

KEY INSIGHTS

2023 IMPACT REVIEW

THE TOTAL IMPACT



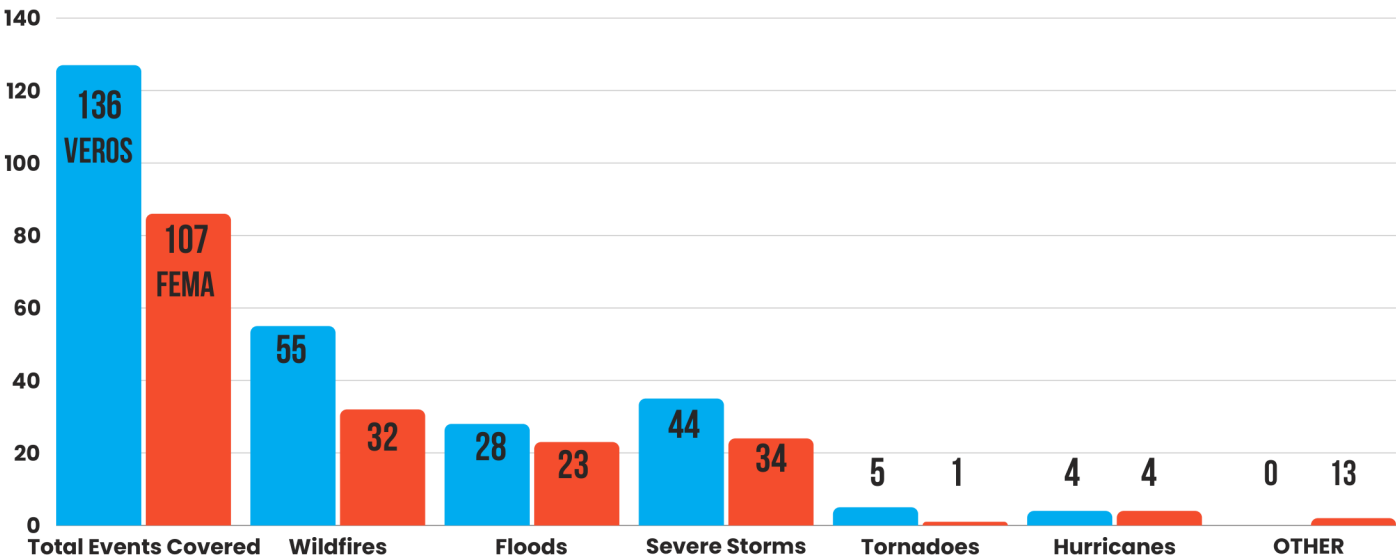
DISASTER IMPACT OVERVIEW

DISASTERS COVERED BY DISASTER VISION	DISASTERS DECLARED BY FEMA	TOTAL HOMES POTENTIALLY IMPACTED	MARKET VALUE OF POTENTIALLY IMPACTED HOMES
136	107	2.1M MILLIONS	\$815.2B BILLIONS
VeroVALUE AVM Estimate			

DISASTERS COVERED



FEMA VS. DISASTER VISION
COVERAGE IN 2023



PINPOINTING THE IMPACT

WHEN NATURAL DISASTERS *Strikes*

Disaster Vision Pinpoints Potentially Impacted Homes

	HOMES INSIDE EVENT CORE	AVM HOME VALUE INSIDE EVENT CORE	HOMES INSIDE EVENT BUFFER	AVM HOME VALUE INSIDE EVENT BUFFER
WILDFIRES	5,202	\$4.2B	4,247	\$2.4B
FLOODS	219,215	\$113.542B	81,110	\$53.3B
SEVERE STORMS	23,299	\$5.4B	7,237	\$1.7B
TORNADOES	78,417	\$24.1B	25,837	\$7.9B
HURRICANES	1,454,916	\$498.8B	272,947	\$103.6B
TOTAL	1,781,049	\$646.1B	391,378	\$169.0B

NOAA NATIONAL CENTERS FOR ENVIRONMENTAL INFORMATION (NCEI)



There were 28 weather and climate disasters in 2023. The costliest events were the Southern / Midwestern Drought and Heat Wave (\$14.5 billion) and the Southern and Eastern Severe Weather in early March (\$6.0 billion).



There were 18 separate billion-dollar weather and climate disaster events identified during 2023, a historic first place for the highest number of billion-dollar disasters in a calendar year.



The U.S. disaster costs for 2023 exceeded \$92.9 billion.



492 direct or indirect fatalities—the 8th most disaster-related fatalities for the contiguous U.S. since 1980.

Source: <https://www.ncei.noaa.gov/access/billions/>

DISASTER VISION

Is the property and portfolio insight lenders and servicers need to pinpoint the property-specific risk when hurricane, wildfire, earthquake, flood or other disaster strike.



When disaster strikes...be prepared with parcel-level information.

For Disaster Vision info, visit veros.cc/data



THE CORE & BUFFER ZONES EXPLAINED

The disaster data set from Veros combines data and satellite imagery from multiple sources in near real-time, indicating whether or not a specific parcel has been affected. This disaster data provides accuracy more precise than FEMA, which uses county boundaries for its designations. Using parcel boundaries, latitude and longitude, address information and more, Veros creates two geographic areas that pertain to a disaster event: residential properties in the Core (inside the event) and residential properties in the Buffer (typically within a ½ mile outside of the core). If a property is located within the core or the buffer, it is not implicit that there is damage, but rather, an indication of the likelihood that a property may have experienced damage. The Market Value is based on the total of the impacted properties calculated using Veros' predictive valuation technologies, such as VeroVALUE AVM.