

Blueprint for Resiliency

Recommendations of the CID Severe Weather Mitigation & Resiliency Advisory Council

Presented By: George Bradner, Assistant Deputy Commissioner of P&C Division

The Council's Work

- Convened in October 24 by Commissioner Mais
- Charged with developing actionable strategies to help build resiliency in CT
- Council represents insurance industry, regulators, academia, consumers, finance, building construction and emergency management.
- 2 Public meetings featured nationwide resiliency experts to explore best practices
- Issued final report with recommendations in June 25



Advisory Council Members

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Co-Chair Sonja Larkin-Thorne – Consumer Advocate

Co-Chair Robert Hotaling – Deputy Program Advisor for Infrastructure at the State of Connecticut

George Bradner – Connecticut Insurance Department, Assistant Deputy Commissioner of Property & Casualty

Richard Branigan – Chief Executive Officer at American Red Cross Connecticut and Rhode Island

Bryan Garcia – President and CEO, CT Green Bank

Joseph Mathieu – VP, Office of Chief Underwriting Officer, The Hartford

Eric Nelson - Senior VP of Enterprise Catastrophe Risk Management, Travelers

James O'Donnell – Professor of Marine Sciences and Executive Director of Connecticut Institute for Resilience & Climate Adaptation (CIRCA), UConn

Jim Perras – CEO, Home Builders & Remodelers Association of Connecticut, Inc.

Joanna Wozniak-Brown – Climate & Infrastructure Policy Development Coordinator, CT OPM

Matthew Wulf – Head Government Affairs Americas, Senior VP, Swiss Re





Key Recommendations

Partner with Existing Programs



Support and partner with existing mitigation and resiliency programs to provide immediate support to homeowners.

Existing programs

- Connecticut Department of Housing's CT Homes
- Energize CT
- Habitat for Humanity North Central Connecticut
- Connecticut Green Bank's Smart-E Program

Fortified Mitigation

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Launch a pilot mitigation grant program focused on reinforcing roofs to meet the IBHS Fortified™ standard in high-risk areas.

Image: IBHS website, CertainTeed™ compliant roof system

Education Outreach

A photograph of a flooded street at night or dusk. A red octagonal stop sign is visible on the right side of the road. The water is dark and reflects the surrounding environment. Overlaid on the left side of the image is the text "WELCOME TO THE CID FLOOD INSURANCE INFORMATION CENTER" in white, bold, sans-serif capital letters.

**WELCOME TO THE CID
FLOOD INSURANCE
INFORMATION CENTER**

Expand public awareness and insurance education to help residents understand their risks and how to reduce them.

Funding Sources



Explore incentives such as tax credits and catastrophe savings accounts to encourage mitigation.



Help At-Risk Communities



Support equity by prioritizing funding for low- and moderate-income households in high-risk communities.

Develop Workforce

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Invest in workforce development by training evaluators and contractors in resilience upgrades.

Mitigation Matters

*\$1 spent on mitigation brings a return of \$11**

These recommendations recognize that mitigation at the household level has a ripple effect. It reduces disaster recovery costs, keeps families in their homes, protects public safety, and stabilizes the insurance market over time.

Thank you