



# Earth, Wind & Fire

## POLICY AND COMPLIANCE TRACK: Servicing Through Climate Catastrophes

Tuesday, February 17, 2026

**Moderator:**

Mark Johnson, Vice Chairman, Ascribe

**Panelists:**

James Campbell, EVP – Head of Servicing, Roundpoint Mortgage Servicing LLC

Carney Funnah, Vice President – Product Management, Assurant

Scott Giberson Sr., Principal, Flood Compliance, Cotality

John Sullivan, Managing Director, Milliman, Inc.

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# Overview

According to the National Oceanic and Atmospheric Administration:

- 2024 had 27 distinct events costing over \$1 billion dollars each
- 2023 had 28 distinct events costing over \$1 billion dollars each
- Estimates for the two CA wildfires one year ago will reach \$75 billion in total costs
- From 2020 to 2024, there were an avg of 23 (\$1B) events per year
- From 1980 to 2020, there were an avg of 9 (\$1B) events per year

# Some of the Results

Hurricane Harvey (TX, 2017)

- 15,500 homes destroyed and over 273,000 damaged

Hurricane Maria (PR, 2017)

- Estimates of 472,000 housing units were damaged or destroyed

Maui Wildfires (HI, 2023)

- 2,200 structures destroyed

LA Wildfires (CA, 2025)

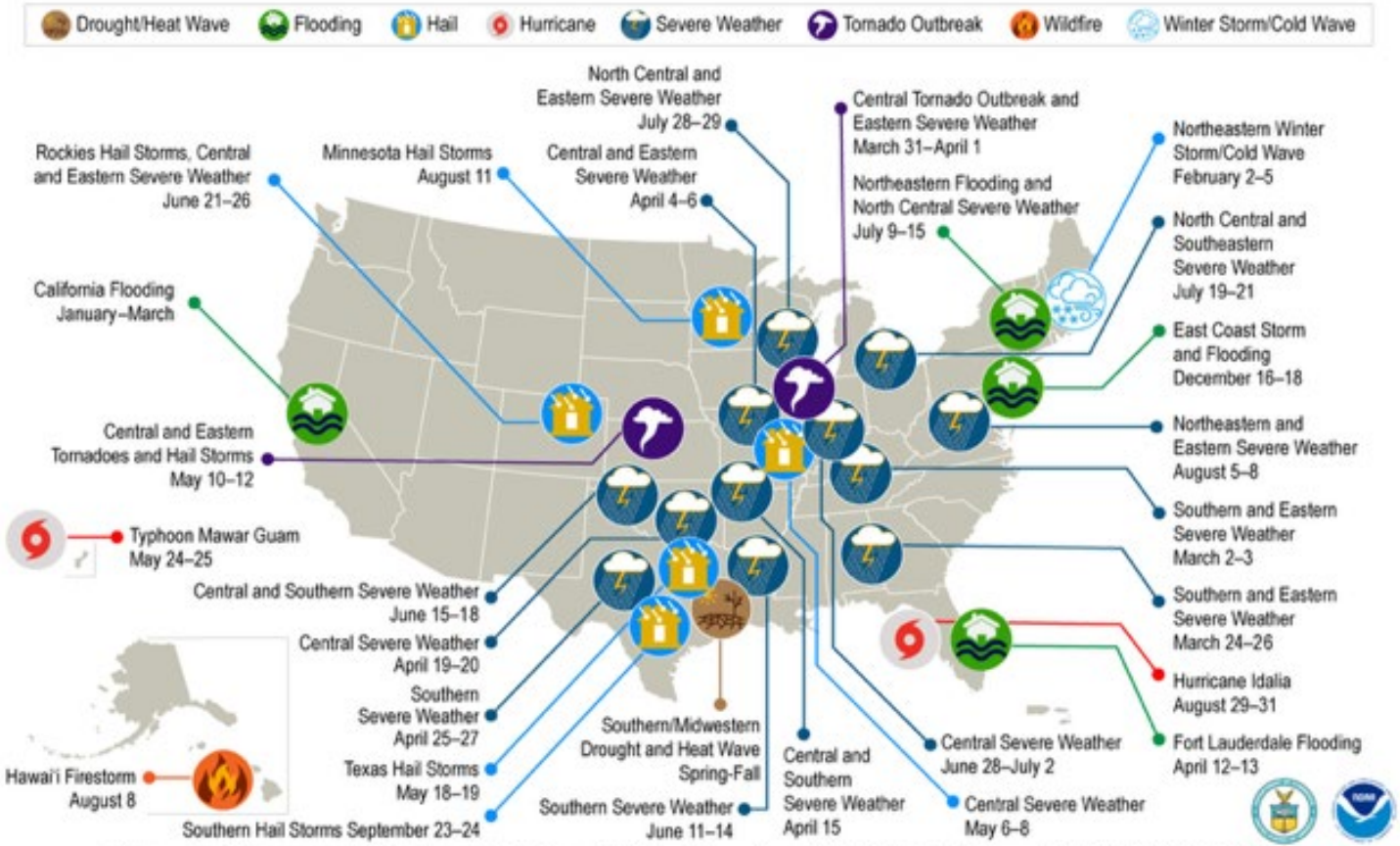
- 16,000 structures destroyed

*“The number of homes destroyed by wildfires has roughly doubled over the past 30 years.”*

Science.org

Do we know what was arguably the biggest catastrophe in the US that occurred in 2005?

# U.S. 2023 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 28 separate billion-dollar weather and climate disasters that impacted the United States in 2023.

# Earth, Wind & Fire

## Servicing Through Climate Catastrophes

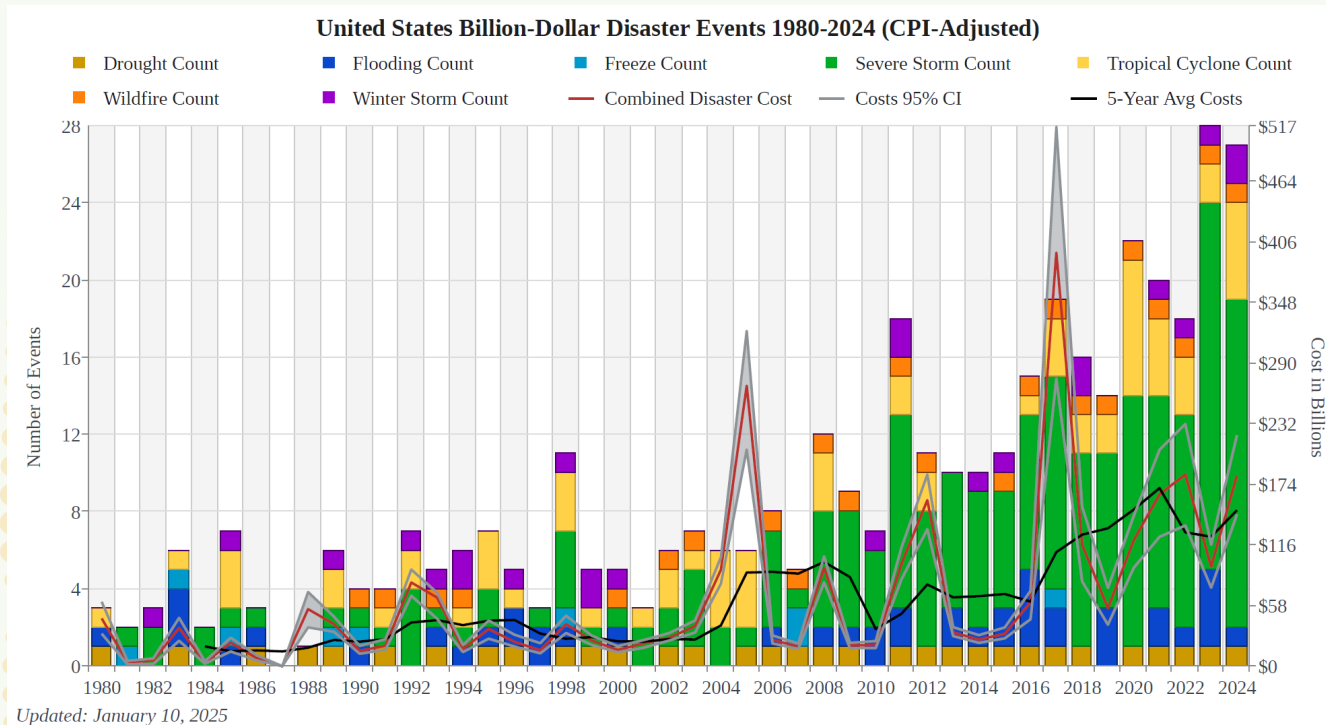
### Perspectives

- Mortgage Servicing – For the Investor & Consumer
- Data, Analytics & MSR Calculations
- Insurance Liability

# Servicing Through Climate Catastrophes

Presented by  
**James Campbell**  
Executive Vice President  
Roundpoint

# Servicing Through Climate Catastrophes



<sup>1</sup> National Centers for Environmental Information, National Oceanic and Atmospheric Administration, Billion-Dollar Weather and Climate Disasters

# Servicing Through Climate Catastrophes

Servicing to investor requirements:

1. Ascertain the number of mortgages and extent of damage caused by:
  - a) Determining status of property through discussions with borrower, and/or
  - b) Completing a property inspection
2. Secure abandoned property
3. Provide assistance to the borrower regarding options for assistance
4. Monitor and coordinate insurance claim process and progress of repairs

# Servicing Through Climate Catastrophes

Servicing to assist the customer:

1. Tagging loans in FEMA individual assistance areas.
2. Where successful contact is made with the customer, assessing impact to property (e.g. major, moderate, minor), impact to employment (e.g. plant closed from severe damage), and the customers need for financial assistance, where applicable, in the form of a disaster forbearance.
3. Assist the customer with claim filing, where necessary, and/or with information regarding other channels for disaster assistance.
4. Continually monitor customer's need for additional assistance, where applicable, and whether the hardship from the disaster has been resolved.
5. If delinquency occurred during the forbearance, evaluate the customer for a loss mitigation option following the investor's disaster hierarchy.

# Servicing Through Climate Catastrophes

Servicing the loan:

1. Regardless of customer's ability to pay, the Servicer, based on the underlying investor, may need to continue to advance Principal, Interest on the loan,
2. Regardless of customer's ability to pay, the Servicer, for escrowed loans, will need to continue to advance taxes and insurance payments to preserve the underlying asset
3. If the property is vacant, the Servicer will need to step in and secure the property to preserve the underlying asset for the investor

# What's the Data Say?

Presented by  
**John Sullivan**  
Managing Director  
Morvest Capital/Milliman, Inc.

# Questions and Concerns for Servicers

- What effects will disasters have on delinquency levels and staffing costs
- How long will elevated delinquency levels last
- What liquidity strains might be imposed on servicers
- What financial impact should servicers expect

# Delinquency Spike Profile

	2005 Disasters (FNMA/FHLMC)			2017 Disasters (FNMA/FHLMC)			2017 Disasters (GNMA)		
	Pre Disaster(s)	Post Disaster(s)	Mult Increase	Pre Disaster(s)	Post Disaster(s)	Mult Increase	Pre Disaster(s)	Post Disaster(s)	Mult Increase
Current	98.08%	89.14%		98.07%	0.00%		93.49%	0.00%	
30 DQ	1.31%	7.04%	5.38	1.05%	4.52%	4.29	3.85%	10.98%	2.85
60 DQ	0.26%	1.71%	6.69	0.27%	1.01%	3.73	1.11%	2.83%	2.54
90+ DQ	0.34%	2.06%	6.04	0.59%	1.91%	3.24	1.30%	3.24%	2.49
Default	0.02%	0.05%	2.64	0.02%	0.03%	1.57	0.25%	0.26%	1.07
	<b>1.92%</b>	<b>10.86%</b>	<b>5.64</b>	<b>1.93%</b>	<b>7.47%</b>	<b>3.87</b>	<b>6.51%</b>	<b>17.32%</b>	<b>2.66</b>
Avg Prepay	16.2%	12.11%	0.75	11.1%	12.74%	1.15	11.0%	9.25%	0.84
Population-Cnt			1,696,553			3,662,688			674,287
Population-RPB(MM)		\$	186,280		\$	530,009		\$	91,862
Population-AvgBal			109,799			144,705			136,236

# Estimated Additional Servicer Costs

## 2005 Disasters (FNMA/FHLMC)

	Affected Loans		Liquidation	Cure Rate	Months		Estimated Annual Cost	Estimated Costs
	Cured				Cured Duration	Liquidation Duration		
30 DQ	97,232	82,451	14,781	84.80%	2.68	6.34	250	6,555,242
60 DQ	24,717	16,644	8,073	67.34%	2.68	6.34	500	3,991,018
90+ DQ	29,091	17,337	11,754	59.59%	2.68	6.34	750	7,561,192
Default	520	-	520	0.00%		16.32	1,000	707,043
	<b>151,560</b>	<b>116,432</b>	<b>35,129</b>	<b>76.82%</b>	<b>2.68</b>	<b>6.49</b>		<b>18,814,495</b>
								Cost/Ln-Affected <b>124.14</b>
								Cost/Ln-All Loans <b>11.09</b>
								Affected Loans Duration <b>3.56</b>

## 2017 Disasters (GNMA)

	Affected Loans		Liquidation	Cure Rate	Months		Estimated Annual Cost	Estimated Costs
	Cured				Cured Duration	Liquidation Duration		
	25,967	21,621	4,346	83.26%	3.52	6.72	300	2,631,839
	7,514	3,086	4,428	41.07%	3.52	6.72	575	1,946,588
	8,770	1,265	7,505	14.43%	3.52	6.72	850	3,889,092
	1,669	-	1,669	0.00%		15.09	1,150	2,413,103
	<b>43,920</b>	<b>25,972</b>	<b>17,948</b>	<b>59.14%</b>	<b>3.52</b>	<b>7.50</b>		<b>10,880,621</b>
								Cost/Ln-Affected <b>247.74</b>
								Cost/Ln-All Loans <b>16.14</b>
								Affected Loans Duration <b>5.15</b>

## 2017 Disasters (FNMA/FHLMC)

	Affected Loans		Liquidation	Cure Rate	Months		Estimated Annual Cost	Estimated Costs
	Cured				Cured Duration	Liquidation Duration		
30 DQ	127,020	109,686	17,334	86.35%	3.41	5.98	250	9,943,680
60 DQ	27,017	19,715	7,302	72.97%	3.41	5.98	500	4,618,297
90+ DQ	48,338	37,219	11,119	77.00%	3.41	5.98	750	12,081,028
Default	373	-	373	0.00%		18.11	1,000	563,331
	<b>202,748</b>	<b>166,620</b>	<b>36,128</b>	<b>82.18%</b>	<b>3.41</b>	<b>6.11</b>		<b>27,206,336</b>
								Cost/Ln-Affected <b>134.19</b>
								Cost/Ln-All Loans <b>7.43</b>
								Affected Loans Duration <b>3.89</b>

# Servicer Liquidity Strains

- Security Advances
  - P&I on Scheduled/Scheduled Remit (GNMA and FNMA MBS Loans)
  - Interest on Scheduled/Actual Remit (FHLMC Loans)
    - *Principal advances made by FHLMC*
  - No P&I on Actual/Actual Remit (FNMA A/A Loans)
    - *Principal and Interest advances made by FNMA*
- Escrow Advances
  - Timing of affected loans in relation to disbursements of both taxes and insurance premiums can impact servicers liquidity
  - Advance recoupments is often stretched out over 12 months through escrow analysis and payment adjustments

# Servicer P&I and Escrow Advances

## 2005 Disasters (FNMA/FHLMC)

	Affected Loans	Cured	Liquidation	Cure Rate	Months		Estimated P&I	Estimated Escrow
					Cured Duration	Liquidation Duration		
30 DQ	97,232	82,451	14,781	84.80%	2.68	6.34	186,443,633	59,146,339
60 DQ	24,717	16,644	8,073	67.34%	2.68	6.34	56,756,088	18,004,985
90+ DQ	29,091	17,337	11,754	59.59%	2.68	6.34	71,684,922	22,740,925
Default	520	-	520	0.00%		16.32	5,027,417	1,594,870
	<b>151,560</b>	<b>116,432</b>	<b>35,129</b>	<b>76.82%</b>	<b>2.68</b>	<b>6.49</b>	<b>319,912,060</b>	<b>101,487,119</b>
							Advance/Ln-Affected	669.62
							Advance/Ln-All Loans	<b>188.57</b> <b>59.82</b>
							Affected Loans Duration	<b>3.56</b>
1Mo Libor	4.978							
Pricing	3.000							
COA	<b>7.978</b>						Advance Costs/Ln-All Loans (COA)	<b>4.47</b> <b>1.42</b>
							Lost Float Value/Ln-All Loans (1Mo Libor - 100bps)	<b>2.23</b> <b>0.71</b>

## 2017 Disasters (GNMA)

	Affected Loans	Cured	Liquidation	Cure Rate	Months		Estimated P&I	Estimated Escrow
					Cured Duration	Liquidation Duration		
	25,967	21,621	4,346	83.26%	3.52	6.72	82,844,366	36,083,683
	7,514	3,086	4,428	41.07%	3.52	6.72	31,969,149	13,924,479
	8,770	1,265	7,505	14.43%	3.52	6.72	43,207,012	18,819,241
	1,669	-	1,669	0.00%		15.09	19,815,403	8,630,795
	<b>43,920</b>	<b>25,972</b>	<b>17,948</b>	<b>59.14%</b>	<b>3.52</b>	<b>7.50</b>	<b>177,835,930</b>	<b>77,458,197</b>
							Advance/Ln-Affected	<b>4,049.09</b> <b>1,763.62</b>
							Advance/Ln-All Loans	<b>263.74</b> <b>114.87</b>
							Affected Loans Duration	<b>5.15</b>
1Mo Libor	1.632							
Pricing	3.000							
COA	<b>4.632</b>						Advance Costs/Ln-All Loans (COA)	<b>5.24</b> <b>2.28</b>
							Lost Float Value/Ln-All Loans (1Mo Libor - 100bps)	<b>0.71</b> <b>0.31</b>

## 2017 Disasters (FNMA/FHLMC)

	Affected Loans	Cured	Liquidation	Cure Rate	Months		Estimated P&I	Estimated Escrow
					Cured Duration	Liquidation Duration		
30 DQ	127,020	109,686	17,334	86.35%	3.41	5.98	223,470,228	71,575,527
60 DQ	27,017	19,715	7,302	72.97%	3.41	5.98	68,027,509	21,788,606
90+ DQ	48,338	37,219	11,119	77.00%	3.41	5.98	85,921,120	27,519,771
Default	373	-	373	0.00%		18.11	6,025,832	1,930,021
	<b>202,748</b>	<b>166,620</b>	<b>36,128</b>	<b>82.18%</b>	<b>3.41</b>	<b>6.11</b>	<b>383,444,689</b>	<b>122,813,924</b>
							Advance/Ln-Affected	605.75
							Advance/Ln-All Loans	<b>226.01</b> <b>72.39</b>
							Affected Loans Duration	<b>3.89</b>
1Mo Libor	1.632							
Pricing	3.000							
COA	<b>4.632</b>						Advance Costs/Ln-All Loans (COA)	<b>3.39</b> <b>1.09</b>
							Lost Float Value/Ln-All Loans (1Mo Libor - 100bps)	<b>0.46</b> <b>0.15</b>

# Estimated Financial Impact to Servicer P&L

- Write-down of Mortgage Servicing Right (MSR) asset due to:
  - No service fee income during forbearance window
  - Elevated servicing costs while loans are working through Loss-Mit and various delinquency stages
  - Additional costs associated with servicer advances
  - Elevated foreclosure losses
  - Moratorium on late fee income in affected region

# Hypothetical MSR Portfolio Adjustment

Disaster	Agency	Principal	ServFee	Delq %	FairValue		FairValue	
					bps	Mult	bps	Mult
Pre	GSE	5,059,904,649	0.2536	1.92	134.0	5.28		
Post	GSE	5,059,904,649	0.2536	1.92	127.5	5.03		
				Adjustment	<b>(6.5)</b>	<b>(0.25)</b>		
Pre	GNMA	3,865,343,779	0.4250	10.64			162.7	3.83
Post	GNMA	3,865,343,779	0.4250	10.64			151.5	3.56
				Adjustment			<b>(11.2)</b>	<b>(0.27)</b>

P&L Impact by Month					
1	2	3	4	5	6
(986,681)	197,336	197,336	197,336	197,336	197,336
(1,298,756)	259,751	259,751	259,751	259,751	259,751
<b>(2,285,437)</b>	<b>457,087</b>	<b>457,087</b>	<b>457,087</b>	<b>457,087</b>	<b>457,087</b>

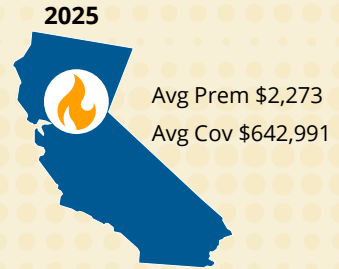
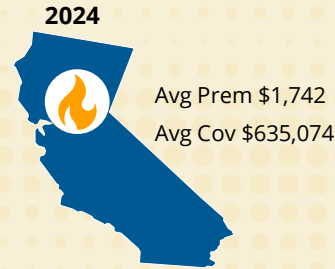
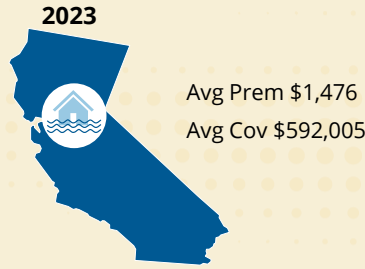
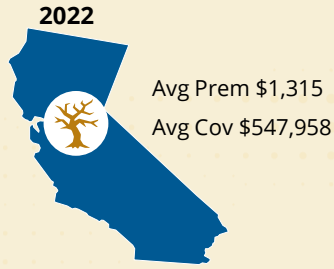
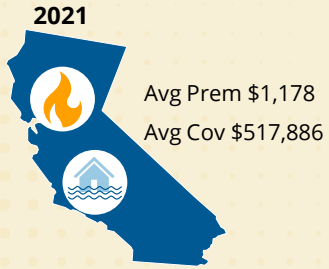
Affected Area	GSE		GNMA		
	Concentration	bps	Mult	bps	Mult
	10%	(0.7)	(0.03)	(1.1)	(0.03)
	20%	(1.3)	(0.05)	(2.2)	(0.05)
	30%	(2.0)	(0.08)	(3.4)	(0.08)
	40%	(2.6)	(0.10)	(4.5)	(0.11)
	50%	(3.3)	(0.13)	(5.6)	(0.14)
	75%	(4.9)	(0.19)	(8.4)	(0.20)
	100%	(6.5)	(0.25)	(11.2)	(0.27)

# Navigating the Insurance Crisis

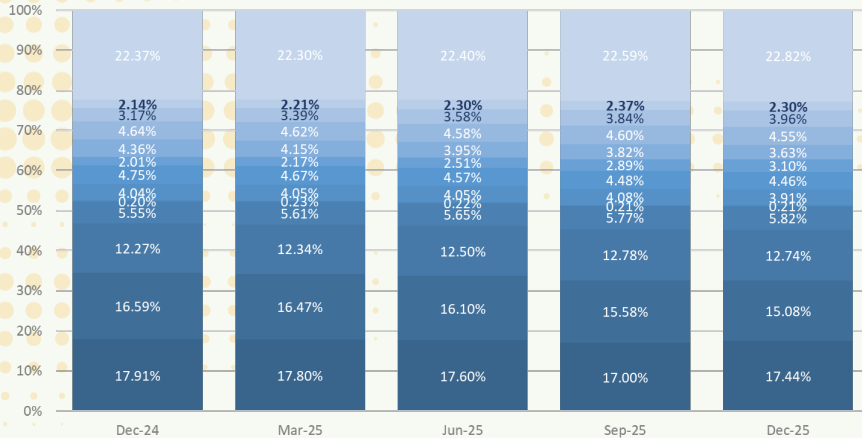
Presented by  
**Carney Funnah**  
VP – Product Management  
Assurant

# California Insurance Market

## US – Billion-Dollar Weather Events and Climate Disasters



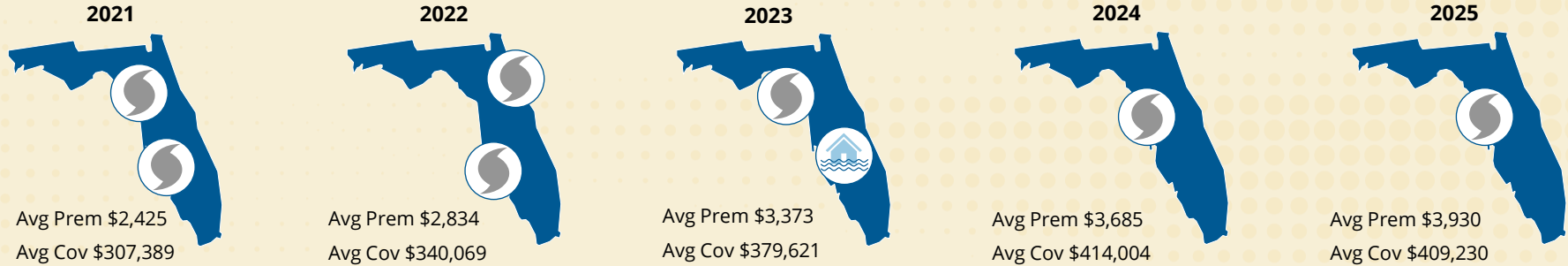
Carrier Market Share



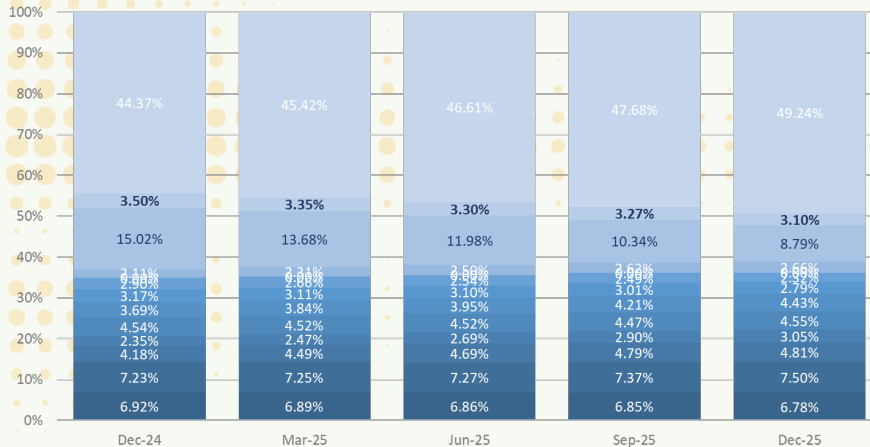
- Address FAIR Plan Growth
- Mandatory 1-Year Moratorium
- Geographic Relief
- Define & Monitor Distressed Areas
- Higher Coverage Amount Needs
- Coverage Availability
- Wildfire Risk
- Insurance Affordability

# Florida Insurance Market

## US – Billion-Dollar Weather Events and Climate Disasters



Carrier Market Share



- Citizens – Approved take out requests.
- New Carrier Entrants.
- FEMA Flood Zone Mapping.



- Citizens Requirements
- Coverage Availability
- Hurricane/Flood Risk
- Insurance Affordability

# Assurant Insights: Understanding the Customer

## CUSTOMER BEHAVIOR STATISTICS

### CARRIER CHANGES

	2022	2023	2024	2025
DID NOT CHANGE CARRIER	80.20%	69.84%	79.42%	88.01%
CHANGED CARRIER	17.89%	28.34%	20.58%	11.99%

### DEDUCTIBLE MODIFICATIONS

	2022	2023	2024	2025
NO DEDUCTIBLE CHANGE	85.17%	79.40%	82.82%	85.16%
DEDUCTIBLE INCREASE	11.95%	15.91%	13.68%	11.47%
DEDUCTIBLE DECREASE	2.88%	4.69%	3.50%	3.37%

## CUSTOMER INSIGHTS – SURVEY AND FOCUS GROUPS

Gathered comprehensive insights revealing trends, confirming innovation priorities, and informing roadmap alignment with behaviors and expectations.

- Overall, survey insights show the median premium increase at which homeowners report they would switch carriers due to premium increases is ~\$400. Tolerance rises with income from ~\$200 for households under \$80K, to ~\$400 for those earning \$80K-\$300K, and nearly \$600 for incomes above \$300K.
- Nearly three-quarters (72%) took no action in response to their premium increase.
- Only 12% switched to a different insurance provider and 11% increased their deductible.

# Know Your Risk – Accelerate Your Recovery

February 17, 2026

Presented by  
**Scott Giberson**  
Principal – Flood Compliance  
Cotality

# Borrower Perspectives on Natural Disaster Preparedness and Impacts

Knowledge is power. Education is key. An informed consumer will hopefully make a better decision.



“For us personally it was crucial that the bank complied and required us to have flood insurance. As young homeowners focused on expenses, if they had not required flood insurance then we would not have purchased it. Without it, we would not have been able to recover.”

*Hurricane Harvey survivor*



“As a hazard scientist, I worked to mitigate my risks. I knew the home was in a moderate-risk wildfire area. I ensured we had fine-mesh screens, double-paned windows, class A fireproof roofs, and cleared vegetation around the home. Until you live these events, you have no idea how you will be impacted.”

*Pacific Palisades survivor, Cotality Chief Scientist*



“Knowing policy limitations and exclusions is critical. We had 4’ of flooding in the bottom level of our elevated home. The NFIP gave us a check for \$700. We may have just took that and went out for a nice steak dinner and cocktails☺.”

*Hurricanes Helene - Milton survivor*

**Quotes from panelists. Cotality webinar “Flood Survivor Panel. Insights on Living through and Recovering from Natural Disasters”. (March 2025)**

# Policy Perspectives: Federal, State, & Local

## Federal

### Natural disaster disclosure:

- None, with exception of Notice to Borrower In Special Flood Hazard Area
- FEMA National Risk Index (ZIP code level)

### GSEs & Agency requirements:

- Hazard & flood insurance requirements
- Disaster area response
- Foreclosure moratoriums
- Forbearance & Flex modification plans

### SBA, FEMA, & HUD direct assistance:

- FDPA requirements, NFIP flood insurance
- Mitigation grants and loans (pre-disaster)
- SBA low-interest disaster assistance loans

## State

### Natural disaster disclosure:

- Sellers disclosures (vary by state)
- State-specific hazard risk areas and tools

### Regulation of property & casualty insurance:

- Solvency requirements
- Form and rate reviews and approvals
- Consumer protections
- Licensing and coverage requirements

### State-run FAIR programs:

- Insurer of last resort

### State programs and regulations:

- Housing finance, mitigation grants and loans, mortgage relief, and emergency response regulations

## Local

### Natural disaster disclosure:

- Housing counseling
- Local risk areas and tools

### Building codes:

- Permitting and restrictions in hazard areas
- Code enforcement
- Rebuilding flexibility requirements


### Insurance:

- Parametric and other programs

### State programs and regulations:

- Housing finance, mitigation grants and loans, emergency relief and response

# Industry Response, Developments, & Engagement

		Cotality Hazard Risk Analytics Addendum to Standard Flood Hazard Determination Form (FXXXXXXXXXXX)	Prepared on: October 9, 2025
This Cotality Hazard Risk Analytics Addendum ("RA Addendum") provides supplemental information to the referenced Standard Flood Hazard Determination Form. RA Addendum includes current and future physical risk impacts from listed perils that may affect the subject property identified in Section I.			
Disclaimer: Current and future hazard risk data are provided by Cotality "as is" and is intended for informational purposes only. Cotality makes no guarantees as to the accuracy or coverage of all possible hazard and climate scenarios.			
SECTION I – LOCATION INFORMATION			
1. PROPERTY ADDRESS: 7410 S SHERRILL ST TAMPA FL 33616-2055	LEGAL DESCRIPTION/APN: N/A	2. CLIP ID: 1002464785	

## Have you considered your Flood Risk?

Whether you are thinking about buying a home, or already have a home and are looking to access equity, we have resources to help you understand your flood risk.





Understanding climate risks is essential to plan for the future. Individual flood risks will vary based on location; thus, it is important to determine the amount of risk for your property.

SECTION III – INDIVIDUAL PERIL RISK			
PERIL	TIME HORIZON		
	CURRENT YEAR	2040	2050
<b>1. HURRICANE: WIND</b>			
RISK SCORE (RANGE IS FROM 0 (LOWEST RISK) – 100 (HIGHEST RISK))	54	58	62
AVERAGE ANNUAL LOSS (AAL)	0.1%	0.1%	0.1%
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	2.2%	2.6%	3%
<b>2. HURRICANE: STORM SURGE</b>			
RISK SCORE (RANGE IS FROM 0 (LOWEST RISK) – 100 (HIGHEST RISK))	64	69	74
AVERAGE ANNUAL LOSS (AAL)	0.3%	0.5%	0.6%
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	11%	16%	20.6%
<b>3. SEVERE CONVECTIVE STORM</b>			
RISK SCORE (RANGE IS FROM 0 (LOWEST RISK) – 100 (HIGHEST RISK))	10	10	11
AVERAGE ANNUAL LOSS (AAL)	0%	0%	0%
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	0.2%	0.2%	0.2%
<b>4. WILDFIRE</b>			
RISK SCORE (RANGE IS FROM 0 (LOWEST RISK) – 100 (HIGHEST RISK))	19	21	23
AVERAGE ANNUAL LOSS (AAL)	0%	0%	0%
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	0%	0%	0%
<b>5. INLAND FLOOD</b>			
RISK SCORE (RANGE IS FROM 0 (LOWEST RISK) – 100 (HIGHEST RISK))	28	30	32
AVERAGE ANNUAL LOSS (AAL)	0%	0%	0%
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	NOT MODELED	NOT MODELED	NOT MODELED

AVERAGE ANNUAL LOSS (AAL)	0%		
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	NOT MODELED		
<b>b. EARTHQUAKE: FIRE FOLLOWING</b>			
RISK SCORE (RANGE IS FROM 0 (LOWEST RISK) – 100 (HIGHEST RISK))	26	26	27
AVERAGE ANNUAL LOSS (AAL)	0%	0%	0%
100-YEAR ANNUAL EXCEEDENCE PROBABILITY (AEP100)	NOT MODELED	NOT MODELED	NOT MODELED

**Cotality, Hazard Risk Score Addendum to SFHDF (enlarged inset)**

### Know Your Risk:

	<b>Sources of Flood Risk</b>	<ul style="list-style-type: none"> <li>High intensity rainfall</li> <li>Overflowing rivers and streams</li> <li>High tides</li> <li>Coastal storm surge</li> </ul>
	<b>Insurance</b>	<ul style="list-style-type: none"> <li>Can you afford sufficient insurance?</li> <li>What does the insurance cover?</li> <li>Has there been prior loss?</li> <li>Will your premiums increase over time? Check out FEMA's flood insurance resources.<sup>2</sup></li> </ul>
	<b>Types of Risk</b>	<ul style="list-style-type: none"> <li>Risk to the physical property</li> <li>Risk to housing prices</li> <li>Risk to commutes, <u>employment</u> and community</li> </ul>
	<b>Investigate Your Risk</b>	<ul style="list-style-type: none"> <li>Review the Consumer Financial Protection Bureau's (CFPB) climate risk article<sup>3</sup></li> <li>Check in with FEMA's Flood *Insurance Advocate at <a href="https://www.fema.gov/flood-insurance/advocate">https://www.fema.gov/flood-insurance/advocate</a></li> </ul>

	<b>Investigate Your Risk</b>	(CFPB) climate risk article <sup>3</sup> • Check in with FEMA's Flood *Insurance Advocate at <a href="https://www.fema.gov/flood-insurance/advocate">https://www.fema.gov/flood-insurance/advocate</a>
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**MISMO, Flood Risk Disclosure Guide (enlarged inset)**

# Industry Response, Developments, & Engagement

## MISMO HERO Community of Practice

Working group to revamp and expand the Flood Risk Disclosure Guide to establish a “Collateral and Payment Risk Disclosure”



## Opportunities and Upcoming Conferences

- MISMO HERO CoP “Collateral & Payment Risk Disclosure” working group
- APCI/RAA Residential Resiliency Roundtables
- National Flood Association Annual Conference, March 15-17, Scottsdale
- APCI/RAA Earth, Wind, & Flood Conference, May 31-June 1, Dallas



## Residential Resiliency Roundtables

### 3<sup>rd</sup> National Session

March 18, 2026 | 10:00 a.m. – 2:00 p.m. EDT

1445 New York Ave NW, 1<sup>st</sup> Floor Board Room, Washington, DC 20005

# Questions

