Working Waterfront Advisory Council Insurance Working Group

Meeting #2 - *DRAFT* Meeting Summary
July 14th, 2026 in Augusta and via Zoom

Council members present: Stacey Keefer, Dan Bookham, Casey O'Hara, Chad Strater, Rhiannon Hampson, Shari Gregory, Heather Moretti

Maine Office of Community Affairs (MOCA) staff present: Harriet Booth, Brian Ambrette, Hannah Silverfine

Collaborators and members of the public present: Sandra Darby, Merry Chapin, Katherine Cart, Lori Gramlich, Laura Singer, Olivia Richards, Taylor Spencer Bailey, Natalie Springuel, Amanda Smith, Aurora Burgess, Ari Tickner, Nick Battista, Monique Coombs, member of the Maine Harbor Masters Association

(Meeting commenced at 10:02am.)

Welcome & agenda overview

- Stacey Keefer (Council Chair) welcomed everyone and reviewed the meeting agenda. She welcomed members of the public to submit feedback via email after the meeting.

Review progress and information gathered since 6/16 working group meeting

- Harriet Booth (Council staff) provided an overview of progress and discussions that have occurred since the last work group meeting on June 16th. A subset of Council work group members met with the Bureau of Insurance to learn more about the Fortify Maine Homes Program as a potential model for a working waterfront resilience program. Harriet reported that after exploring and discussing the Fortify Maine Homes roofing program, the group decided it could be helpful to learn from and follow this program as it rolls out but that it would be challenging to mimic this model for working waterfronts at this time without having an identified funding source and resiliency standards developed. They agreed that there is a broad need to increase the knowledge base around insurance and working waterfront needs on all fronts (for consumers, agents, etc.) and that developing more of a shared understanding could also help pinpoint weaknesses and needs in the system that could potentially inform a future resilience program or other solutions. The group proposed focusing on two pathways going forward: 1) developing an educational toolkit for working waterfront property owners and insurance agents, and 2) developing a set of resiliency best practices (voluntary standards) for working waterfront property owners to upgrade and maintain their infrastructure.

Discussion

Education toolkit

- Stacey opened the discussion with an emphasis on how to address the need for education across different stakeholders in the working waterfront insurance sector and welcomed feedback on the (above) proposed focus areas.
- Heather Moretti supported the educational toolkit idea and suggested a trifold/pamphlet publication similar to the Maine Coast Fishermen's Association's scuttlebutt format that could reach different audiences (consumers, property owners, insurance agents). All the information would be in the same place but split out by audience, and the document could include contact information as well. Dan Bookham supported the idea and suggested creating digital content that could be shared on others' outreach platforms, like MCFA and Maine Independent Agents Association (insurance trade association).
    - Stacey highlighted the need to address confusion about insurance coverage following the January 2024 storms, noting that many people thought their general insurance covered damages to docks and wharves that it actually did not. She also added that it would be beneficial to test any educational resources on people who aren't familiar with insurance to really assess how the information is landing and if it's hitting the mark.
- Casey O'Hara shared insights about his experience reviewing insurance programs annually with his agent, emphasizing the importance of understanding coverage gaps and risks, and really thinking about what you are willing to take risks on and what exposures you cannot afford risking.
    - Stacey asked about a potential graphic as part of the educational materials that could show what is covered and what is not under certain policies and conditions. Dan provided an example graphic that is used for flood insurance.
- Chad Strater brought up standards of coverage and noted that federal loans and mortgages require insurance coverage but that the required coverage often doesn't provide coverage on assets that are important to waterfront property owners. Dan responded that the need for risk management and need for financing have to be looked at on their own merits and that the banking industry could also be a good candidate for education around their coverage requirements.
- Rhiannon Hampson agreed that an educational toolkit would be a productive first step and could help inform future policy solutions and ways to address affordability. She asked if folks have ideas on how the group would identify FAQs to inform what content to include in the toolkit and how to parse out the different information for different audiences.
    - Stacey suggested using existing feedback from the state listening sessions that partners conducted after the 2023/2024 storms as a potential starting point.
    - Stacey also brought up the question of where these resources should live. Dan added that a lot of this information already exists on various platforms and websites. Shari Gregory shared educational links on the Bureau of Insurance website, including resiliency resources, FAQ documents, and the Federal Alliance for Safe Home (FLASH) tools. Sandra Darby emphasized graphics and information that is customized to different audiences. She also mentioned Pennsylvania has a

    - model of endorsements that can be purchased instead of a full flood insurance policy as one option.
- Harriet brought up a potential resource to support this work could be the new state Working Waterfront Information and Technical Assistance Fund, if more funds are collected.

Resiliency best practices/voluntary standards

- Stacey pivoted the discussion to the idea of developing voluntary standards for working waterfront properties to improve resilience and insurance coverage. These could also include maintenance recommendations for infrastructure. Having standards that people are encouraged to build towards could also help if the state received future funding for working waterfront investment.
    - Chad agreed that voluntary standards or some sort of inspection that could help with insurance coverage/rates would be very helpful. Dan echoed that insurance premiums are set based on a lot of factors (many out of our control), but one can control how hardened, well-maintained, and how proactively risk-managed infrastructure is, and that will positively impact insurance rates. A higher level of standards will help Maine statewide as well.
- Heather mentioned an existing resource/handbook from ASCE for waterfront construction that could be a starting point. Additionally, Portland and South Portland created a climate plan that includes some voluntary guidelines for actions property owners can take to mitigate climate hazards.
    - Stacey added there could be best practices/education for being storm ready too.
- Casey recommended learning from marine contractors and engineers and folks who work on the ground to assess what helped and didn't help in the aftermath of the storms. He mentioned that existing maintenance recommendations include hauling out as much infrastructure as possible to mitigate risk and to regularly check any structures/gear that do stay in the water.
- Chad asked Dan what insurance companies do for property inspections and if periodic inspections are required. Dan reported that there are various kinds of inspections and, for working waterfront specifically, insurance companies often use licensed surveyors or marine construction companies to conduct the inspections. Insurance companies will often have a list of recommendations of what they want to see as well.
- Stacey pivoted the discussion to who or what entity could potentially 'approve' these standards, like IBHS does for the roofing program. Sandra responded that it would make sense to start with the insurance industry and their underwriting guidelines; they have criteria and reason for deciding what is insurable and what is not. It would be important to have this information from insurance companies and to use underwriting guidelines from claim experiences and current information from the market to inform guidance.
    - Dan responded that Maine's working waterfront is a very small portion of insurance overall and that while regulations likely won't change, we could initiate these changes from the bottom up and hopefully make some real progress.

Wrap-up & Next Steps

- The group agreed that they have solid recommendations and they do not need to hold any additional work group meetings before the full Council meeting on September 1st.

- Harriet will work on compiling supporting materials and draft recommendations to share with the workgroup via email for feedback. These materials will then be shared with the full Council ahead of the 9/1 meeting and will be discussed as part of the agenda.

(Meeting adjourned at 11:00am.)