

# NAIC Catastrophe Modeling Center of Excellence (CAT COE)

## Resilience HUB and Program Development

March 18, 2025

Brian E. Powell, MBA, CPM  
Catastrophe Risk Resilience Specialist



**The purpose of this presentation is to provide insight to NAIC resources and demonstrate the approach to developing mitigation programs being adopted across the country by departments of insurance.**

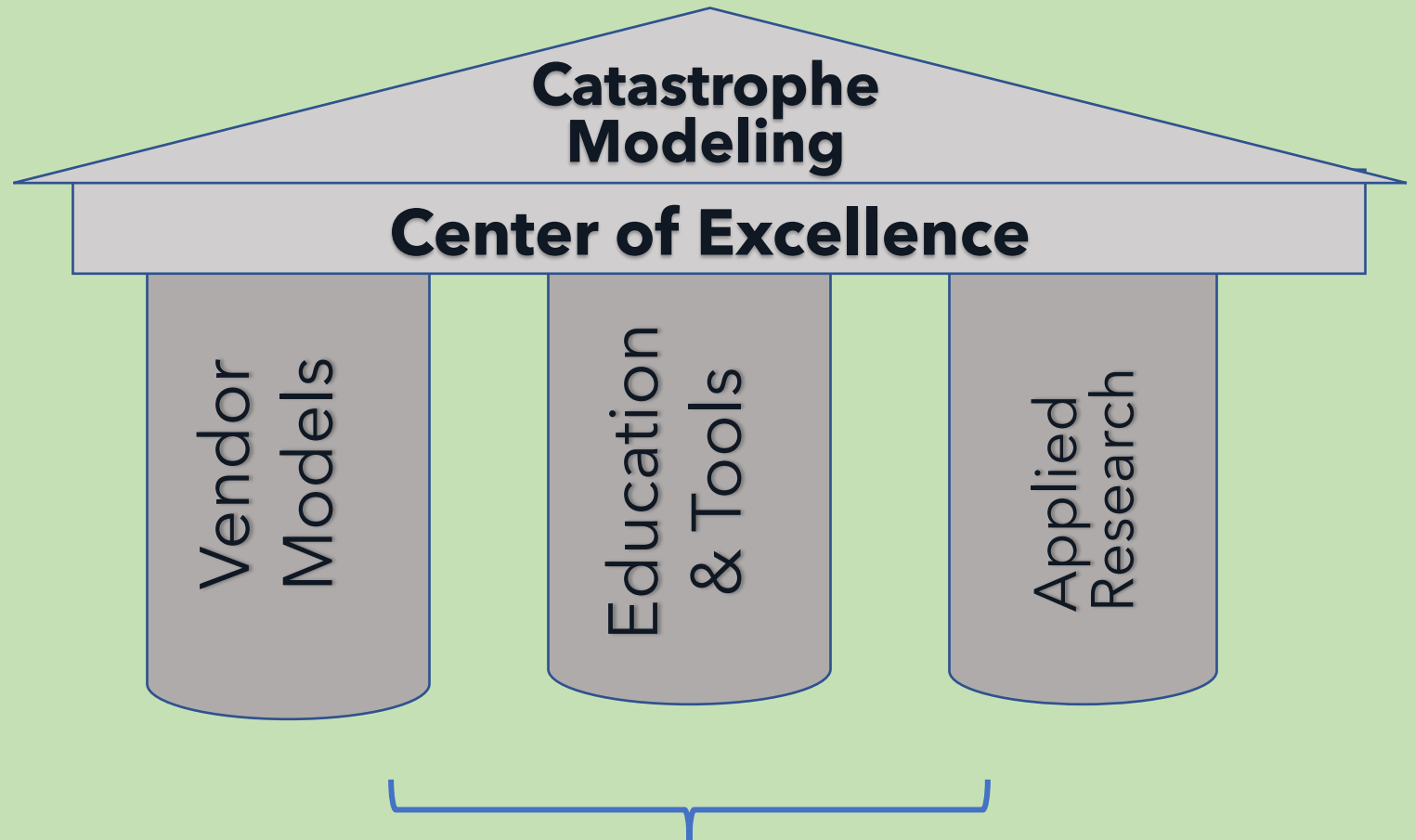


- Use to develop mitigation programs for other perils like earthquake mitigation programs.
- Consider your approach to a program utilizing resources from NAIC's CIPR and CAT COE.
- Look for consistency in the approach to program development as it impacts government, industry and consumers.



## MISSION STATEMENT

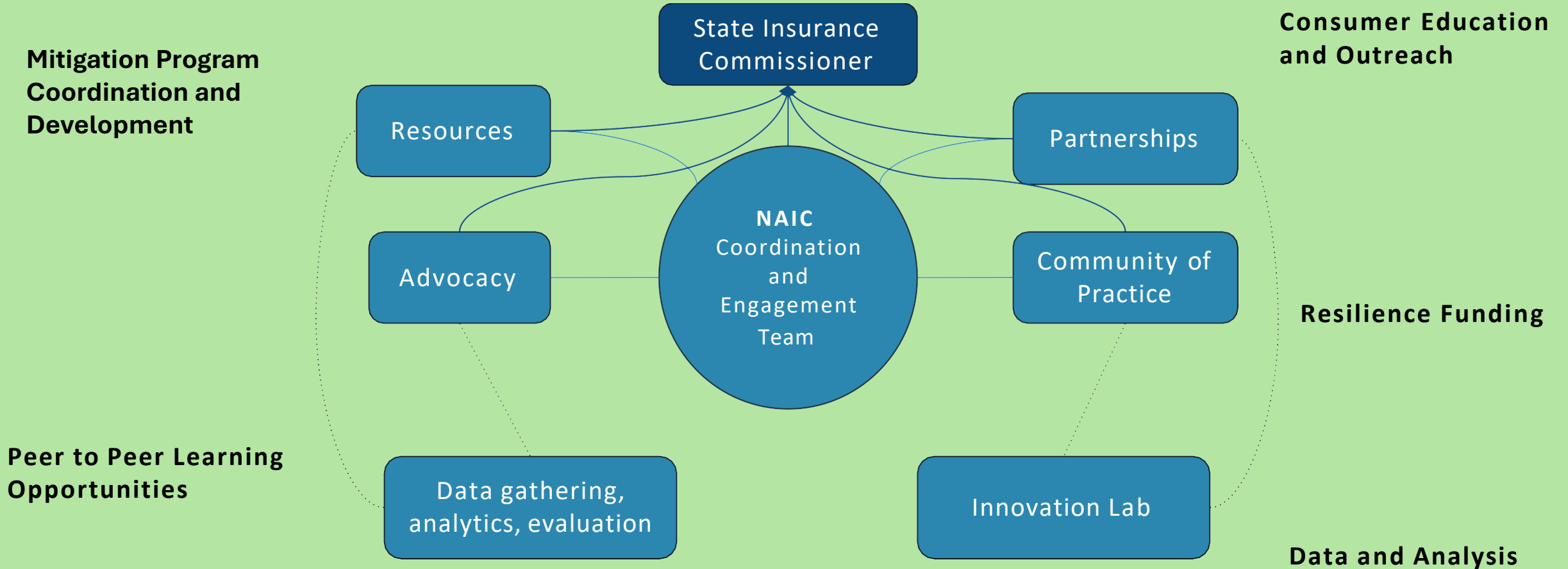
The purpose of the [NAIC Catastrophe Modeling Center of Excellence \(COE\)](#) is to **provide state insurance regulators with the necessary technical expertise, tools, and information to effectively regulate their markets.**



**This includes engaging with the states on resilience and mitigation efforts**



# Mitigation and Resilience Assistance – Resilience HUB



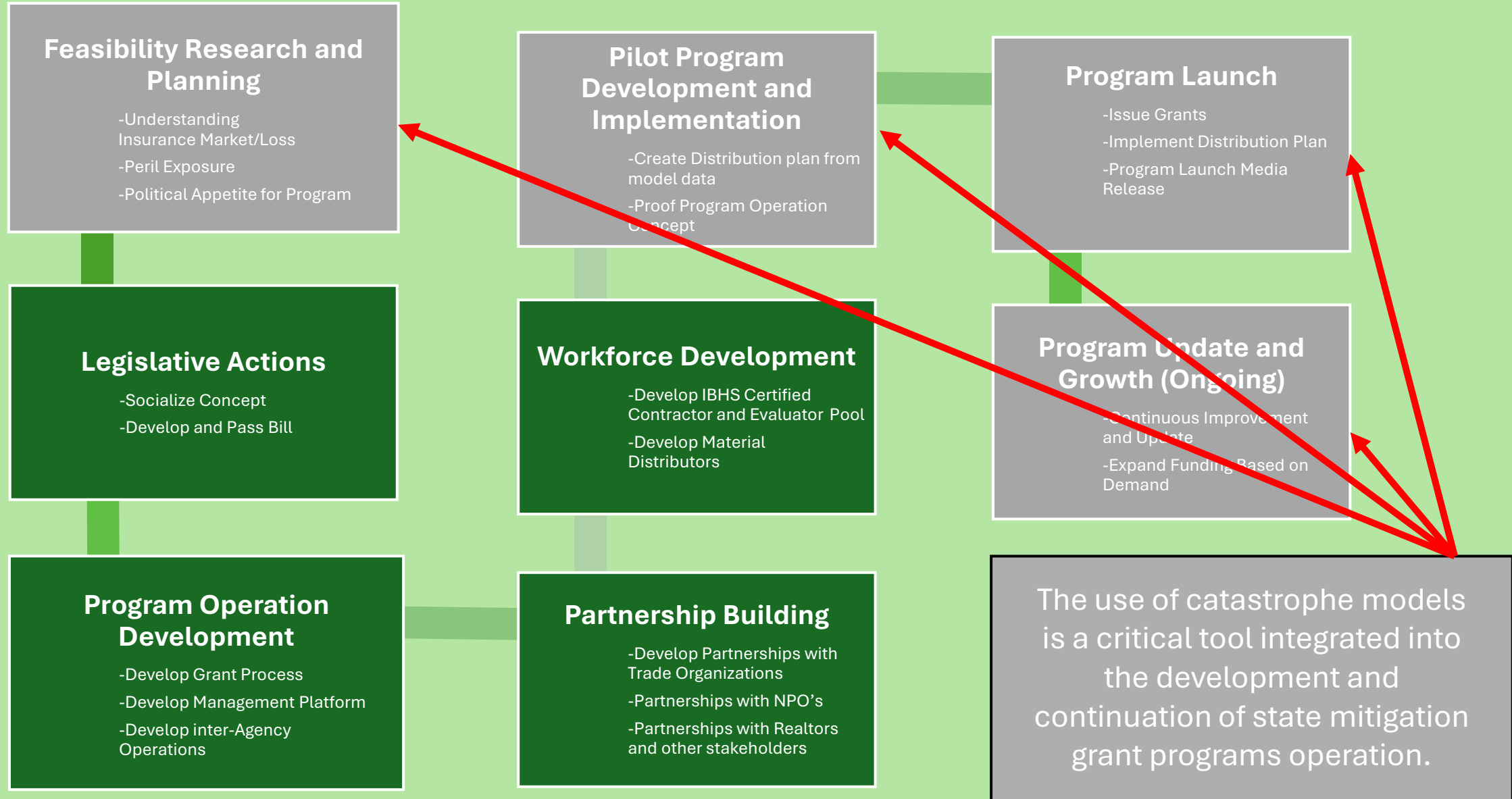


The Resilience HUB is working with states to develop public grant mitigation programs through state departments of insurance to help reduce the loss of property due to the destructive effects of hurricane, severe convective storms, hail and wildfire.

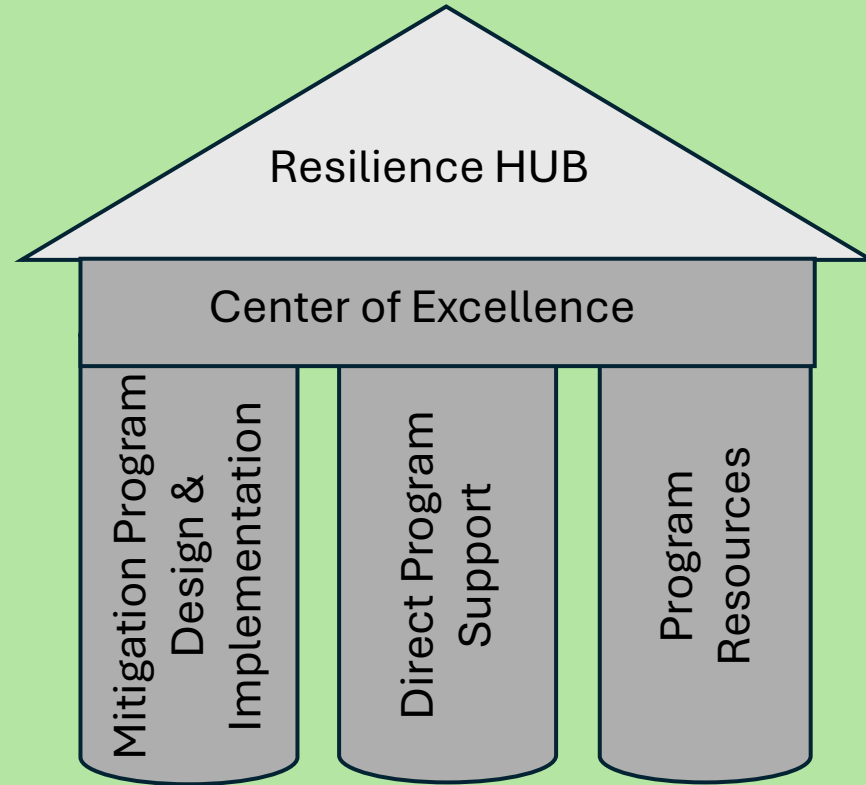




# Summary Workflow for Mitigation Program Development (Key Components)





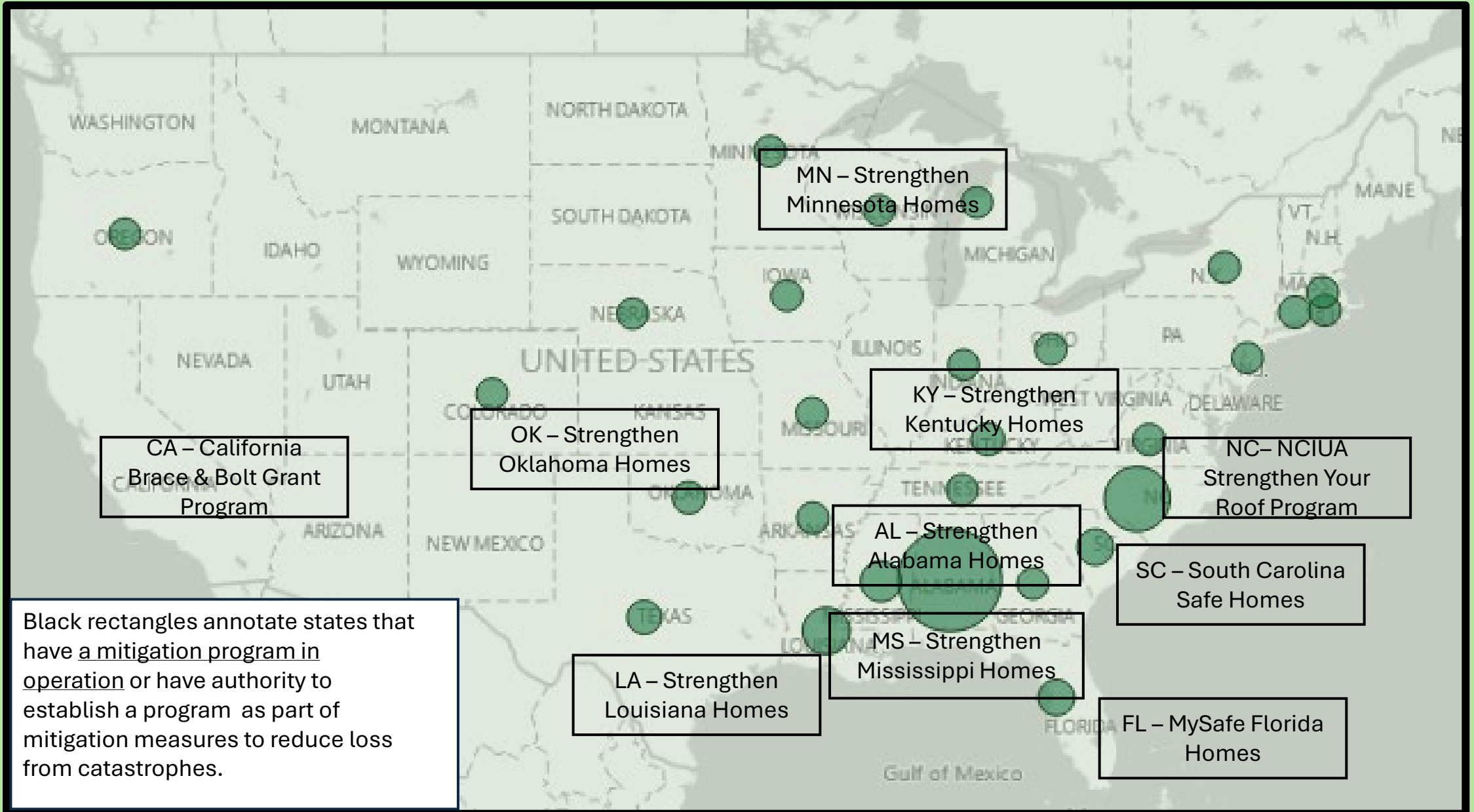


**Example of Direct program support by the CAT COE as it relates to the use of catastrophe models:**

- Models are used to assist states on developing a distribution strategy for pilot programs and for full program roll-out.
- CIPR provides insurance commissioners with a dashboard of various model data outputs to providing a quantitative tool for on-going program distribution management.
- Use models to assist states to determine mitigation premium discounts appropriate for their exposures.
- Provide model output for insurance commissioners giving insurance market insights and ability to measure the impact of mitigation efforts within a market.



### Mitigation Programs Across the United States



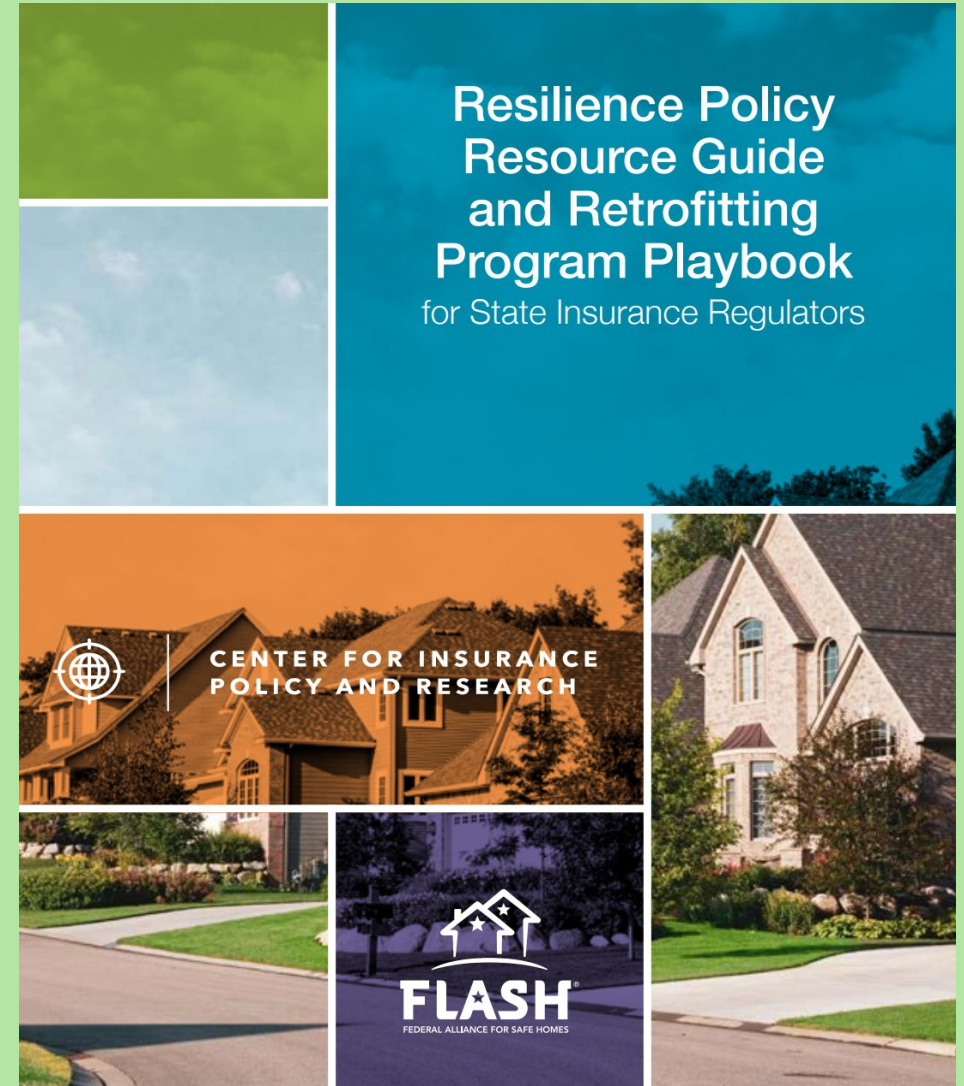
Black rectangles annotate states that have a mitigation program in operation or have authority to establish a program as part of mitigation measures to reduce loss from catastrophes.





## Development of resource products

- i. Building Code Policy Leadership
- ii. Creating and Sustaining Retrofit Programs
- iii. Creating a Culture of Resilience





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

<https://content.naic.org/research/center-of-excellence>

## **Contacts**

- Jeff Czajkowski, CIPR Director - [jczajkowski@naic.org](mailto:jczajkowski@naic.org)
- Brian Powell, Catastrophe Risk Resilience Specialist - [bpowell@naic.org](mailto:bpowell@naic.org)
- Eli Russo, Enterprise Risk Management Advisor - [erusso@naic.org](mailto:erusso@naic.org)
- Roger Claybrooke, Catastrophe Risk Data Analyst - [rclaybrooke@naic.org](mailto:rclaybrooke@naic.org)

