A Collective Voice for the Flood Risk Management Community, Led by a Diverse Group of Industry Volunteers

By Patrick Sullivan and Leila Taha

Most readers of The Demotech Difference understand all too well that flooding is the most common and costly weather-related disaster in the United States. Year over year, nearly every state in the union experiences some form of flooding. Accordingly, there is a broad community of stakeholders dedicated to flood risk management — a community who collectively map and measure risk, build or lend money for homes, plan or manage municipalities, work to prevent or mitigate damage, enforce regulation, and insure against flooding. It is an arguably disparate community who share the unique, common bond of making floods less impactful (all while complying with a dizzying array of regulations and program rules). Where do these stakeholders turn when they need clarification or have questions — not only within their own industry, but in the many adjacent industries, as well?

Enter the National Flood Association — a unique trade organization that has evolved over the decades to serve the wide mix of stakeholders dedicated to measuring and protecting against flood risk. The NFA is self-described as "a national non-profit trade organization dedicated to advancing the common interests of the flood risk management community."

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NFA's executive director, Leila Taha, recalls the early days of the association, which has its roots in the flood zone determination business. "I was struck by how the different segments of the industry seemed to be operating and evolving so separately. There were few opportunities for companies across data management, lending, insurance, claims, and others to come together, understand how the work of one impacts the others, and recognize how they could collaborate to advocate for a more sustainable and successful flood marketplace."

The broadening of the NFA's annual conference program to include a wider variety of topics as well as convening various inter-industry working groups around important legislative and regulatory actions have resulted in continued membership growth and diversification. Today, the NFA boasts a membership comprised of about a dozen different disciplines within the flood industry — serving as a "hub" for these companies by bringing the flood-related community together.

The Power of the Collective Voice

The NFA represents a truly interdisciplinary composition of members including:

- Flood zone determination companies and mapping vendors
- Insurance agents, carriers and reinsurers
- Lenders and mortgage servicers
- Claims adjusters and engineering firms
- Data analytics firms
- Flood mitigation specialists
- Others that have a vested interest in the flood industry

The varied perspectives of these stakeholders converge under one roof, enabling the NFA to represent a unified industry voice when addressing reforms in the National Flood Insurance Program, developments in the private flood insurance markets, or civic strategies to mitigate flood risk. Compliance with federal lender regulations also remains an area of focus for the NFA. Through a variety of committees and work groups, NFA has drafted dozens of letters and engaged in constructive dialogue with members of Congress, the Federal Emergency Management Agency and a variety of regulatory agencies regarding proposed flood legislation, compliance standards and guidance, federal flood mapping and data quality, and NFIP guidelines. And the collective voice of the NFA membership offers those enacting laws and public policy a more holistic view of flood-related topics to aid in their decision-making.

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Fulfilling the Mission To Educate, Inform, and Collaborate with the Flood Community

Central to NFA's identity is the motto: "Educate. Inform. Collaborate." This mantra encapsulates NFA's core priorities:

- Provide educational resources for members and the general flood community through conferences, webinars and online materials.
- Keep the membership informed of important actions impacting the industry, and informing FEMA, Congress and other industry trade organizations of actions that NFA is taking to address important flood-related topics.
- Foster an environment of inclusivity, inviting stakeholders from all reaches of the flood industry to come together to collaborate and strive to positively impact public policy.

NFA: A Volunteer Army

The committees, work groups and governance of the NFA are largely driven by dedicated volunteers from member companies. A particularly unique aspect of the Association is that top executives are making time within their extremely demanding schedules to lead initiatives for the Association. What is it about the NFA that compels business leaders to volunteer to run the trade association?

NFA's Board of Directors is an impressive and diverse roster of flood industry experts. Except for the executive director, all officers and directors are volunteers. Their reasons for serving may be varied, but all are dedicated to affecting positive change for the industry.

NFA's president, Robert Cole, who is also executive vice president of National Risk Brokerage, says he was drawn to the association because "the diverse membership offered perspectives on issues that I hadn't considered before, and the association has allowed me to share my voice in a broader way."

NATIONAL FLOOD ASSOCIATION

Educate.

- Annual Conference
- Educational Webinars
- Member Communications & Thought Leadership
- Continuing Education
- Share user perspectives on Flood Data Products, NFIP Guidelines and Policy with FEMA, Congress and Regulatory Agencies

Inform.

- Share industry activities and association actions with the membership
- Newsletters & Social Media
- Advising lawmakers and regulators of the impact of policies on industry & recommendations for improvement

Collaborate.

- Committees & working groups inclusive of all flood stakeholders
- Annual member strategy meetings
- Coordination with FEMA
- Cooperation with ASFPM, American Bankers Association, APCIA, SmarterSafer Coalition & other industry trades

www.nfaflood.com

Cynthia DiVincenti, NFA director and vice president at Taurus Flood, volunteered for the NFA Board because "I'm a flood insurance nerd who enjoys helping others learn about flood zones, flood risk, and the need for flood insurance. Being part of NFA provides me with a multitude of opportunities to keep spreading the word in more places."

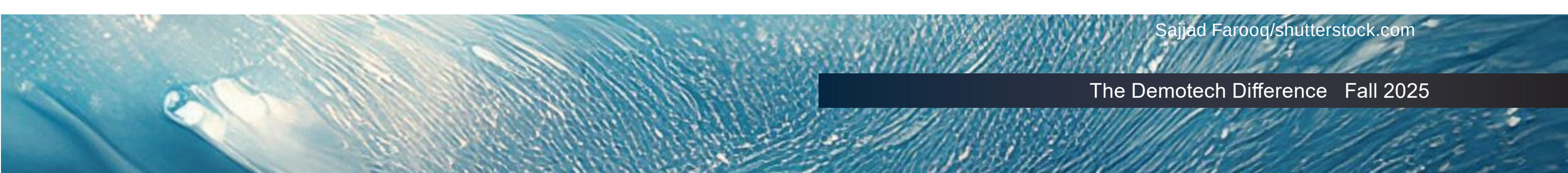
Tom Glassic, NFA director and policy advisor for Wright Flood, indicates that he serves "because the NFA and its Board are the best overall source of flood risk management information I have ever encountered."

Both Patrick Sullivan, NFA vice president and vice president of industry relations & compliance at Assurant, and Lauren Pachman, NFA secretary and legal strategist for the insurance agent community, consider themselves "interpreters" or "translators" — traits that are well-suited for bringing diverse groups together around a range of important industry topics. Patrick explains: "I like to think of NFA (and myself as an agent thereof) as an interpreter, of sorts — we are there to ensure the flood community is informed and connected — linking otherwise dissimilar communities with each other by interpreting different terminologies into a common language and a common bond." Likewise, Lauren says: "I think of myself as a translator … the better that [agents] and policymakers understand one another, the better our industry will serve consumers."

Some of NFA's board members are particularly compelled to serve the greater good. Jon Umstead, NFA director and chief marketing officer for Solstice Innovations, volunteers because "it feels good to help people in need, and this is one way of serving."

Bill Treas, NFA past president and partner at Nielsen & Treas LLC, says "I joined NFA because I strongly believe in the flood program, and how [it] is designed so that the WYOs (Write-Your-Own companies), the adjusters, and the attorneys are always looking for the 'yes' on every claim to make sure that all funds owed to a policyholder are paid."

Similarly, Linda Sullivan, NFA treasurer and president of Administrative Strategies Inc., is passionate about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2025–26 NFA BOARD OF DIRECTORS

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Executive Director

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National Risk Brokerage
President

Patrick Sullivan
Assurant
Vice President

Linda Sullivan
Administrative Strategies
Treasurer

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Cynthia DiVincenti
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Director

Tom Glassic
Wright Flood
Director

Teshale Smith
American Bankers Association
Director

Bill Treas
Nielsen & Treas LLC
Director

Jon Umstead
Solstice Innovatoins
Director

Board At-A-Glance

- Over 320 combined years of industry experience
- 4 attorneys, 2 MBAs, and many hold industry certifications and/or licenses.
- 2 published authors, an adjunct professor, 2 Eagle Scouts, and a Gold Award Girl Scout.
- Limited proficiency in Spanish, Arabic, French and German, but ALL speak “Flood”.
- Personal interests as varied as NFA’s membership, from equestrian pursuits to car racing, theater to woodworking, and more.
- If the Board formed a band, we would have a heck of a horn section! Baritone, saxophone, trumpet, clarinet, and flute, plus a couple of pianists. (Now seeking a drummer and a guitarist.)

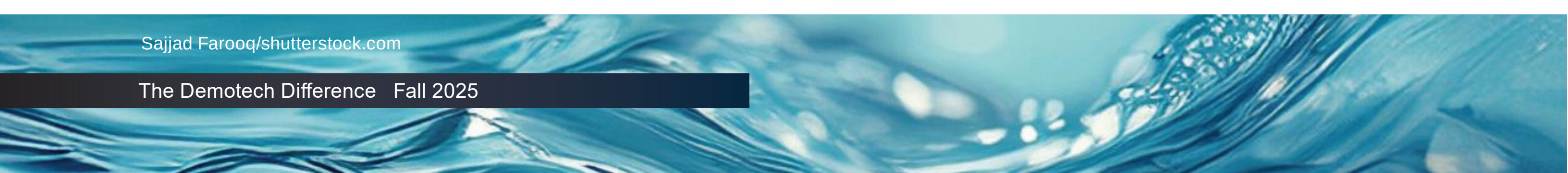
helping people in their greatest hour of need. She explains: “we do what we do because it makes a difference in people’s lives. We meet people where they live, hear their stories, see the damage to their most precious possessions and KNOW that when we finish our job, their lives will be restored to normal.” Sharing the human impact of flood risk analysis, insurance and mitigation within NFA forums allows for this critical perspective to remain top-of-mind for all association initiatives.

On the Horizon and Beyond

The value of the NFA is not only in its advocacy efforts, but also in the information shared, education offered, and the connections and contributions made for the betterment of the industry. NFA’s knowledgeable and dedicated membership has progressed the association to be one that is regarded highly and consulted frequently for its expert insights.

In the months ahead, NFA anticipates greater focus from congressional leaders on possible reforms to the NFIP. In addition, private industry continues to improve the identification of flood risks and develop new mitigation and insurance solutions. As the debate and discussion of flood risk intensifies, NFA will remain engaged as a hub for key stakeholders.

Among his many fables and maxims, Aesop once said, “in union there is strength.” This sentiment encapsulates the NFA, which considers the diversity among its members and its ability and willingness to collaborate with industry partners as a force-multiplier. This unity allows NFA to claim a true collective voice and represent an amazingly broad coalition of members and interests. If you are in the flood risk community and you want an organization that will speak with you — not just for you — and help amplify your voice, you should join NFA: become a member, attend the annual conference, and explore educational resources



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and engagement opportunities to further your and your organization's flood knowledge. And, perhaps, consider joining the volunteer ranks of top leaders who are driving meaningful progress for the industry.

Patrick Sullivan is currently the vice president of the National Flood Association and vice president of Industry Relations and Compliance for Lending Solutions within Assurant, the industry's leading provider of lender-placed insurance and related outsourcing services and a leading producer of flood insurance through the National Flood Insurance Program.

At Assurant, Sullivan leads the company's response to new laws and regulations and manages Assurant's governance for implementation of necessary controls and procedures. Sullivan is responsible for communicating changes to Assurant clients and works closely with industry trade groups and participants on advocacy, including serving on industry working groups and contributing to joint-trades comment letters and position papers.

Prior to joining Assurant, he worked for nine years at Fannie Mae in Washington D.C. in both credit policy, and audit representing Fannie Mae on the first Technical Mapping Advisory Council in 1996 as well as interagency working groups on flood insurance.

Leila Taha is executive director of the National Flood Association and a 30-year veteran of the flood industry. Her experience spans a range of disciplines including flood data management, sales and marketing, operations oversight, and compliance, supporting private companies in both the National Flood Insurance Program and private flood insurance arenas.

Taha has served on the NFA's board of directors since 2003, including as president for five terms. She has supported NFA's communications, conference planning and educational efforts as well as facilitated collaborative efforts with FEMA and other affiliated organizations across the industry. Taha is a licensed property & casualty insurance agent and holds the Associate in National Flood Insurance (ANFI) designation. She earned her degree from the University of California at Los Angeles (UCLA) and a marketing certificate from Columbia University.

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