

DISCLOSURE STATEMENT

May 5, 2021

Dear Editors:

This statement is in regards to my manuscript submission "Adaptation and Adverse Selection in Markets for Natural Disaster Insurance," to the *American Economic Journal: Economic Policy*.

I state having no relevant or material financial interest that relates to the research described above.

Thank you and best wishes,

A handwritten signature in cursive script, reading "Katherine Wagner". The ink is dark and the signature is fluid, with a long, sweeping tail on the "W".

Katherine Wagner