

Turning Risk into Readiness:

WHAT TOP CATASTROPHE MANAGEMENT PROGRAMS OFFER SERVICERS

As disaster events intensify, mortgage servicers must demand more from their insurance partners and redefine what true catastrophe readiness looks like.

By **JOHN ROHRBACH**

Catastrophic weather events are no longer an occasional disruption—they are a recurring reality. For mortgage servicers, the stakes are rising as weather-driven events grow in both frequency and severity. And while hurricanes still dominate headlines, the real picture is broader and more complex.

Severe convective storms, inland flooding, and wildfires are affecting more regions and more borrowers than ever a. In 2024 alone, the U.S. endured 27 distinct weather and climate disasters, each with losses exceeding \$1 billion. Hurricanes Helene and Milton accounted for \$113 billion in combined damages. Already in 2025, the Palisades and Eaton-Altaadena Wildfires have devastated California communities, with severe flooding and storms across the U.S. adding to the toll.

Beyond damaged properties, catastrophic events are disruptive to the impacted borrowers and servicing operations. For servicers, the solution lies in choosing an insurance tracking provider that's more than a vendor. They need a partner with a comprehensive catastrophe management program that is built on insight, agility, and compassion.



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Anticipating Risk: The Power of Pre-Event Planning

True preparedness begins well before the storm hits. Leading insurance tracking providers leverage geocoded mapping and predictive analytics to help servicers prepare.

By overlaying catastrophe event forecasts against a servicer's mortgage portfolio, providers can deliver detailed, pre-event reports that identify specific properties at risk. This intelligence gives

servicers a head start: mobilizing internal teams, notifying at-risk borrowers, and preparing mitigation strategies. In an environment where hours can make a difference, this kind of lead time is critical.

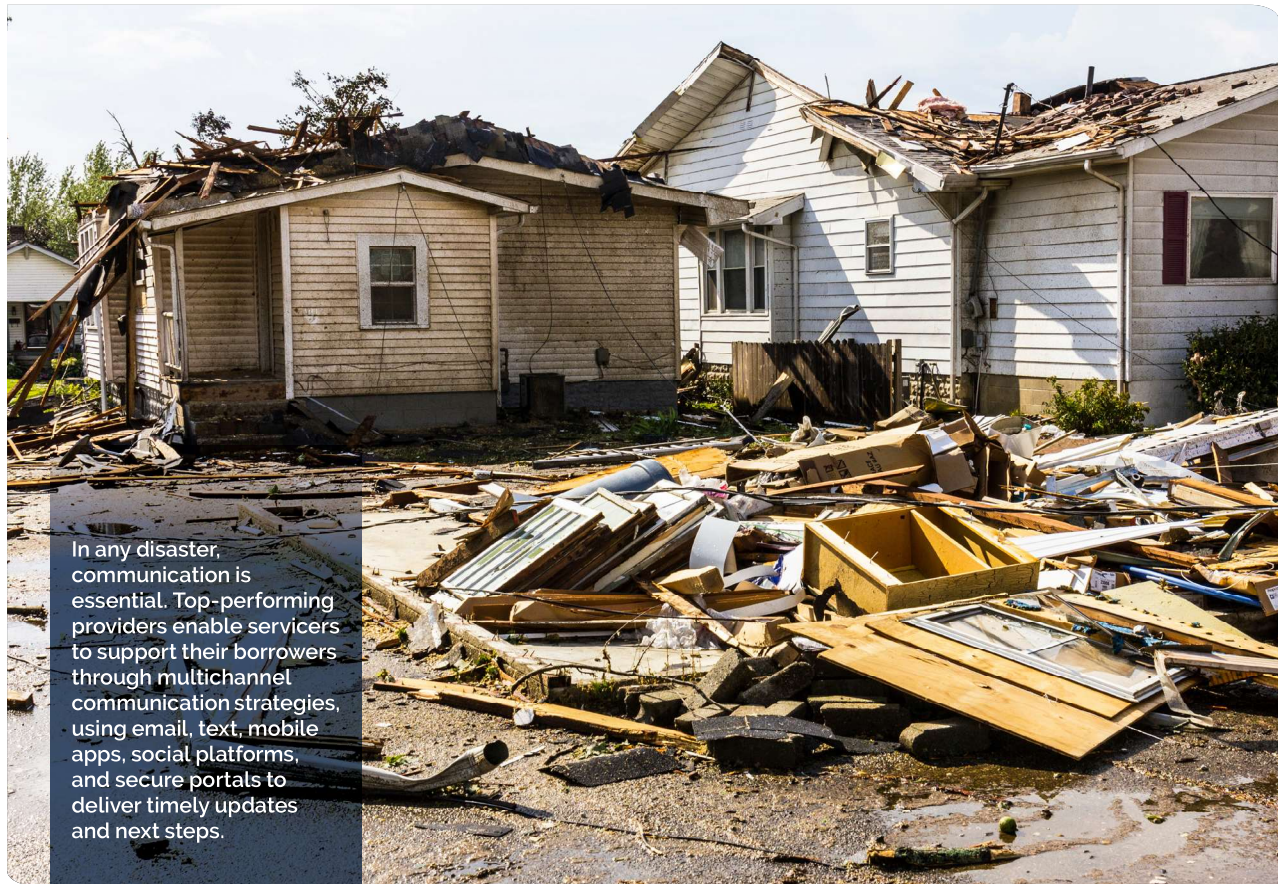
Post-Event Response: Speed, Scale, and Sensitivity

After the event, response speed is vital, but so is the quality of borrower support. Servicers should expect their provider to deliver both.

Providers affiliated with major insurance carriers bring the scale and resources needed to provide timely, robust support. They have integrated claims systems, licensed adjuster networks, and national infrastructure. This enables faster, more organized recovery operations.

In severely affected areas, mobile claims centers provide borrowers with immediate, in-person assistance. These physical hubs serve as recovery lifelines, allowing borrowers to initiate claims, ask questions, and get reassurance when access to digital tools may be out of reach.

Meanwhile, the ability to rapidly deploy experienced adjusters and leverage advanced technology shortens



claim cycles and eases the burden on borrowers. Tools like aerial imagery provide comparative images to assess impacts, especially in inaccessible or high-impact zones. Claims can even be preemptively opened when imagery indicates significant loss.

In any disaster, communication is essential. Top-performing providers enable servicers to support their borrowers through multichannel communication strategies, using email, text, mobile apps, social platforms, and secure portals to deliver timely updates and next steps.

For servicers, visibility and transparency is key. A robust catastrophe management program offers real-time reporting dashboards, exposure maps, and automated reporting that show claim progress, event impacts, and portfolio-level trends at a glance. When borrowers and servicers are informed, outcomes improve, and trust grows. Clear communication enables better

decisions and faster responses, reducing confusion and delays. This transparency builds stronger relationships and smoother processes for all.

Large-scale catastrophes often bring regulatory impacts such as new FEMA guidelines, state-specific loss draft procedures, and GSE directives, making compliance a challenge. To avoid costly penalties, providers must actively monitor these changes and help servicers promptly adapt their insurance programs. An effective insurance tracking provider acts as a regulatory partner by monitoring updates, analyzing implications, and delivering clear, actionable guidance to servicers. Whether dealing with temporary forbearance mandates or new servicing rules, providers should help servicers interpret and quickly implement changes.

Raising the Bar

Catastrophe management has evolved. It's no longer about reacting to

damage. It's about proactive readiness, operational resilience, and borrower-centered recovery. Servicers need insurance partners that understand this imperative and are equipped to deliver. They also need servicers who are focused on the future, investing in innovation that will streamline processes, enhance communication, and elevate the servicer and borrower experience.

National General Lender Services, part of the Allstate Corporation, offers a comprehensive catastrophe management program built for today's challenges. With deep expertise, advanced technology, and a nationwide response infrastructure, we help mortgage servicers protect their borrowers, their portfolios, and their reputations.

When a disaster strikes, we're ready. Together, let's turn risk into readiness. **MP**