Draft Full Chapter Outline

- Introduction
  - Founding legislation
  - Establishment of Working Group
    - Membership
    - Meetings
  - Mission Statement
  - Subgroups
    - Core questions for consideration, such as nature-based solutions, thoughtful relocation, equity issues, and the current protection gap.
- Climate Change Impacts in California and Insurance
  - Statement of Problem
  - Discussion of Major Perils
    - Flood and crossover with Sea Level Rise
    - Extreme Heat
    - Wildfire
  - Cross-cutting issues
    - Evacuation Building codes for homes, businesses, and streets
- What are insurance solutions that drive greater resilience
  - Flood
    - Follow outline Chapter Structure Outline
    - Short-run recommendations
    - Long-run recommendations
  - Extreme Heat
    - Follow outline Chapter Structure Outline
    - Short-run recommendations
    - Long-run recommendations
  - Wildfire
    - Follow outline Chapter Structure Outline
    - Short-run recommendations
    - Long-run recommendations
- Conclusion
  - Integrated solutions
    - Avoiding additional development in high risk areas of each peril
    - Development of a Climate Resilience Risk-Transfer Mechanism clearinghouse at the Department of Insurance to communicate both recommendations that are implemented and additional risk transfer mechanisms that are initiated in the state
    - Applications for national or international leadership
  - Proposed further work
  - Proposed performance metrics
- Appendix
  - Reference materials
  - Acknowledgements