



# **10** TEN ACROSS<sup>TM</sup> CONVERGENCE SUMMATION

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**OCTOBER 22 & 23, 2025**

**JACKSONVILLE, FLORIDA**



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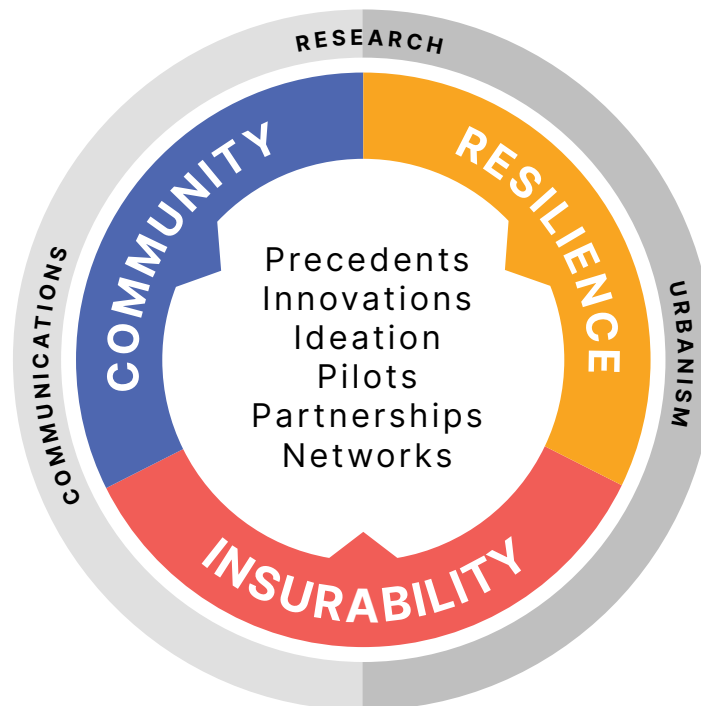


# INTRODUCTION

Ten Across offers a revealing cross-section of the nation—one that serves as a strong indicator of the country's future. Spanning the arc of the U.S. Interstate 10 corridor, this region sits on the front lines of social, economic and climate change, where communities are already experiencing rapid and profound transformation. Escalating risks, from floods and drought to wildfires and increasingly severe weather, make this geography a critical landscape for preparing for what we describe as a **knowable future**.

A core purpose of Ten Across is to elevate awareness of these critical trendlines, the adaptations required to address them, and bring stakeholders together to problem solve and surface opportunities for collective impact. In doing so, we work to support a variety of cities, institutions, governments, and businesses which are responding to this new reality.

The 10X Convergence is a demonstration of this objective—a purposefully curated two-day convening of leaders from government, nonprofits, philanthropy, academia, research organizations, private sector, and innovators in the insurance industry. The overarching goal of the convening was to bring different sectors together that too often work in parallel rather than in coordinated, mutually beneficial manner. The Convergence served to **identify common interests around shared challenges and translate them into action-oriented partnerships and projects for greater collective impact**.



All participants, whether from the public or private sectors, recognized the benefit of coordinated problem-solving in order provide security and vitality to their respective communities. Actionable projects and pilot ideas emerged which are now being evaluated with key 10X Network members and partner organizations to explore collaboration pathways, prioritize potential impacts, and identify the resources needed to move them forward.

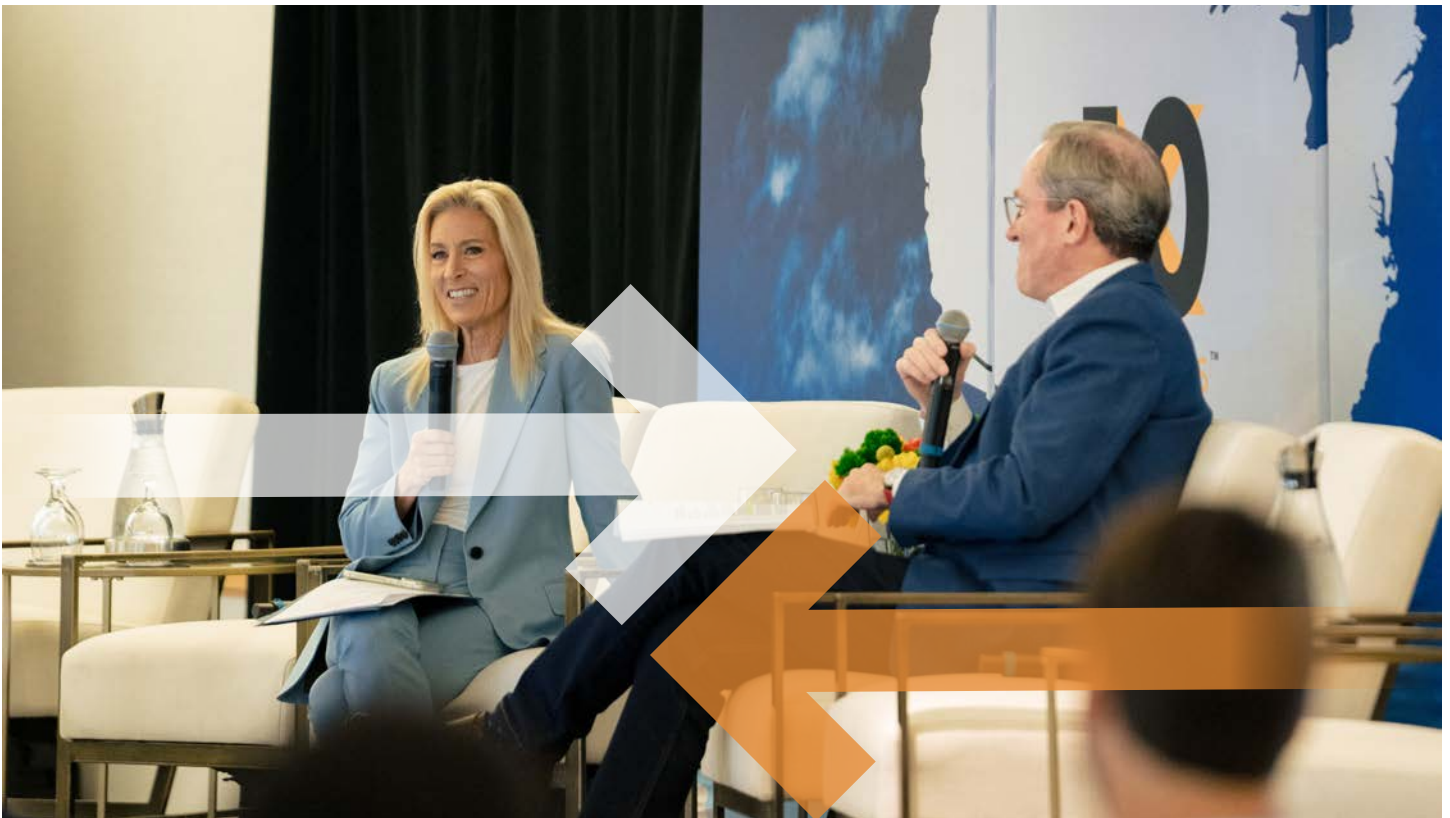
**The following pages provide summaries of topics covered, key insights, takeaways shared, and next steps.**



## DAY ONE

# Collective Conversations + Network Workshops

The first day's program provided an overview of current risk and resilience challenges across the Ten Across region via discussions between featured guest panelists and attending experts. These discussions were complemented by afternoon Ten Across network workshops.





# Opening Sessions

## Conversation: Aspirations on the Future of the City of Jacksonville, Florida

**Mayor Donna Deegan**, Mayor of the City of Jacksonville, Florida

## Observations: What is a community? What is a city? What is a democracy?

**James and Debroah Fallows**, esteemed journalists, writers, and developers of the **Our Towns** project

# Collective Conversations

## On the Front Lines of Community Resilience: Strategies That Work

**Anne Coglianese**, Chief Resilience Office, City of Jacksonville, FL

**Marc Coudert**, Climate Resilience & Adaptation Manager, Austin Climate Action & Resilience, City of Austin, TX

**Ali Frazzinin**, Policy Director, LA County, CA - Chief Sustainability Office

**Fara Ilami**, Regional Resiliency Manager, Northeast Florida Regional Council

**Fatima Luna**, Chief Resilience Officer, City of Tucson, AZ

**Colleen McHugh**, Senior Planner, The Water Institute (moderator)

## Community Foundations Meet the Moment: Expanding Agendas and Impact

**Andy Kopplin**, CEO and President, Greater New Orleans Community Foundation

**Chris Meyer**, CEO and President, Baton Rouge Area Foundation

**Taylor Pineda**, VP of Community Engagement, Arizona Community Foundation

**Isaiah Oliver**, President, The Community Foundation for Northeast Florida

**Sarina Beges**, Associate Directors, Philanthropy and Social Innovation, Aspen Institute (moderator)



## Is the Future Insurable?

### Current Landscape, New Models and Strategies

**Steve Bowen**, Chief Science Officer, Gallagher Re

**Francesca (Cesi) de Quesda Covey**, VP, Community Impact, Knight Foundation

**Charlie Sidoti**, Executive Director, Innsure

**Dean Staples**, VP Innovative Business Opportunities, Stantec

**Duke Reiter**, Executive Director, Ten Across (moderator)

## How Big Can a City Be?

**Fred Jones**, Director, Planning & Design Collaborative, Haskell

**Benjamin S. Kennedy**, VP of Programs, Kresge Foundation

**Ben McNeil**, VP of Sector Solutions, Swiss Re

**Marrilynn Davis**, Senior Advisor, HR&A (moderator)

## Journalists Address Climate Change:

### Models for Productive Engagement

**Sadie Babits**, Senior Supervising Climate Editor, National Public Radio

**Elise Hu**, Multiple-award winning journalist, Author and Writer-VICE News on HBO, NPR

**Miles O'Brien**, National Science Correspondent, PBS Newshour

**Alex Harris**, Lead Climate Change Reporter, Miami Herald

**Battinto Batts**, Dean, Walter Cronkite School of Journalism and Mass Communication, ASU



Scan for full program  
agenda and speaker bios



# Resilience Network Workshop



## Attendees

- **Leslie Antunez**, Senior Municipal Sustainability Manager – City of San Antonio, Texas
- **Allison Boss**, Resilience Project Coordinator – City of Jacksonville, Florida
- **Debra Butler**, Executive Director, American Society of Adaptation Professionals
- **Casi Callaway**, Founder and Director, Activate-Build-Connect, Inc.
- **Julia Chase**, CRO – City of San Diego, California
- **Anne Coglianesse**, CRO – City of Jacksonville Florida
- **Marc Coudert**, Climate Resilience & Adaptation Manager – City of San Antonio
- **Ali Frazzini**, Policy Director, Los Angeles County Chief Sustainability Office, California
- **Ashantae Green**, Sustainability Manager – City of Jacksonville, Florida
- **Jennifer Hinton**, Deputy Resilience Officer – City of Jacksonville
- **David Hondula**, Director of Heat Response and Mitigation – City of Phoenix, Arizona
- **Fatima Luna**, CRO – City of Tucson, Arizona
- **Colleen McHugh**, Senior Planner, The Water Institute
- **Douglas Melnick**, CSO – City of San Antonio, Texas
- **Laura Patino**, CRO – City of San Antonio, Texas
- **Richard Rushforth**, Research Associate Professor, School of Complex Adaptive Systems - Arizona State University
- **Rae Ulrich**, Senior Director, Ten Across
- **Natalia Urbina** – Resilience Manager, City of San Antonio, Texas
- **Grace Wickerson** - Senior Manager, Climate and Health on the Climate and Environment team at the Federation of American Scientists



## Summary

Focusing on recommendations that came out of the April 15, 2025 Extreme Heat Convening, participants prioritized recommendations and identified where opportunities for collective action and collaboration could be leveraged regionally and at a national scale. Context setting presentations were given to help frame breakout discussions.

Topics covered included:

### **Impacts of Extreme Heat to California's People, Infrastructure and Economy Report**

**Debroah Halberstadt**, Special Advisor to the Insurance Commissioner on Biodiversity and Inclusive Insurance, California Department of Insurance

### **The California Communities Extreme Heat Scoring System**

**Walker Wieland**, CalHeatScore Lead – Office of Environmental Health Hazard Assessment/California EPA

### **The following high-priority projects/resources surfaced from the group breakouts discussions:**

- Heat Data Standardization
- Quantifying the Cost of Heat
- Benefit-Cost Analysis Tool
- Heat Plan Coordination Framework
- Infrastructure Threshold Data
- Housing Building Codes/Recommendations

## Action Items

The group agreed to further deliberate the priority list at in early Q1 2026, with a goal of identifying the top three desired projects to begin identifying prospective partners and funding to support the work. It was also noted that



Scan for workshop  
resource materials



# Community Foundations Workshop



## Attendees

### Participating Foundations

- **Isabel Barrios**, Director for Disaster Recovery and Resilience, Greater New Orleans Foundation
- **Daniel Burger**, Program Director at National Academy of Sciences | Gulf Research Program
- **Caroline Ciocca**, Nevada Community Foundation
- **Kellie Chavez Greene**, VP-Programs, Greater New Orleans Foundation
- **David Gilkeson**, Strategic Partnerships & Outreach Officer, Community Foundation of South Alabama
- **Benjy Kennedy**, VP, Programs, Kresge Foundation
- **Andy Kopplin**, CEO - Greater New Orleans Foundation
- **Steve Maislin**, CEO – Greater Houston Area Foundation
- **Chris Meyer**, CEO - Baton Rouge Area Foundation
- **John O'Donnell**, Director, Clean Energy Fund – Baton Rouge Area Foundation
- **Isaiah Oliver**, CEO - Community Foundation of Northeast Florida
- **Barzella Papa**, CEO - North Central Florida Foundation
- **Taylor Pineda**, VP Community Engagement & Impact - Arizona Community Foundation
- **Katrina Rolle**, CEO – North Florida Community Foundation
- **Maya Sanchez**, Program Officer - El Paso Community Foundation
- **Katie Van Dusen**, Program Officer, American Cities, Kresge Foundation

### Supporting Organizations

- **Lauren Augustine**, Executive Director for the Gulf Research Program, National Academies of Science
- **Sarina Beges**, Associate Director, Philanthropy Programs, Aspen Institute
- **Beaux Jones**, CEO, The Water Institute
- **Wellington "Duke Reiter**, Executive Director, ASU - Ten Across
- **Jacob Lipp**, Senior Director of Advancement, West South Central US, ASU Foundation



## Summary

Ten Across Community Foundation CEOs and executive leaders outlined a strategic set of initiatives designed to strengthen cross-regional collaboration and build a durable platform for impact. The discussion focused on advancing shared learning models through targeted pilot programs with partner institutions, while concurrently developing the governance, partnership frameworks, and operating structures needed to support a long-term collaborative network. Leaders emphasized the importance of aligning institutional priorities, standardizing approaches where appropriate, and investing in coordination capacity to ensure scalability and sustainability. Collectively, these initiatives signal a shift toward a more integrated operating model—one that leverages regional assets, accelerates implementation, and positions the Ten Across network as a backbone organization for collaborative action across the corridor.

Participants discussed the need to evolve the traditional community foundation business model to address emerging climate-related challenges while sustaining long-term impact. While the foundation model has historically relied on generalist expertise, addressing climate and sustainability issues increasingly requires specialized knowledge. Foundations must be skilled in directing donor funds to the communities that need them most, particularly rural areas that are disproportionately affected by climate-related risks and often lack access to sustainable solutions. Additionally, participants highlighted the growing importance of catalytic investing, noting that in-house expertise is essential to advise on investment strategies that maximize both financial and social impact.

## Next Steps

The Ten Across team will reach out to each Foundation to set up a discovery call to learn more about each foundation’s current priorities and challenges to identify potential opportunities for regional collaboration and network support. This could include participation with 10X focal areas related to resilience, education, and local journalism.

Sarina Beges, of the Aspen Institute to follow up with group regarding Aspen Institute’s Phase 2 research participation opportunities. Ten Across will work to support Sarina in the process and re-assemble the CF network on other occasions in 2026.



Scan for workshop  
resource materials



# Collegiate Workshop



## Attendees

- **Jeff Carney**, University of Florida College of Design, Construction and Planning
- **Michelle Covi**, University of Georgia, Georgia Sea Grant
- **Ruby Cox**, University of North Florida
- **Christine Drennon**, Trinity University
- **Sondra Evans**, Florida State College Jacksonville
- **Tisha Holmes**, Florida State University
- **Bryan Franks**, Jacksonville University
- **Erin Largo-Wight**, University of North Florida
- **Ali Rellinger**, Mississippi State University
- **Kelly Rhoden**, University of North Florida
- **Karla Saldaña Ochoa**, UF College of Design, Construction and Planning
- **Eusebio Scornavacca**, ASU School for the Future of Innovation in Society



## Summary

Postsecondary attainment and workforce development are top priorities across the Ten Across region. Learners seek engaging, relevant education that connects classroom content to real-world challenges—especially as environmental and social pressures grow. To meet this need, educators must design experiences that empower students as problem-solvers, civic participants, and future leaders ready to build resilient, equitable communities. With this intention in mind the group focused on the following overarching question to frame the workshop’s discussion: ***How can higher education partnerships help advance resilience in 10X communities?***

It was agreed that the Ten Across transect structure creates new opportunities for learner retention and innovative course design, while also enabling programs to offer greater appeal and coherence than stand-alone courses. At the same time, it opens the door for meaningful faculty incentives, including research opportunities, applied projects, and recognition connected to tenure and promotion.

Broad interest in developing curriculum that emphasizes problem-solving, applied learning, and design-thinking approaches, alongside policy-focused content that prepares students to engage with real-world challenges was expressed by the workshop participants. Rather than relying on isolated courses, participants noted the potential for more compelling, programmatic offerings that provide continuity and depth across the student experience.

## Next Steps

Participants committed to launching pilot programs using shared learning modules in partnership with Trinity University and the University of North Florida. Concurrently, they will continue convening to formalize partnership models and design the operational structure of a collaborative network.



Scan for workshop  
resource materials



# Communications Workshop



## Summary

A majority of Americans are concerned about the impacts of a changing climate. How can the stories we tell help transform that concern into action? How do we debunk misinformation, avoid bias, and support the growth of scientific and socioeconomic solutions?

In this workshop veteran journalist Sadie Babits, Senior Supervising Climate Editor, National Public Radio, walked participants through a series of exercises designed to equip them with practical tools to communicate about climate in ways that drive understanding and action, explore how storytelling influences perception across sectors (journalism, education, planning, etc.), and provide space for cross-sector dialogue and peer learning.



Scan for workshop  
resource materials



# Innovating Insurability:

## Case Studies for Inspiration



## Summary

In this workshop three experts representing engineering, insurance and community-based programs shared examples of innovative approaches to addressing insurability challenges in high-risk communities—each with a focus on proactive vs reactive risk reduction. Key factors included performance-based resilience metrics; importance of community members, policymakers, finance, technology and engineering coming together to problem solve risk-responsive solutions; and how leveraging insurance as a strategic planning mechanism to incentivize smarter, safer, and more sustainable growth in climate vulnerable regions is critical to long-term viability.

Presenters included:

- **Renee Collini**, Community Resilience Center at The Water Institute
- **Charlie Sidoti**, Executive Director, Innsure
- **Dean Staples**, VP Innovative Business Opportunities, Stantec



Scan for workshop  
resource materials



## DAY TWO

### Building Insurable Communities

This full-day workshop focused on developing a shared understanding of insurability and the importance of combining cross-sector knowledge, insights and perspectives to address the growing financial challenges of climate risk in Ten Across communities.





# Establishing a Shared Understanding for Collective Action

Morning breakout sessions were designed to deepen participants' understanding of what constitutes a community, the roles played by different sectors, and the resources needed to support collective climate risk planning and mitigation. Below is a summary of what surfaced from several breakout discussions.

## Defining Resilience

Breakout groups comprised of cross sector participants framed resilience as a multidimensional capacity that allows communities not only to recover from disruption but to adapt, transform, and flourish in the face of continuous stressors. They also emphasized that having a shared understanding of resilience and the different forms it takes—social, financial, or infrastructural—is critical to understanding how resilience and insurability planning intersect.

*Resilience is a system-level property, not a project-level feature. Resilience is nested and multijurisdictional... risk doesn't respect boundaries! Definitions must accommodate coordination across nested geographies, from neighborhood associations to federal agencies.*

It emerges from how systems are designed to sense, adapt, learn, and reorganize. Defining resilience requires embedding subjective dimensions (what people value, how they define well-being and happiness) alongside objective ones.

The following types of resilience were identified:

### Infrastructure Resilience

The ability of physical systems (transport, utilities, housing, flood defenses, etc.) to withstand, absorb, and rebound from hazards. Infrastructure resilience should be evaluated not only on durability, but also interconnectivity, redundancy, and modularity.

### Financial Resilience

Financial resilience refers to the ability of individuals, organizations, and governments to absorb and adapt to financial shocks, including sudden medical expenses, rising insurance costs, or disruptions to supply chains. It requires not only access to insurance and other risk-transfer mechanisms, but also the use of adaptive capital tools such as parametric instruments and sound municipal fiscal administration.

### Social Resilience

Social resilience is defined by the strength of social ties, attachment to place, mutual aid systems, and trust in institutions. It plays a crucial role in recovery trajectories, as places with stronger social cohesion tend to recover faster and more equitably.





## Benefits of Operating in a Sustainable Space

Participants reframed sustainability as a strategic financial advantage with multiple benefits:

- Reduced long-term risk exposure, leading to more affordable insurance and capital
- Attraction of mission-aligned and ESG-focused investors
- Enhanced quality of life for residents and workers
- Increased capacity to recover and regenerate after shocks
- Trust dividends: visible long-term investment strengthens community confidence in institutions

Sustainable design shifts the focus from crisis management to ongoing stewardship, embedding resilience as an inherent property of the system rather than merely an outcome.





## Defining Insurability

Group conversations highlighted that **insurability is a powerful organizing lever for resilience planning**, but it cannot bear the burden of systemic transformation on its own. Effective change requires regulatory frameworks—sometimes even the strategic threat of regulation—to create urgency and align market behavior, alongside community-owned or peer-financing models that build local resilience and financial autonomy.

Most infrastructure and building projects consider insurability only late in the process—if at all—even though it is shaped much earlier through the narratives, choices, and tradeoffs made long before insurance markets are engaged. For example, bringing insurance providers and risk assessors into planning and development from the outset can inform building standards that mitigate risk and ultimately lower insurance premiums.

Insurability can be understood as a diagnostic of systemic readiness, with considerations at the design stage rather than waiting until claims arise. This requires forward-oriented decision architectures, governance frameworks that incorporate predictive inputs, and distributed yet interoperable layers of oversight, all grounded in a reconciliation between human-scale needs and actuarial logic.

### Design and Insurance Feedback Loops

Predictive models—some incorporating more than 160 resilience variables—have the potential to shape insurance pricing and eligibility, yet they are rarely applied during the design stage. Without this early foresight, insurance availability, competition, and affordability suffer, and deductible structures become distorted. Strengthening bidirectional fluency is essential: architects, planners, and developers need a clear understanding of what makes a project insurable, while insurers must appreciate the logic, constraints, and tradeoffs inherent in design and planning. Improved communication between insurance providers, resilience practitioners, and developers is critical to creating effective feedback loops that support both sound design and long-term insurability.





### **Balancing Private Market Bureaucracy with Human-Scale Needs**

Balancing private-market bureaucracy with human-scale needs requires shifting the focus from technical compliance to the realities people live. A more just insurability model would begin by asking how we can raise the floor for those most at risk, because it is ultimately the collapse of that floor that breaks the entire system.

### **From Indemnity to Parametric and Collective Pools**

The legacy of traditional indemnity insurance is increasingly inadequate for today's volatility, prompting a shift toward parametric models and collective risk pools that trigger support based on conditions rather than documented losses. These emerging tools, however, demand updated management structures, clearer public understanding, and nested oversight capable of matching the layered complexity of geography and infrastructure—illustrated by the 251 entities managing Louisiana's floodplains. Effective parametric frameworks must align risk metrics, payment triggers, and design incentives, while scenario planning and micro-engagements help make resilience tangible and prevent the “analysis paralysis” that often stalls adaptation.

### **Integrating Property and Health Insurance**

Integrating property and health insurance begins with recognizing that physical and bodily risks are deeply interconnected—a fire that destroys a home also exposes people to respiratory illness, trauma, and other health harms. Future insurability models should therefore be holistic and coordinated, built around ecosystems of well-being rather than isolated insurance silos.





## Defining Roles and Accountability

Participants emphasized that **community cohesion** is a strong predictor of resilience—neighbors who know and support one another are better equipped to withstand and recover from crises. At the same time, each community experiences risk differently, shaped by its social and cultural context. For example, fear of immigration enforcement in some Tucson neighborhoods affects how families respond to other threats. Because communities hold unique, ground-level knowledge of their vulnerabilities and capacities, their perspectives are essential to designing effective, locally tailored resilience strategies.

Communities play a **central role** in understanding, managing, and reducing risk. Their responsibilities extend beyond immediate response to include shaping long-term resilience through informed decision-making, equitable planning, and transparent communication.

Participants also emphasized that **risk is inherently collective**—co-produced and unequally experienced—requiring shared, coordinated oversight. Effective resilience depends on how well communities align roles, responsibilities, and resources across sectors and scales. Insurability can serve as one measure of this coordination, reflecting a community's capacity to manage risk collaboratively over time. An adaptive community model recognizes that responsibility should vary with both proximity to impact and the power to effect change, ensuring accountability and equity in resilience planning.



## Key Roles Across Sectors

**Government** holds a fundamental mandate to manage risk within its jurisdiction. It serves as: A **convener**, engaging diverse actors across the ecosystem; an **accountable representative**, responsible for listening, policy shaping, and investing in risk mitigation infrastructure; **and a trusted body**—though that trust can be fragile where access or equity is lacking.

**Businesses** are both **creators of risk** and **potential innovators of solutions**. While they often act as temporary players whose impacts outlast their tenure, participants called for greater accountability in aligning innovation with long-term community resilience, given their access to markets and resources.

**Residents** bring the **essential lens of lived experience**, surfacing often unmeasured dimensions of risk such as emotional impact, intangible loss, and intergenerational effects. They are expected not only to be informed consumers of risk data but also active participants in defining acceptable levels of risk.

**Nonprofits** act as **bridging institutions**, translating across sectors and scaling solutions where formal actors may be limited. In communities where institutional trust has eroded, nonprofits often serve as **trusted proxies** for engagement and implementation.

**Media** plays a vital role in **storytelling, fact-checking, and civic reflection**, amplifying community voices and drawing attention to emerging risks and responses.

**Healthcare professionals** are often the **first to detect** and **first to bear** the impacts of unmanaged risk. They can play a critical role in linking physical hazards—such as wildfires or pollution—to health outcomes, reframing how communities understand and prioritize risk.

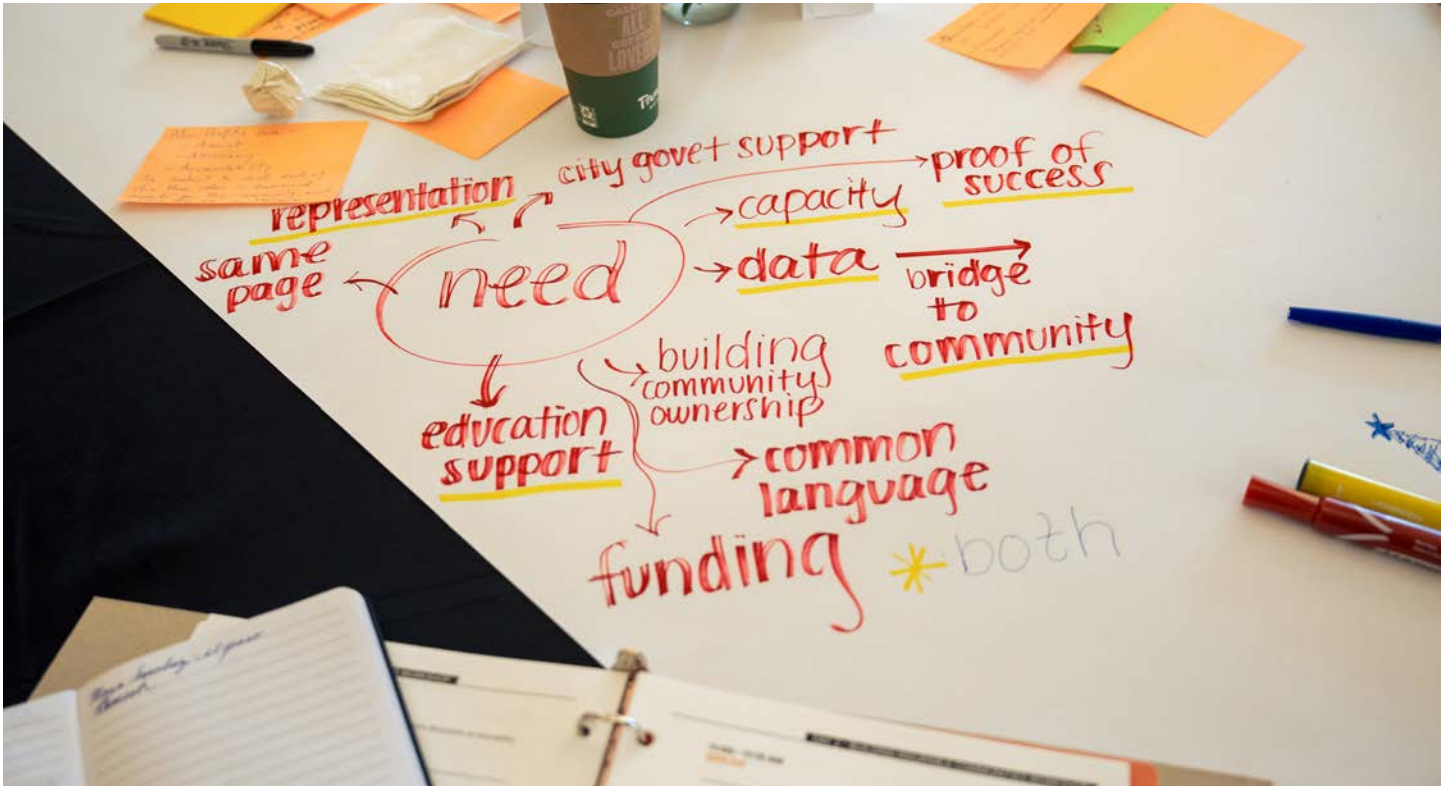
**Educators and academic institutions** contribute by **developing new knowledge**, training future leaders, and providing continuity of insight across cycles of political and institutional change.

## Capabilities and Competencies

Communities must be active participants—not passive beneficiaries—in managing risk, and building this capacity requires a combination of skills, infrastructure, and cultural readiness. Effective risk management depends on strong coordination and strategic stewardship that align resources around a shared vision while balancing immediate response with long-term regeneration. It also requires risk literacy and transparent information sharing so communities understand hazards, exposure, and vulnerability, while incorporating local and ecological knowledge into decision-making. Preparedness must span the full cycle of prevention, response, and recovery, supported by adaptive feedback loops that allow strategies to evolve as conditions change.

Equally important is communicating the value of risk reduction by making the benefits of mitigation visible and clearly linking social cohesion with long-term well-being. Strengthening agency and adaptive capacity builds confidence, trust, and empowerment within the community, enabling people to act decisively. These efforts are reinforced by practical enablers such as current, nonstationary data, clear trade-off assessments, timely stakeholder convening, and shared understanding to ensure buy-in. Communities equipped with these capabilities are better positioned to anticipate, adapt to, and reduce risk—creating resilience that is both immediate and enduring.





## The Cost of Risk

Participants emphasized that the cost of risk extends far beyond traditional financial measures. It is multi-dimensional, encompassing cultural, social, environmental, and public health impacts, many of which are often overlooked in conventional decision-making. Key dimensions include:

**Cultural Loss** - Displacement, erosion of identity, and fraying civic continuity represent profound losses that are difficult to quantify but deeply felt within communities.

**Public Health Impacts** - Chronic exposure to unmanaged risks—such as air pollution, heat, or contaminated water—creates cascading health burdens, particularly for vulnerable populations.

**Environmental Degradation** - Damage to ecosystems undermines natural resilience, amplifying both current and future risk exposure.

**Social Fragmentation** - Without shared protection mechanisms, communities fracture, trust erodes, and social cohesion collapses, further exacerbating vulnerability.

From a policy -making and authoritative perspective, these are often “externalities” rarely internalized in planning and decision-making. Insurability can serve as a framing device, making these costs more visible and actionable; the inability to insure a place may signal systemic failures.



Participants highlighted several practical and conceptual considerations regarding the cost of risk:

**Risk extends beyond monetary calculations:** it includes lost wages, culture, connections, and other intangibles that are often priceless.

**Certain communities repeatedly bear the brunt of risk**—through environmental hazards, inadequate infrastructure, or economic immobility—creating generational trauma and eroding trust in public institutions.

**Costs are social as well as material:** time and energy spent monitoring risks, disruptions to youth confidence, housing loss, reduced diversity, and post-disaster mortality all have profound societal impacts.

**Many risks are intangible, cumulative, and context-dependent;** they cannot be captured as a single number and are experienced collectively rather than individually.

**Misalignment between risk and incentives** often perpetuates vulnerability, reinforcing cycles of loss.

Ultimately, participants underscored that the true cost of risk must be understood holistically—factoring in long-term consequences, equity, and the social, cultural, and environmental dimensions alongside traditional financial metrics.

## Who should fund and/or finance what?

There was a consistent theme of those who create, accelerate, or profit from risk—such as corporations, developers, and extractive industries—should bear a proportional role in financing its management. At the same time, responsibility must be shared equitably and consider: contribution to risk; ability to pay; access to capital or resources; and equity considerations, ensuring that those already living in precarity are not disproportionately burdened.

### Financial Models

Financial models must account for mismatched time horizons: while capital markets often prioritize short-term returns, community risk unfolds over decades. Solutions include anchoring investment in the long-term well-being of place and embedding accountability mechanisms into capital flows, such as sustainability covenants and equity multipliers.

### Capital Stack Innovation

Participants highlighted several opportunities to strengthen resilience and insurability through creative financial approaches. They emphasized the role of public investment at the city, state, and federal levels in signaling long-term stability and attracting private capital. They also pointed to revolving loan funds as a way to support locally driven resilience projects while enabling reinvestment through repayment. Parametric insurance was also noted as a tool for delivering rapid and reliable payouts based on objective triggers such as weather or seismic thresholds, rather than assessed losses. Participants further noted the value of community ownership models, such as land trusts and resilience cooperatives, in aligning financial incentives with long-term stewardship, and the importance of layered capital strategies that combine grants, concessionary financing, and market-rate investment to reflect different risk tolerances and investor motivations.

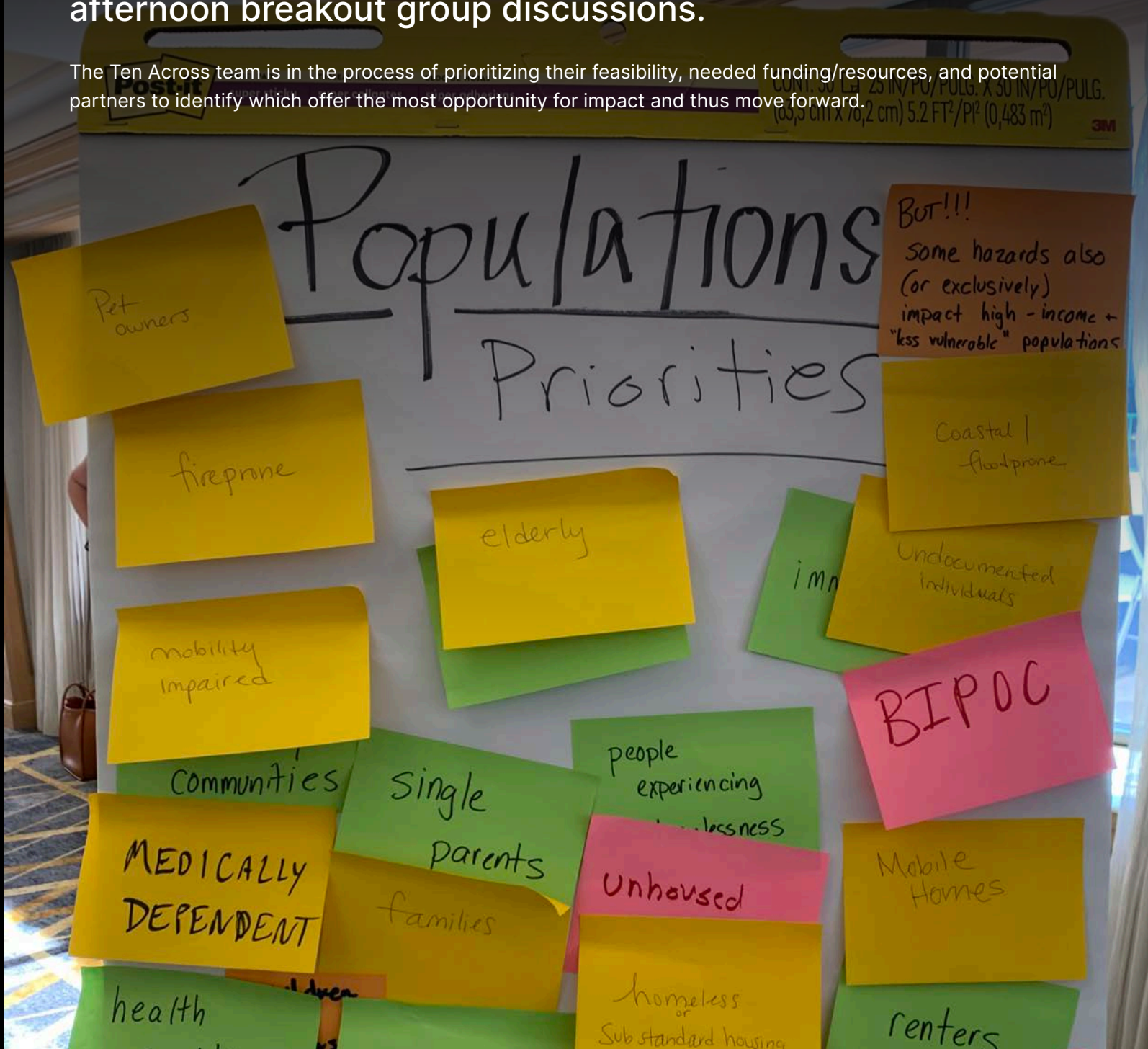


## SURFACING NEW IDEAS AND APPROACHES

In the afternoon breakout sessions participants discussed potential projects and pilots for Network-wide consideration. Below is a summary of what surfaced through those breakout discussions.

The following ideas and approaches resulted from the afternoon breakout group discussions.

The Ten Across team is in the process of prioritizing their feasibility, needed funding/resources, and potential partners to identify which offer the most opportunity for impact and thus move forward.





## Collaborative Resilience and Insurability Planning Framework

This community-led strategic process would be designed to equip civic risk managers, resilience, sustainability, and heat officers to engage with insurance innovators and cross-sector partners in addressing growing challenges affecting insurance access and affordability.

This framework would foster collaboration between municipalities, insurers, innovators and community stakeholders to identify shared risks, test adaptive strategies, and integrate insurability strategies into long-term resilience and economic development planning. By bridging the gap between local planning and insurance innovation, the framework aims to create adaptable models that address the unique challenges of specific communities to and strengthen both the physical and financial resilience of each community in a changing climate.

## Community-based Parametric Insurance Policy Pilot

This pilot program explores a new model for helping smaller, high-risk communities become more attractive to insurers while strengthening their overall resilience. Funded through a modest local fee—such as a utility surcharge or small sales tax contribution—the initiative ensures that every resident has a stake in the community's resilience efforts.

Proceeds are used to support residents most vulnerable to loss, for example by pairing affordable high-deductible insurance policies with supplemental parametric coverage that helps close post-disaster financial gaps. The program also aims to create incentive structures that reward communities for investing in resilience assets, enabling the fund to grow as risk reduction improves.

Successful implementation will require upfront planning funds, broad community engagement, and careful selection of pilot sites—targeting smaller municipalities that are large enough for viability and face significant climate-related risks. Ultimately, the pilot seeks to demonstrate how locally driven, cross-sector collaboration can

## Retro Fit Pilot Projects

A wildfire/flood/extreme heat retrofit project would be designed to improve a home's attractiveness to insurers by demonstrably reducing its risk from a high-risk peril. The example of wildfire retri-fitting was used.

A wildfire retrofit pilot project would focus on a specific neighborhood proactively making key risk-reducing investments that would be pro-actively identified in concert with an insurer with the goal of preventing losses, thereby improving the home's overall insurability. Benefits would include:

**Improved Eligibility and Continuity:** In many fire-prone regions where insurers are cancelling policies or declining new ones, a robust retrofit project can be the key to maintaining or securing coverage.

**Potential Premium Discounts:** Some states, like California, have mandated that insurers must consider a homeowner's fire-mitigation efforts when determining risk and setting rates, which may result in discounts.



Formal Certification: Programs like the Insurance Institute for Business & Home Safety (IBHS) “Wildfire Certified” certification can provide an official verification of completed retrofits, which some insurers recognize for better terms.

This pilot would explore the feasibility of expanding learnings on a larger scale.

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## **Proactive Risk Mitigation Building Pilots**

This pilot focuses on assessing and improving the insurability of existing buildings within vulnerable communities against an identified peril. The project models current building conditions and identifies cost-effective upgrades that could reduce vulnerability to climate risks and improve long-term insurability. By collaborating directly with insurance providers, the program evaluates how resilience improvements could lower policy costs and sustain coverage availability. Climate modeling is also used to simulate best- and worst-case scenarios, helping communities plan for the investments needed to keep homes and properties insurable over time.

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## **Community Collective Insurance Model**

Place-based groups of property owners could theoretically engage in collective bargaining with insurance providers to jointly secure insurance coverage. To receive more affordable or comprehensive coverage, a “community bargaining organization” (CBO) would develop a localized resilience plan and then propose a list of actions to be undertaken and/or funded by community members in disaster prevention/mitigation, disaster response, and disaster recovery.

This list of community actions would identify specific roles for community members, specific people to fill these roles, and specific community assets to be leveraged. The list would be paired with a community monetary fund to jointly present a relatively high value “community deductible”—a legally binding list of actions and damage claims that the CBO would agree to internally satisfy, both in-kind and financially—that provides the basis for negotiations with insurers to reduce insurance rates and increase coverage for members.

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## **Financial and Insurability Literacy Course/Learning Lab**

This course would equip community leaders, resilience officers, and residents with the practical knowledge needed to understand and navigate the financial dimensions of climate risk. Participants learn how insurance systems work, how coverage gaps arise, and what strategies can improve both personal and community insurability. Topics could include the basics of property and flood insurance, how premiums are determined, the role of mitigation in reducing costs, and emerging tools such as parametric policies and resilience-based incentives. The course also covers financial preparedness, including budgeting for recovery, understanding deductibles, and accessing post-disaster funding.



By strengthening financial and insurability literacy, communities can make more informed decisions about risk management, advocate effectively for equitable coverage, and build the foundation for long-term resilience and stability.

This course tailored for different audience segments with a more public facing version made available in public libraries.

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## **Curated Deductible Pool**

The Curated Deductible business plan pools 100–500 single-family homes in a metro area, shifting each policy's deductible from \$1,000 to \$25,000, which reduces insurance costs by up to 60%. Annual savings are held and managed by a fiduciary trust, used to pay claims below the deductible and invested in low-risk vehicles for collective benefit. The program targets partnerships with homebuilders and prioritizes newer, resilient homes in low-risk markets to minimize claims and create a scalable, cost-saving model.

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## **Greenprinting at Scale: A Strategic Framework for Conservation, Resilience, and Mitigation Planning**

The Greenprinting model offers an adaptable, data-informed framework for integrating conservation, resilience, and mitigation priorities into local and regional planning. Designed for government agencies and partners, it combines community engagement, scientific analysis, and strategic decision-making to identify and protect the natural assets that deliver the greatest public benefit.

Through a structured process—engaging stakeholders, defining community values, mapping priority resources, and developing targeted recommendations—Greenprinting helps jurisdictions align land-use, infrastructure, and resilience goals. The model supports the implementation of multi-benefit, nature-based solutions that strengthen ecosystems, reduce flood and heat risks, and enhance long-term insurability and public well-being.

Building on resources such as North Florida Land Trust's Common Ground, Greenprinting provides local governments with a scalable roadmap to design effective land conservation programs, establish funding mechanisms (such as open space taxes or resilience bonds), and demonstrate measurable returns across environmental, social, and economic indicators.



## Governance for Insurability

To strengthen the governance infrastructure behind insurability efforts, this proposal focuses on strengthening the organizational foundation behind resilience efforts, ensuring that risk is understood, shared, and reduced through better coordination, transparency, and decision-making. A core goal is to identify community-owned resilience assets and clarify the capabilities needed to support civic initiatives.

The pilot centers on four key components.

**Mapping the Decision System** involves identifying who makes decisions about risk, land use, infrastructure, and recovery, visualizing overlaps and gaps, and highlighting areas where decisions directly affect insurability. Tools like stakeholder maps, decision trees, or flowcharts help reveal invisible governance risks and align efforts across agencies, nonprofits, and residents.

**Clarifying Roles and Responsibilities** facilitates cross-sector sessions to define ownership of different aspects of resilience, incorporating both formal authorities such as city planners and informal leaders like trusted nonprofits. Using a simple roles grid to outline who plans, funds, maintains, and informs, this approach builds clarity and trust while reducing duplication and dropped responsibilities.

**Feedback Loop Design** creates a system for ongoing learning and adjustment throughout the pilot, including monthly check-ins, rapid reflection cycles, and documentation of successes, confusion, and misalignment. This turns the pilot into a living learning system rather than a one-time intervention.

**Co-Governance Commitments** establish shared agreements on data use, communication, and decision-making, articulated in simple, actionable language and publicly documented to foster accountability. Together, these components lay the groundwork for long-term, trust-based governance of risk and resilience.



## POTENTIAL OUTPUTS + RESOURCES

Below is a list of potential outputs and resources based on projects identified in the afternoon breakout sessions. Although not comprehensive, these resources provide a good start towards providing a useful toolkit to inform resilience and insurability planning for Ten Across communities.

As part of Convergence follow up, this list will be shared with key stakeholders to validate interest and identify already existing resources and/or those where there is strong desire for development.





## Community Risk & Governance Map

A visual, living map of: Key risks (climate, infrastructure, economic, social), institutions and actors who influence those risks, and how decisions, resources, and data flow across them

*Supports: Transparency, cross-sector coordination, grant-readiness, public trust*

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## Risk-to-Role Matrix

A simple chart showing: Who holds authority/responsibility across different types of risk; who is responsible, accountable, consulted, and informed (RACI model); and where roles overlap or are unclear

*Supports: Clarifying gaps, reducing finger-pointing, shared accountability*

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## Capability Heatmap

Using light-touch business architecture tools to map: what the community/system can currently do (capabilities); where it's strong, emerging, or fragile; and which capabilities are most tied to insurability and adaptive governance

*Supports: Investment prioritization, policy alignment, funding applications*

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## Decision Timeline Map

Visualize who makes what decisions, when, and based on what inputs; Highlight bottlenecks, delays, or conflicts; and surface where community voices are (or aren't) included

*Supports: Governance redesign, timing of resilience interventions, legitimacy*

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## Shared Authoritative Data Charter

A lightweight agreement for how stakeholders share and use risk-relevant data: What data is shared; who can access it; and how it's used in decision-making and claims validation

*Supports: Trust, insurer-community alignment, smart infrastructure planning*

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## Community-Led Scenario Playbook

A facilitated output where diverse stakeholders imagine: "What if" events (wildfire, flood, blackout, disinvestment); how different actors would respond; and what coordination and governance would be needed

*Supports: Preparedness, trust-building, relational governance*





## Maturity Self-Assessment Evaluation Tool

A diagnostic tool for communities to reflect on: Their current governance capacity (e.g., coordination, trust, data, adaptability); where they're strong vs. where they need scaffolding; and what stage they're in: reactive → responsive → regenerative

*Supports: Self-awareness, strategic funding requests, peer-to-peer learning*

## Feedback Loop Blueprint

Simple architecture of how feedback will be: Gathered (e.g., surveys, sensor data, story capture); interpreted (e.g., governance table, resilience council); and acted upon (e.g., policy change, coverage shift, zoning adaptation)

*Supports: Reflexive governance, continuous improvement, adaptive insurability*

## Commons-Based Resilience Investment Framework

A model for how multiple stakeholders can co-invest in risk reduction: Shared risk pooling or mitigation infrastructure (e.g., fire breaks, drainage); benefit-sharing and crediting mechanisms; and governance structures to manage the commons

*Supports: Long-term alignment between insurance, infrastructure, and equity*



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## Commentary from Convergence attendees:

- “Loved the diversity of the people (in role, geography, title, industry); the format that “we are all workshop participants” (instead of lectures talking at us); conversation focused with outcomes and actionable items”
- “Relevant program with insightful discussions, great workshop facilitation, engagement with professionals across sectors and jurisdictions”
- “The people (attendees), the speakers (every single one), and the content—excellent sessions made for every sector.”
- “Opportunities to collaborate with cities facing similar shocks and stressors—learn how peers are addressing shared challenges across climate, infrastructure, and equity. Co-develop practical, forward-looking solutions—work alongside professionals advancing realistic strategies to reduce the impacts of climate change. Test and scale what works—explore innovative, transferable solutions that can be adapted and replicated in other regions.”
- “Unique climate resilience perspective covered. Insurability isn’t something that I’ve been able to articulate as an issue but have experience and discussed without connecting the dots, the dynamic conversations and focus on solutions not rehashing the challenges, and the regional perspective.”
- “Perspectives and approaches on the most important issues facing the world. Opportunities for collaborating with forward thinking leaders. Bein able to connect with difference makers and carrying the impact forward”
- “VERY timely, great multiple viewpoints/disciplines, immediate action/ take aways and LOTS to share with my teams!”
- “Great intersectionality of thinkers. Clear commitment to solutions. Great networking!”

