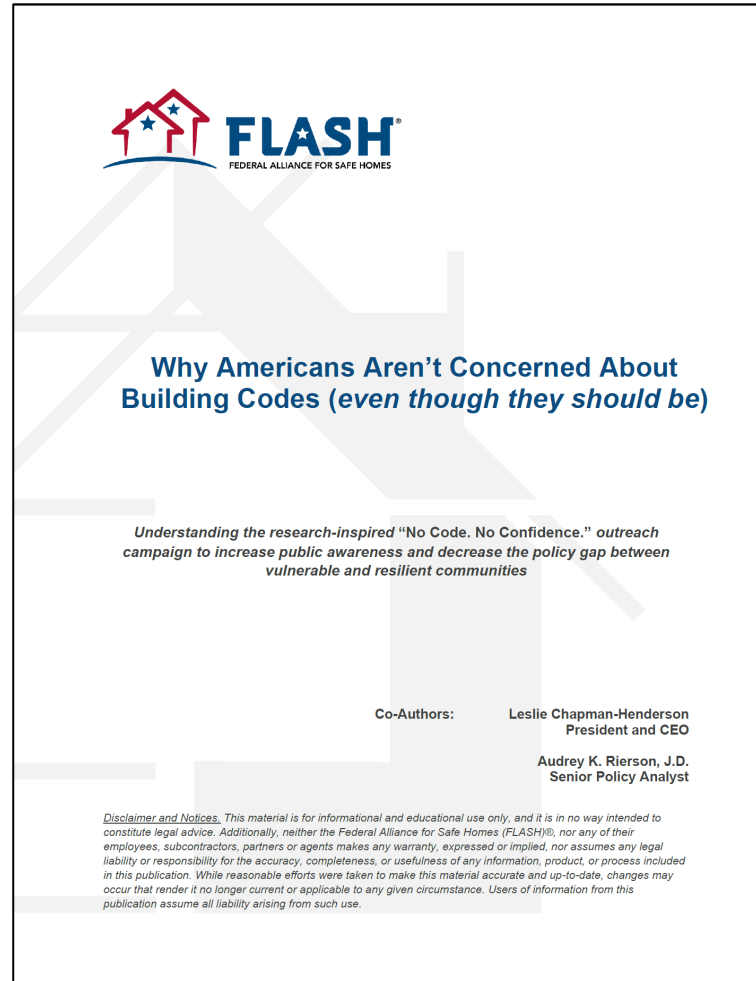
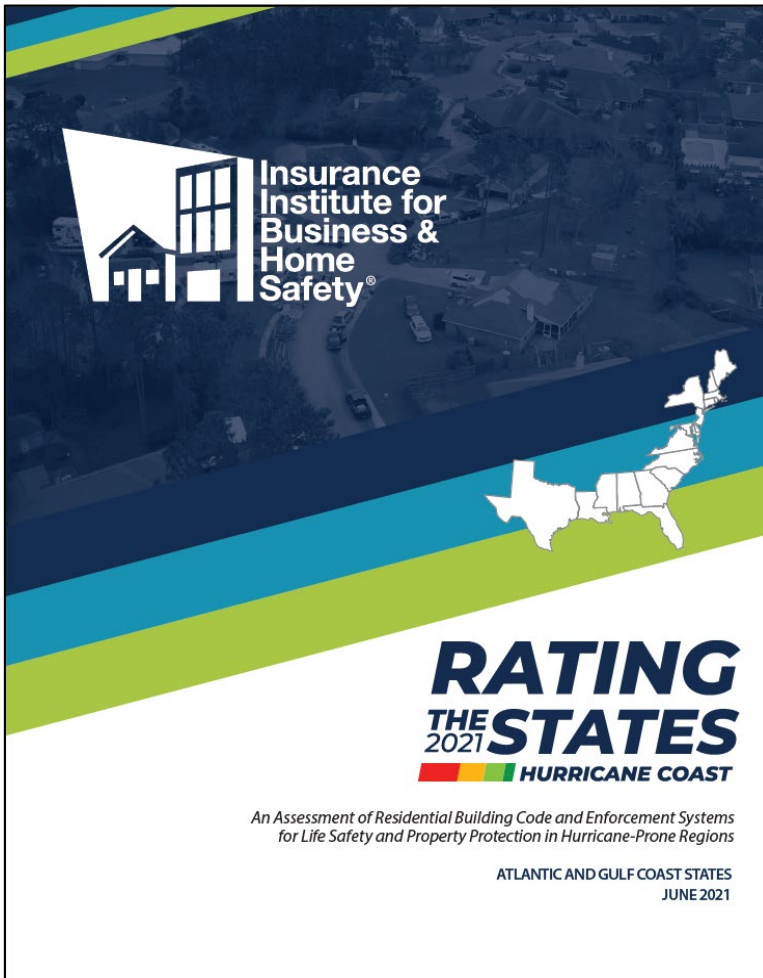
Building Codes Adoption Playbook

For Authorities Having Jurisdiction

FEMA P-2196 / August 2022



Building Code Leadership – Stakeholder Resources



Building Code Policy Leadership – Big Data Resources



See if you're protected

How strong is my building code?

Modern building codes ensure that your home is built using the latest practices and standards to protect against natural disasters like earthquakes, floods, hurricanes, and wildfires. Find the current building codes adopted in your local area.

Enter an address or zip code

Single-family home

Multifamily residence

Commercial building

See if you're protected

What you'll learn



Renovations, retrofits, and upgrades to make your home safer and stronger



If your code is up to date



Your community's disaster history

National Building Code Adoption Tracking Portal

Select tabs below for jurisdictional building code adoption status organized by hazard

Combined Hazards

Flood

Hurricane Wind

Seismic

Tornado

Damaging Wind

Mutual Aid

Legend

Details

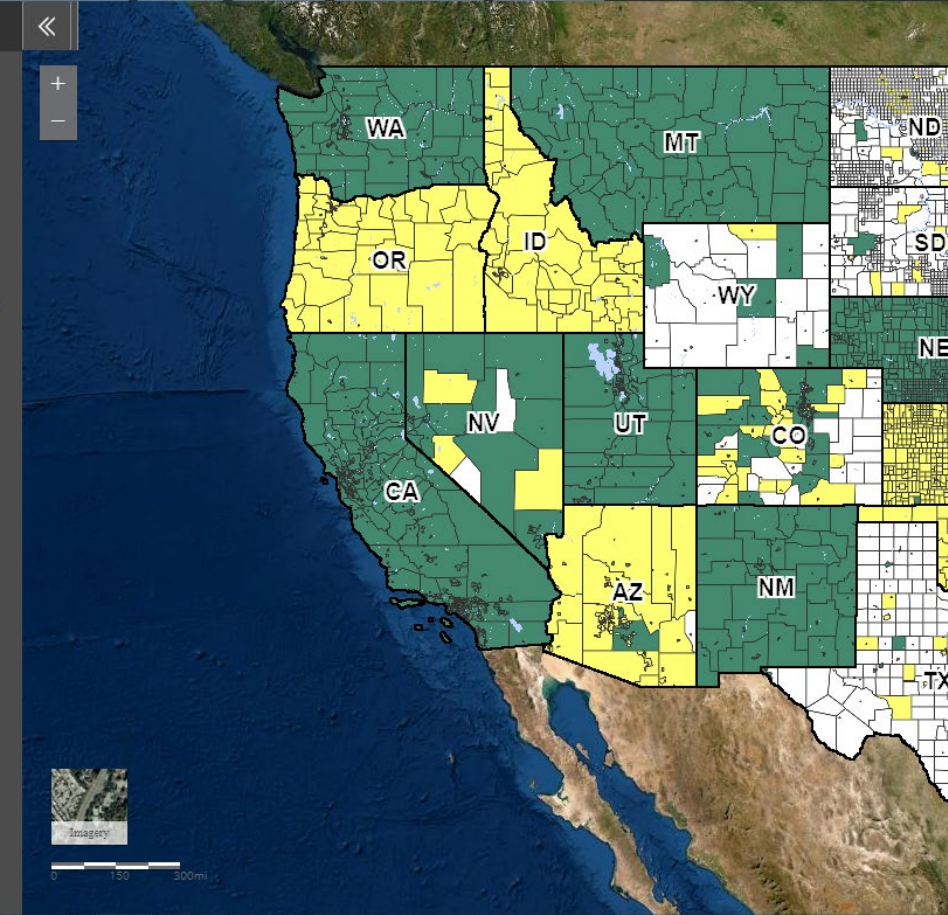
Info

2021 Q2 Combined Hazards

One-or-more hazard risk is a comprehensive hazard view that combines the individual hazards: flood, damaging wind, hurricane wind, tornado, or seismic.

See [BCAT Glossary](#) for more information on one-or-more hazards risk and resistance.

Based upon best available data. Confirm with your state or local building code authority prior to reliance on the data.



See why building codes matter in **A Tale of Two Towns**

An aerial photograph of a residential neighborhood, showing numerous houses and trees. The image is overlaid with a semi-transparent blue filter. A dark blue horizontal band is positioned across the middle of the image, containing the text.

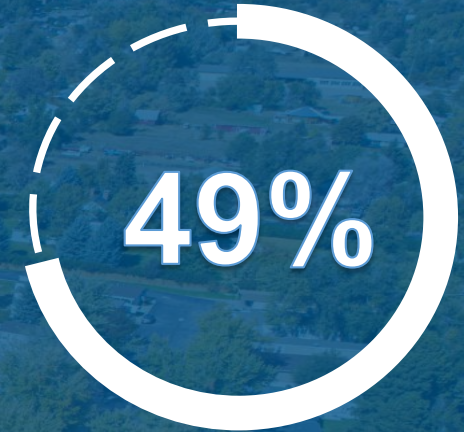
Retrofitting Initiatives

The Retrofitting Opportunity - Convergence

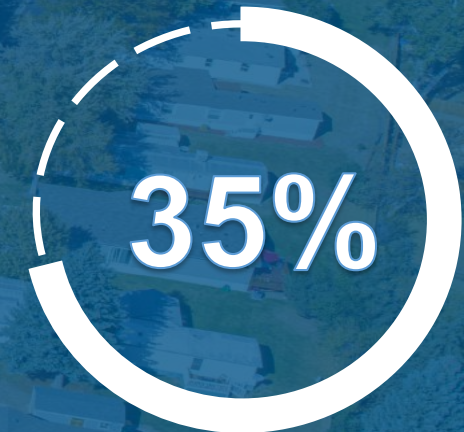
The U.S. owner-occupied housing stock is aging rapidly..., as the residential construction continues to fall behind in the number of new homes built.

With a lack of sufficient supply of new construction, the aging housing stock signals a growing remodeling market, as old structures need to add new amenities or repair/replace old components.

Rising home prices also encourage homeowners to spend more on home improvement. Over the long run, the aging of the housing stock implies that remodeling may grow faster than new construction.



Pre -1980



Pre -1970



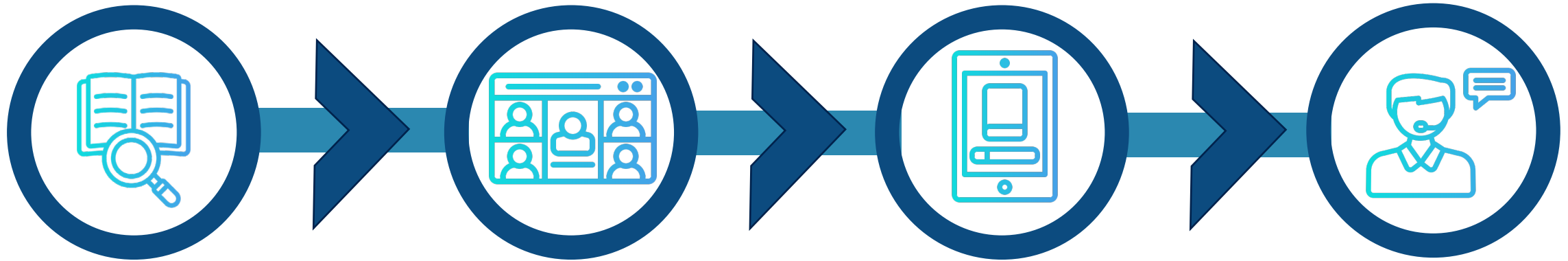
Robert Wood Johnson Foundation

Supporting state insurance departments in retrofitting older building stock to allow residents to recover more swiftly from natural disasters

Research Questions

- 1 What *resource and knowledge gaps* impede widespread retrofitting program implementation?
- 2 What are the *benefits/barriers* for insurance departments to implement a retrofitting program?
- 3 Can a *losses avoided model* focused on mental health, injury, and death be further refined for use by stakeholders?

Research Methodology



Literature

- Measured current perceptions & barriers
- Identified & reviewed 14 state/local programs
- Used results for gap analysis

Interviews

- Measured current perceptions & barriers
- Conducted 17 staff and commissioner interviews
- Established baseline data & information for

Survey

- Collected data on grant requirements, staffing, budgets, etc.
- Sample size = 20 programs
- Created retrofit matrix & programmatic crosswalk

Ideation

- Drove product/service design
- Included 17 stakeholders
- Group discussion led to the Resilience Hub

Research Answers

1

What *resource and knowledge gaps* impede widespread retrofitting program implementation?

- Funding Models
- Operational/Administrative
- Stakeholder Identification
- Model Language and Policies
- Fraud Prevention
- Outreach/Education

Research Answers

2 What are the *benefits/barriers* for insurance departments to implement a retrofitting program?

- Benefits*
- Improve Insurance Availability/Affordability
 - Overall State Economic Stability
 - Improved Building Performance
 - Losses Avoided/Reduced
 - Shorter Recovery Period
 - Safer Communities Overall

Research Answers

② What are the *benefits/barriers* for insurance departments to implement a retrofitting program?

Barrier
s

- Funding Availability/Sustainability
- Administrative Complexity
- Workforce Availability
(Departmental/Inspectors/Contractors)
- Nontraditional DOI Role?

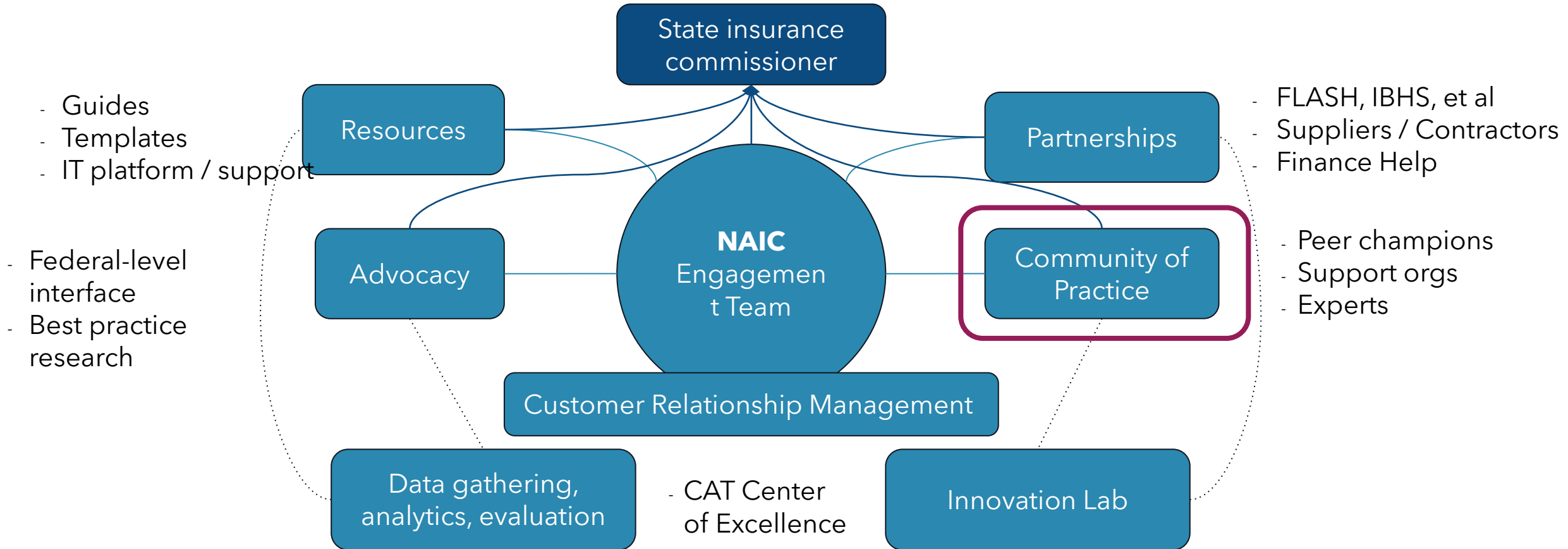
Research Conclusion – *What Departments Want*

- Compendium of funding resources
- Best practices/case studies/research
- CAT modeling alignment/enhancement
- Model policies/endorsement language
- Active Support
 - Licensing or training programs for contractors, inspectors, and staff
 - Support for IT platforms etc.
 - Outreach and communication strategies/assets

Help
Understand
Build/Grow

Resilience Services HUB

Suite of support tapping into wider community and program data



Advancing Resiliency Value



Leveraging a Community of Practice

- Stakeholders with shared goals connected and working collaboratively
- The Vision
 - Safe citizens
 - Healthy insurance markets

Policyholder Protection

- Disaster-resilient communities

What's Next

- *Playbook and Resource Guide* – September 2023
- Building and launching the prototype HUB
- Growing and sustaining the community of practice



Leslie Chapman-Henderson

President/CEO

Federal Alliance for Safe Homes (FLASH)

Leslie@flash.org



Connect on LinkedIn



Agenda Item #5
Discuss Ways to Create an Efficient Process
About Proof of No Insurance to FEMA for
Individual Assistance

Agenda Item #6
Hear from the Center for Insurance Policy
(CIPR) Center of Excellence (COE) Regarding
its Available Programs

Catastrophe Modeling Center of Excellence (COE) National Association of Insurance Commissioners

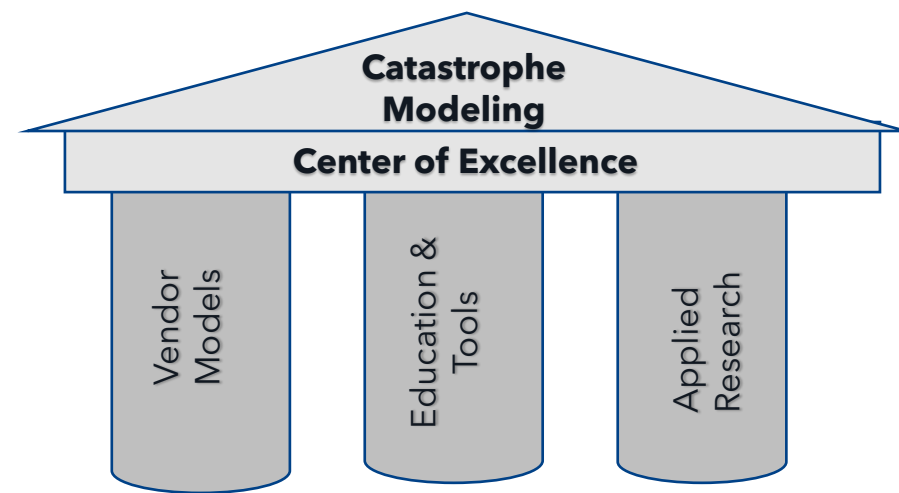
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Center of Excellence – National Association of Insurance Commissioners**



Key Points:

- **CAT COE officially operating for one year** - fully staffed with CAT modeler & industry (RAA, ISCM) relationships solidified
- **Work moving forward across all three pillars with state insurance regulators and NAIC committee engagement*** Of note for CAT Insurance (C) Working Group:
 - CAT Modeling 101 (link to CAT model primer)
 - Memorandum of Understanding (MOU) with the Insurance Institute for Business & Home Safety (IBHS)
 - Research Collaboration with the Federal Alliance for Safe Homes (FLASH)
- Continued development of regulator-oriented tools, training, and research => **Help us, Help you**



Access to Model & Other Related Information

Completed

Regulator Only
Sharepoint COE site

NE and SE zone trainings

Ongoing

Compendiums of
regulatory action and
requirements

Peril model cards

On the Horizon

Market Insight Briefs

Model Vendor Highlights

Collaboration with FLASH

Coordination with various
NAIC Committees

Regulator Access to Catastrophe Modeling Information - *CAT COE SharePoint*



Casualty/Liability



Climate Risk



Cyber



Earthquake



Flood



Hurricane



Severe Connective Storms



Wildfires



Winter Storms

- Access is restricted through a permissioned site and all regulators who wish to obtain access must sign a data use agreement.

SharePoint Access Statistics

- **Signed contracts with 7 catastrophe model vendors and added available technical documentation to the Sharepoint site**
- Shared with 200 (+) identified regulators
- 34 States/Territories have obtained access to the site

Regulators who would like access to the material should send an email to Amy Lopez at alopez@naic.org requesting a link to sign the COE data use agreement.

Repository of model documentation, training materials, research papers and other tools for regulators. *NEW - Research from the Insurance Institute for Business & Home Safety

Education and Training

Completed

Catastrophe Model 101 in person - CO, MA, NY, PR

RAA CAT Risk Management Conference

RMS Exceedance

S.O.F.E. engagement

Ongoing

Access to International Society of CAT Managers (ISCM) training

On the Horizon

Cat Model 101 virtual offering,
• pilot Aug. 21 - Sept. 5,
opening virtual offering Oct. 1

Cat Model 201 development

Insurance Summit 2023

NAIC Western Zone

Applied Research Updates

Completed

Wind Hail Insurance Market
Incentives Study

SE Zone meeting in January 2023

Regulator IBHS Visits in February
and July 2023

In Progress

Colorado wildfire risk assessment
and mitigation research

Co-producing research with the
Society of Actuaries regarding
Climate Risk Disclosures - *focus
on modeling and mitigation
insights*

On the Horizon

Insurance Summit 2023

Earthquake Research in
conjunction with Central U.S.
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Extreme Heat Research with
Praedicat

Severe Convective Storm Research
with Midwestern States

Mark Your Calendars

NAIC Insurance Summit, September 11-14

<https://content.naic.org/events/insurance-summit.htm>



FLASH National Disaster Resilience Conference, November 6-8

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Earthquake Summit, November 13-14

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Registration set to open August 24th



Catastrophe Modeling Center of Excellence

Providing regulators with technical expertise, tools, and information to effectively regulate their markets.

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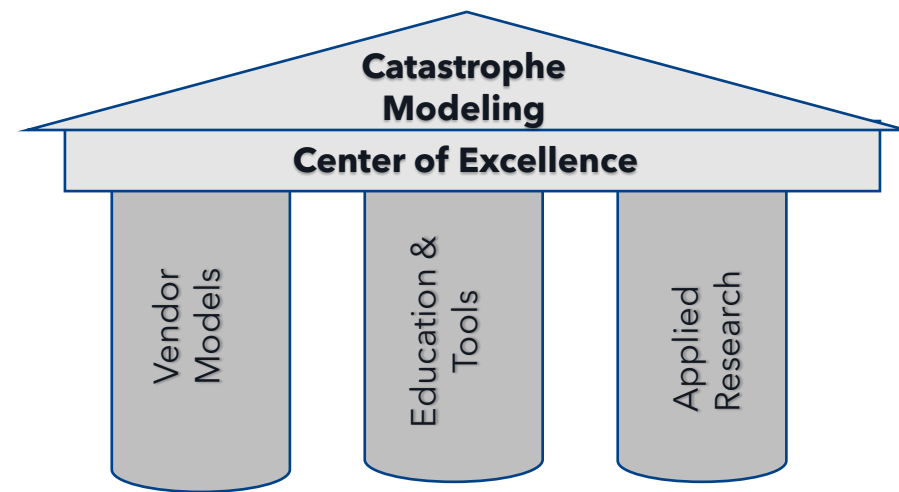


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