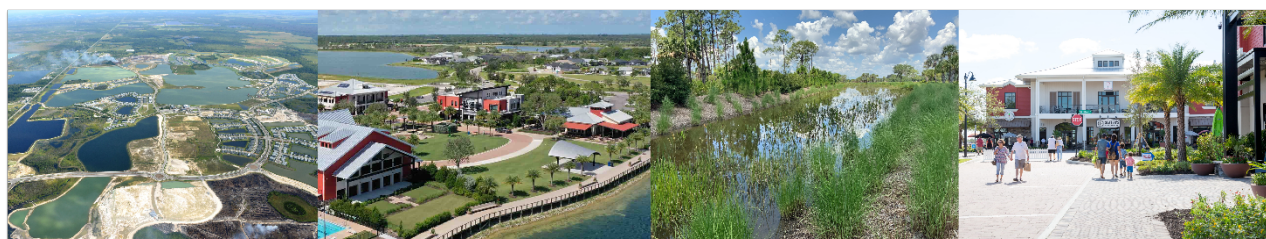


## Babcock Ranch: A model for how insurability planning can be a strategic driver of resilient and sustainable community development



Babcock Ranch is the first solar-powered town in the United States. Its design reflects a forward-thinking approach that integrates environmental stewardship with risk mitigation. Buffered by state-owned preservation lands and built on a site formerly used for agriculture and mining, the community's master plan prioritizes long-term viability through elevated site design, robust stormwater systems, and hurricane-resilient infrastructure. These measures not only protect residents and infrastructure but also align with evolving insurance industry priorities—demonstrating how proactive planning can reduce exposure and improve underwriting outcomes.

With an eye toward helping Babcock Ranch reach its full potential, Stantec worked on the visioning, master plan, land use entitlements, a new zoning code for entitlements, and environmental planning for the community. The result is a walkable, water-conscious community that leverages smart technologies, green building techniques, and a network of hierarchical greenways to promote regional interconnectivity and ecological preservation. This holistic approach to resilience engineering has proven its value: during Hurricane Ian, Babcock Ranch remained virtually unscathed, maintaining power and sheltering evacuees while neighboring areas suffered extensive damage.

From an insurance perspective, Babcock Ranch challenges traditional risk models by advocating for performance-based assessments that reflect actual resilience metrics. This shift is emblematic of a broader industry evolution—where insurers are moving from reactive coverage to proactive risk reduction. Research, such as Swiss Re's Resilience Index, underscores the economic and social benefits of this approach, reinforcing the idea that resilient design is not only insurable but also investable.

Ultimately, Babcock Ranch is more than a community – it's a blueprint for how community leaders, policymakers, finance, technology, and engineering can **converge** to advance risk-responsive solutions that are not only resilient but also insurable and inclusive. By embedding resilience into every layer of its infrastructure and governance, Babcock Ranch sets a precedent for how insurance can be used as a strategic planning mechanism to incentivize smarter, safer, and more sustainable growth in vulnerable regions.