

**Maryland Commission on Climate Change**  
**Adaptation and Response Working Group**

**May 7, 2018**  
**2:00 pm - 4:00 pm**

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Maryland Department of Natural Resources, C-1  
580 Taylor Avenue, Annapolis, MD 21401  
Call-in Number: (888) 394-8197  
Access Code: 324193#

**Attendees:** Mark Belton, Matt Fleming, Catherine McCall, Kim Hernandez, Joe Abe, Megan Granato, DNR; Susan Payne MDA; Debbie Herr Cornwell MDP; Gary Setzer, Kevin Wagner, Scott Zacharko MDE; Brian Ambrette ESLC; Elizabeth Habic SHA; Nell Ziehl MHT; Kate Charbonneau, Alex DeWesse, Charlotte Shearin, CAC; Erik Meyers TCF; Fredrika Moser UMD Sea Grant; Cliff Mitchell, Allison Gost, Daniel Foster, MDH; Joy Hatchette MIA; Maria Brown Maryland Association of Pediatrics; Emily Vainieri OAG; John Fiastro MEA; Denise Rayborn Wickersham; Dave Snyder, Nancy Egan, Property Casualty Insurers Association of America; Jim Whittle, Eric Goldberg, Minor Carter, Steve Simchak, American Insurance Association

**By Phone:** State Treasurer Nancy Kopp; Margie Brassil of Delegate Stein's office; David Costello IEER; Hannah Brubach, Jim George MDE; Sandy Hertz MDOT; Jenna Lobby Textiles Association

2:10 PM Meeting Began

**Agenda Item #1: Welcome, Introductions, and Review of Agenda**

- Round of introductions
- Approval of 12/11/17 minutes - (Brian Ambrette ESLC; Andrew Asgarali-Hoffman MEMA)
- Announcement: State of the Coast - May 21-23 in Cambridge. Addressing Healthy Ecosystems, Resilient Communities & Vibrant Economies. By invitation on the first day, there will be an ACCO climate training program. <https://mdstateofthecoast.org/>

**Agenda Item #2: 2018 ARWG Regional Meetings & 2018 Schedule**

- Announcement: MACo abstract was not accepted; climate will be incorporated into other ongoing efforts in 2018 and climate-specific meetings to be planned in 2019. Secretary Belton will reach out to MACo and MML to identify opportunities to speak at their meetings.

**Agenda Item #3: Climate & Health**

- Dr. Cliff Mitchell (MDH) described their renewal award application.
- MDH will be planning regular meetings of individuals/agencies interested in public health and climate issues to advance regionally-specific information to Maryland communities.
- Interest in discussing data sharing initiatives and advancing climate and mental health conversations. MDH is re-examining the extent to which the healthcare community is being engaged in climate conversations, especially related to climate and asthma

relationships. Marylanders are concerned about linkages between climate/health and children/grandchildren. Additional discussion and thought at a small group scale to identify upcoming opportunities to engage various communities.

- MDH will be presenting during the Maryland Climate Academy at the State of the Coast Conference.
- **Action Item:** Please contact Cliff Mitchell ([cliff.mitchell@maryland.gov](mailto:cliff.mitchell@maryland.gov)) or Allison Gost ([allison.gost@maryland.gov](mailto:allison.gost@maryland.gov)) if interested in participating in an ARWG Public Health Committee.

#### **Agenda Item #4: Insurance Industry & Adaptation**

- Joy Hatchette (MIA) provided a brief background of 2008 insurance and climate discussions and a highlight of the 2012 review and report (“[Report on Availability and Affordability of Personal and Commercial Property and Casualty Insurance in Coastal Areas in Maryland](#)”) led by Commissioner Therese Goldsmith regarding the availability/affordability of insurance in coastal areas.
- Jim Whittle (AIA) and David Snyder (PCIAA) provided an overview of their work and their respective association’s purview with personal and commercial insurance organizations.
- (1) Role of insurance industry and natural catastrophe - there is a recognition that there is a relationship between the insurance market and natural catastrophes, especially when considering how to help firms maintain solvency. There is not consensus about how this relationship works in the market. Beyond their role to pay claims they recognize their obligation to provide information about risks, to conduct research, and to incentivize good practices.
- (2) Relationship between insurers and government - government plays a critical role in leadership. Example was given about federal highway safety requirements. Maintaining a cooperative relationship is key. Insurance perspective on “environment” - natural/built and business.
- (3) Recommendations for mitigation and adaptation. IBSH building standards, ensuring that the building and codes environment provides for everyone. Capitalizing the industry so that the firms remain solvent for when a disaster occurs. Insurers will deploy in areas where they feel like it is a sound environment. Risk and pricing needs to reflect risk. Rewards positive action, discourages poor action (where to build, structure to build, materials). Cross-subsidization - transferring risk, don’t want to create an environment where good risk covers the bad risk.
- (4) Insurance innovations - technologies (e.g. LiDAR equipped drones) being used in evaluating impact or mapping risk both pre- and post-loss. This type of technology allows insurance industry to understand risk to better target and deploy capital. Crop coverage, flood coverage - already types of coverage. Catastrophe bonds emerging. Mentioned advancements in parametric insurance and infrastructure insurance (e.g. NY/Hurricane Sandy - \$1B reinsurance payment on the transit system).
- Acknowledgement of the National Flood Insurance Program and number of people who are not insured.
- Maryland insurance law requires insurers to offer discounts for certain actions to reduce risk - [Insurance Article 19-210](#) (hurricane shutters, brace gables, tie-downs)
- Program for fortified homes - rating of the states related to code enforcement. Training of building code enforcement officers.
- Questions and discussion on whether premiums adequately reflect risk and/or vulnerable populations.

### **Agenda Item #5: Climate Change Vulnerabilities in the Mid-Atlantic Region**

- Dr. Charles Colgan presented about a review of current research of economic risks in the Mid-Atlantic
- The report addresses composite rankings of vulnerability scores for 63 counties on 11 vulnerable factors. In the region, Maryland was second most vulnerable on medium inundation, sixth most vulnerable on high inundation. At 6 ft, metropolitan areas in NYC and Norfolk result in higher economic impact, by Maryland will experience impacts much sooner than other states.
- Major factors in economic impacts in Maryland varied by county (population, total employment, summer tourism & recreation, infrastructure, fishing communities, social vulnerability). For example, Talbot, Dorchester, Worcester and Calvert counties are most vulnerable with “ocean employment”; Somerset County is most vulnerable to Housing at 3 ft of sea level rise; Harford, Cecil and Queen Anne’s counties are most vulnerable for fisheries impacts.
- The entire report is available [online](#).

### **Agenda Item #6: ARWG Work Plan, Old & New Business**

- The 2018 updates to the ARWG work plan were approved at the April 2018 MCCC meeting.
- **ACTION ITEM:** DNR is coordinating a review of the ARWG adaptation strategies implementation status. ARWG member agencies listed as “lead” under each recommendation are asked to please provide an update to the implementation status table by July 20, 2018. Table can be found [at this link](#) and will be sent around via email.
- Next ARWG meeting is July 30 from 10am - 12pm.
- 1-pagers for MCCC are available [online](#). The ECO Work Group is trying to keep better track of anytime people in the commission reach out to marylanders about climate change. This would include sharing the fact sheets, or speaking at a conference, etc. The form can be accessed here: <https://goo.gl/forms/ilimJJjRnSqdWjy1>
- Healthy Soils field day in Queen Anne’s County - 36 participants in April visited an organic and conventional operation to understand new focus on carbon and soils initiatives.

The next meeting is scheduled for July 30, 2018 at 10:00 am.

Adjourned 3:53 PM

