



# Total Flood™

## A Comprehensive Flood Compliance Solution

The increased focus on climate change and ongoing supervisory scrutiny is yet another reminder of the importance that banks, credit unions, mortgage lenders, commercial banks, and servicers must accurately implement and enforce the mandatory purchase of flood insurance. This requirement under the Flood Disaster Protection Act serves to protect collateral, reduce risk within a portfolio, and ensure strong, long-term relationships with your customers.

### Elevate your flood compliance program

Three brands you trust—CoreLogic®, Newmark Valuation & Advisory (V&A), teamed with OSC Insurance Services—have worked both independently and collaboratively to help you overcome your most difficult flood challenges. And our synergized efforts have created a Total Flood program that will prepare you for your next endeavor and beyond.

By combining CoreLogic's data and analytics, Newmark V&A's regulatory compliance—through its [Bank Credit Risk Solutions](#) specialty practice—with OSC Insurance's LPI tracking capabilities, we are now able to offer lenders and servicers something previously unavailable in the market. Our comprehensive set of solutions will support and improve your flood compliance program from initial assessment—including flood compliance analysis, flood determinations, and loan onboarding—to the renewal of flood insurance policies and flood map changes.

# 90%

of the nation's federally  
declared disasters  
involve flooding

Source: "Atlas of Disaster Report," *Rebuild* by  
Design

# 26%

Over 30 years, there is at least  
a 26% chance that a building  
in the floodplain will flood

Source: "Floods and Recurrence Intervals,"  
United States Geological Survey (USGS)

# 25%

Each year, more than 25%  
of the filed flood claims  
involve structures outside of  
high-risk flood areas

Source: "Fact Sheet: Myths and Facts About Flood  
Insurance," Federal Emergency Management  
Agency (FEMA)

## Who benefits?

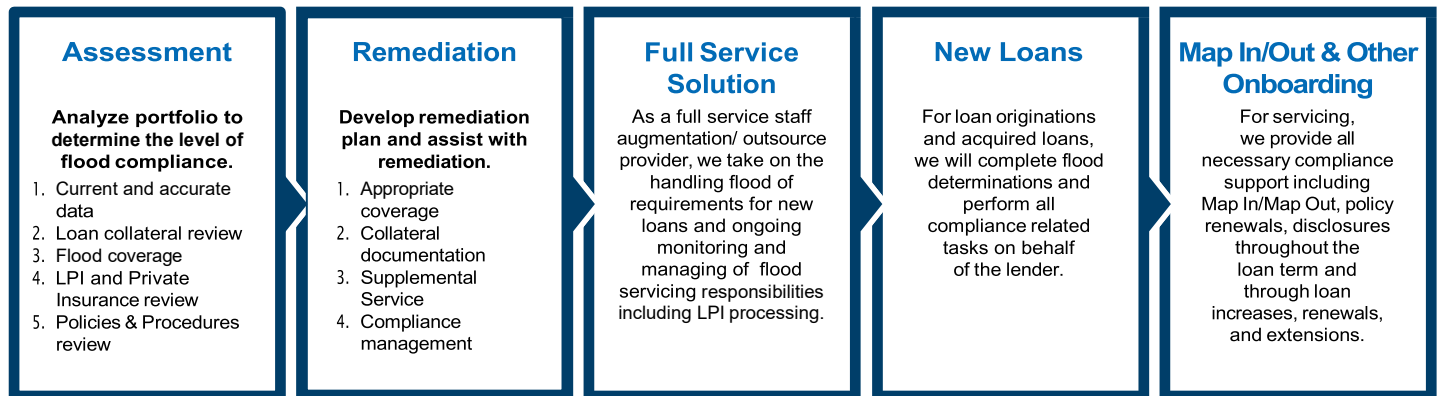
- Loan administrators
- Loan servicers
- Escrow and insurance personnel
- Risk management personnel
- Compliance officers
- C-Suite executives

## Advantages to you

- Close gaps in procedures
- Reduce risk within a portfolio
- Lender-placed insurance (LPI) Process Management
- Receive expert training
- Decrease consumer complaints through improved processing
- Prepare for your next exam with specialized consulting

## Trusted Expertise and Dedicated Service

CoreLogic, Newmark V&A and OSC have all your needs covered every step of the way. From the preliminary evaluation to the future flood determination data, our services support a flood compliance program delivers accurate implementation, diminishes risk to your portfolio, and meets Federal requirements.



Learn more about CoreLogic Flood Services. Contact your CoreLogic representative, visit [corelogic.com](http://corelogic.com) or call 844-496-4263 today.

Learn more about Newmark V&A at [nmrk.com](http://nmrk.com) or reach out to David Risdon, Newmark V&A's Bank Credit Risk Solutions Specialty Practice Leader at [david.risdon@nmrk.com](mailto:david.risdon@nmrk.com).

Learn more about OSC Insurance Services at [oscis.com](http://oscis.com) or reach out to Don Curtis, OSC's Senior Vice President of Business Development at [dcurtis@oscis.com](mailto:dcurtis@oscis.com)

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