

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