



# Always At Your Side.

First American can help you with natural disaster monitoring and risk mitigation, impact assessment and default management for your local, regional, or national portfolio.

## NATURAL DISASTER SOLUTIONS

### The Risk Management Life Cycle For Natural Disaster



PORTFOLIO RISK MONITORING AND MITIGATION



NATURAL DISASTER EVENT



IMMEDIATE DISASTER IMPACT ASSESSMENT SERVICES



ONGOING DISASTER IMPACT ASSESSMENT SERVICES

PRE-DISASTER -----> POST-DISASTER ----->

### FIRST AMERICAN: SOLUTIONS BEFORE, DURING, AND AFTER A NATURAL DISASTER EVENT

First American Disaster Assessment Services is with you at all times. Our comprehensive solutions provide uninterrupted disaster monitoring, give you advance information on the likelihood of disaster striking a given property or neighborhood, quantify the impact a disaster has on your assets when it hits and then helps to quickly get the asset performing again or disposed of to maximize value.



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# NATURAL DISASTER SOLUTIONS



## BEFORE NATURAL DISASTER STRIKES: DETERMINING EXPOSURE AND FINANCIAL RISK

It is crucial to get accurate, current information on the likelihood that your assets are at risk of natural disaster and beyond that, the potential financial impact it could cause to your portfolio.

First American's real-time, uninterrupted monitoring solutions allow you to determine the statistical likelihood of disaster, calculate daily financial exposure and damage analysis for an entire book of business, and receive immediate notification if properties are affected by disaster.

First American delivers multi-hazard exposure monitoring of an entire portfolio in real-time and offers the needed selection of financial summary reports, automated notifications and client, pre-set hazard thresholds. Our portfolio data is stored on dedicated, secure servers at web hosting facilities to ensure the integrity and continuity of our monitoring service.

First American's pre-disaster suite of solutions includes: InsMap, which hosts portfolio information and overlays data as directed by client; InsMap Data Stream, that automatically delivers

hazards data to clients in Oracle Spatial format; flood zone determinations and certifications; and, on-site inspection reports.



## IMMEDIATELY FOLLOWING NATURAL DISASTER: ASSESSING IMPACT, TAKING ACTION

As your information partner in making crucial, case-by-case decisions following disaster, First American has integrated disaster data from FEMA with our own proprietary property data to determine the location of all your properties in relation to the declared FEMA Disaster Areas.

Immediately following disaster, First American goes to work and quickly compiles and delivers comprehensive reports containing information on specific properties and neighborhoods along with a current property photos — delivered electronically in just three days. Pre-disaster valuation reports are also provided to deliver a complete picture on any given property.

This information speeds up the analysis process giving you greater confidence in assessing investment decisions. First American Disaster Assessment Services can help you determine

not only the extent of the damage to your properties, but also identify those properties with no damage allowing you to move forward on business transactions on unaffected properties.

Once decisions have been made, First American's Response Task Force is rapidly deployed to the impacted area where our Quick Response Contractor Team assists with local vendors and our ground-zero field services staff provides real-time updates and coordinates and manages immediate property preservation challenges.



## NATURAL DISASTER FOLLOW-THROUGH: MAXIMIZING VALUE, MITIGATING LOSS

In the aftermath of a natural disaster the potential for imminent mortgage defaults is significantly increased.

First American will intervene, early, to determine a complete understanding the borrower's present and future financial condition, the extent of collateral damage, ascertain insurance coverage and claims status, and create intermediate and long-term plans. This may allow the servicer to retain fee income, reduce or

eliminate losses to the investor, and potentially allow the borrower to retain his or her home.

In case of default, First American offers comprehensive default solutions, including default title services such as property information reports, document preparation, recording services and more.



## FIRST AMERICAN IS WITH YOU AT ALL TIMES: BEFORE, DURING, AND AFTER A NATURAL DISASTER

From real-time, uninterrupted modeling and loss mitigation, to field inspections, damage assessment and valuation reports, First American is always at your side before, during and following disasters.

From a tornado striking a specific property or neighborhood to a full strength hurricane devastating entire states, First American provides the breadth of services, the immediacy of technology and the expertise to determine if your asset is susceptible to disaster and following a disaster to quickly determine damage levels, its financial impact on properties and to put remedies into action to get compromised assets performing again.