

# WEATHERING **THE STORM Tracking Solutions for the Industry**

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GEORGIA

# **PRESENTATION 2025**







# **PRODUCT** SUITE

REAL TIME ASSET MANAGEMENT AND LOCATION ANALYTICS PLATFORM

FieldTeam Tracker

V-ALERT

FIELD TEAM OPERATIONS MANAGER APP

THE ULTIMATE ROUTE OPTIMIZATION APP

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## Earthvisionz and Mortgage Field Services

- Earthvisionz has been serving the MFS industry since 2013
- Our Goal: Provide real-time visual data to property preservation and inspection companies helping them collaborate with their lending customers to inspect and preserve properties before, during, and after any severe weather event.
- Services Include:
  - daily snow reports
  - rainfall reports
  - route optimization (DriveTracker)
  - property-based notifications covering over 140 types of alerts.
  - historical property disaster reports



## New Use Cases for the Industry

- **Bulk Screenshots** -- generate screenshots of future or real-time threats for each client in your portfolio
- **Custom Map Views** -- provide customers with dynamic map views showing their properties in relation to a threat such as severe storms or hurricanes with real-time updates.
- **Tornado Track Search** -- identify all assets within a tornado's potential track area
- **Client Communications** -- notify clients about important events such as FEMA major disaster declarations.
- **Damage assessment** -- use post-event aerial imagery and other damage assessment layers to determine if any of the properties in the portfolio were impacted by the event.





## Other Industries: Mortgage Banking

- Enable loan originators to actively monitor loans in their pipeline.
- Deliver real-time alerts for propertyimpacting events.
   Integrate seamlessly with common Loan Origination Software (LOS) platforms.
- Enhance risk management and customer service.





## Other Industries: Single-Family Rentals

- Monitor ownership and rental status of portfolio properties.
- Identify potential risks and opportunities with dynamic property insights.
- Conduct impact assessments quickly when catastrophic events occur.
- Support strategic decision-making with real-time property data.





## **Other Industries: Restoration and Recovery**

- Strengthen client communications before, during, and after emergencies.
- Automate emergency service alerts to prioritize response.
- Support lead generation with property damage insights

**Field Team Tracker**: Coordinate field inspections and restoration teams with ease.





# Solutions to Manage Weather Risk

Industry Challenges	Verisk Weather Solutions		
Mitigate/prevent foreseeable damage	<ol> <li>Weather forecast information available</li> <li>Climate modeling and trends</li> </ol>	Respond MAP <sub>T</sub>	
Quickly identify and repair property damage Maintain and upkeep properties	Platforms to provide post-event info, real-time weather alerts and mapping capabilities		
Address pre-existing damage at a property	Weather history reports available for propert specific data	Bend	chmark™



# Web-based Mapping & Analytics: Respond MAP<sub>TM</sub>

**Location Data** 

Import field locations to overlay with weather layers

Automated Impact Analysis

Tools and analytics for managers to proactively strategize around event response

Customizable Alerts

Create customized weather rules to alert you to impacted locations

**Triage Effectively** 

Deploy inspectors to hardest hit locations first



# Respond<sub>TM</sub> Hurricane

Forecast data allows for an assessment of property impacts in the days leading up to landfall





Sept 26, 2024 18z - Day of landfall





# Historical Property Reports: Benchmark

Over 1.8M Benchmark requests in 2024

## Use Cases:

- Identifying pre-existing damage •
- Confirm type and date of loss •
- Documentation for insurance • purposes
- Lead generation •

#### Benchmark<sup>®</sup> Hurricane Report

Date of Report	lune 10 2024 12:07 FDT		
Claim Details:			
Property Address:	8550 Smith Rd, Perry, FL	Agent/Adjuster Name:	William Wilson
ZIP Code:	32348	Company Name:	Verisk_Weather_Solutions
Claim Number:	1234	Address:	
Date of Loss:	8/30/23	Phone:	
Cause of Loss:	HURRICANE	Email:	William.Wilson@verisk.com
Assignment Date:	None	Latitude:	30.043862
Report Period:	08/29/23 to 08/31/23	Longitude:	-83.715985
Storm Period:	08/27/23 to 08/31/23		

Benchmark® Database record for property address for tropical event: idalia (2023, AL10)

#### **Benchmark® Hurricane Winds Near Location**

Distance From Property (Miles)	Maximum 1-minute Sustained Wind (mph)	Maximum 3-second Wind Gust (mph)
At Property	73	82
Within 1 Mile	78	88
Within 5 Miles	79	95

#### Benchmark<sup>®</sup> Hurricane Wind Duration Near Location

Distance From Property (Miles)	Duration of Tropical Storm Force Wind >= 39 mph (hours)	Duration of Strong Tropical Storm Force Wind >= 50 mph (hours)	Duration of Hurricane Force Wind >= 74 mph (hours)
At Property	3.5	2.0	0.0
Within 1 Mile	3.5	2.25	< 1
Within 5 Miles	4.0	2.5	< 1

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# Data Sources: NOAA/NWS

- Public sources show the general risk area
  - i.e local storm reports indicate general location of where severe weather occurred
  - alerts.weather.gov -- NWS watches, warnings and advisories
    inciweb.wildfire.gov -- Major
  - national wildfires
  - usgs.gov -- Earthquakes and volcanic activity
  - nhc.noaa.gov -- Hurricane tracks
    fema.gov -- FEMA major disaster
  - declarations





# MB SK ON QC Mexico Cuba Guatemala Nicar

# 2025: Annual Predictions

## 2025 Predictions

Source: NOAA



## **2025** Predictions



https://www.cpc.ncep.noaa.gov/products/predictions/90day/

Source: NOAA



## 2025 Predictions: Drought Conditions



Source: U.S. Drought Monitor https://droughtmonitor.unl.edu/



# 2025 Predictions: Hurricane Season

Forecast Parameter	2024 Season	CSU Forecast for 2025	Average (1991–2020)
Named Storms	18	17	14.4
Hurricanes	11	9	7.2
Major Hurricanes	5	4	3.2
Accumulated Cyclone Energy (ACE)	161.6	155	123

## Context:

2025 forecasted at ~125% of average activity

2024 season was ~130%, with Hurricanes Helene and Milton causing 250+ fatalities and \$100+ billion in damages



# 2025 Predictions: Above-Normal Activity Anticipated

**Above-Normal Activity Anticipated** (~125% of the 1991–2020 average)

**Key Factors:** 

Warmer-than-average sea surface temperatures in the eastern and central Atlantic (but cooler than last year)

Warmer tropical Atlantic + likely ENSO neutral (or potential La Niña) conditions = **more conducive for hurricane formation and intensification** 



