

Office of the Commissioner of Insurance: Commissioner Afable leads national pre-disaster mitigation effort

Posted on Wednesday, Jun 2, 2021

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Madison, Wis. — Today, Wisconsin Insurance Commissioner Mark Afable led his first meeting as Chair of the Pre-Disaster Mitigation workstream within the National Association of Insurance Commissioners' (NAIC) Climate Risk and Resilience Task Force.

“Mitigating the impact of weather-related disasters is a critical aspect of any resiliency effort,” said Commissioner Afable. “Today’s meeting was an important next step toward encouraging greater collaboration across the insurance industry, consumers, and others to ensure our communities are prepared for a changing climate.”

According to the National Oceanic and Atmospheric Administration’s [Billion-Dollar Weather and Climate Disasters database](#), there were 20 severe storm, two flooding, and six drought-related billion-dollar disasters that affected Wisconsin between 2000 and 2020. In the face of the increasing prevalence of severe weather events, homes, businesses, and other property are all at risk of water damage, fires, and more. Insurance rates may be impacted as these risks become more common and the damage becomes more severe. Mitigation efforts can benefit both the insured and the insurer by reducing the frequency and amount of claims which in turn keeps rates low.

This workstream is committed to approaching pre-disaster mitigation from multiple angles: educating consumers about how they can prepare for these risks;

identifying the return on investment for mitigation efforts; and working with the insurance industry to develop best practices in rating and underwriting.

“Climate-related disasters are on the rise, so this work is timely and necessary for the long-term financial security of our state’s consumers, insurers, and communities,” finished Commissioner Afable.