Insurance Endorsements to Support Climate-Ready Residential Rebuilding Post-Disaster: Environmental Defense Fund Report



Walter Wright, Jr.
wwright@mwlaw.com
(501) 688.8839

09/16/2025

The Environmental Defense Fund ("EDF") issued a report titled:

Insurance Endorsements to Support Climate-Ready Residential Rebuilding Post-Disaster ("Report").

Authors of the Report include:

- Carolyn Kousky
- EDF Associate Vice President, Economics and Policy Analysis
- Talley Burley
- EDF Manager, Climate Risk & Insurance

EDF describes the Report as providing a:

…practical pathway for insurers to transform post-disaster recovery into an opportunity for resilience, helping build safer, more climate-ready communities, and offering policymakers a model to stabilize coverage for the future.

Suggestions found in the Report include:

- Select the right upgrades: Focus on proven, high-impact measures like FORTIFIED roofs, wildfire-safe materials, and electrification.
- Keep coverage affordable: Design endorsements so they deliver big benefits at manageable cost to households.
- Build demand: Make climate-ready options the easy and obvious choice for policyholders.
- Provide guidance and education: Offer clear, simple information and support to help homeowners navigate rebuilding decisions.
- Strengthen the workforce: Ensure builders and contractors have the training needed to deliver upgrades at scale.

Components of the Report include:

- What is a Climate-Ready Rebuilding Endorsement?
- Related Examples.
- Benefits for the Policyholder.
- Creating a Successful Climate-Ready Rebuilding Endorsement
- Selecting Upgrades and Interventions.

- Maintaining Affordability.
- Increasing Demand.
- Including Consumer Education.
- Identifying and Growing the Community of Builders and Contractors.
- Next Steps.

A copy of the Report can be downloaded here.