



faura

Enterprise software for high-risk
insurance and real estate







Metal roof



Faura Agenda

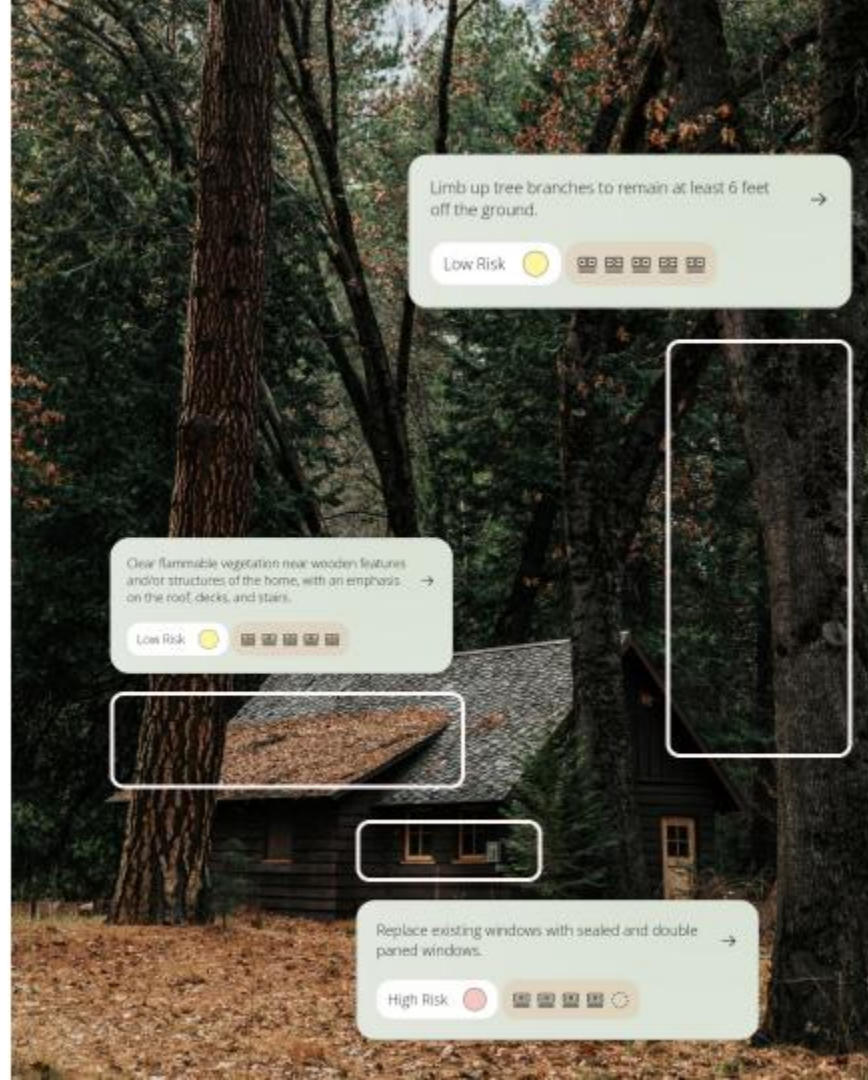
1. Resilience Market

2. Players in the Space

3. Why Resilience?

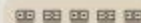
4. Further Case Studies

5. Conclusion



Limb up tree branches to remain at least 6 feet off the ground. →

Low Risk



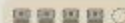
Clear flammable vegetation near wooden features and/or structures of the home, with an emphasis on the roof, decks, and stairs. →

Low Risk

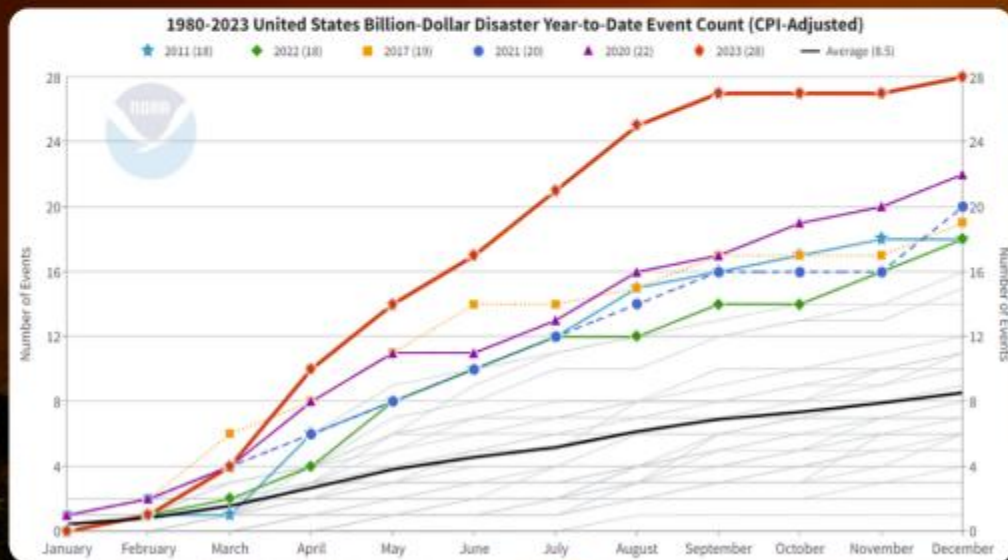


Replace existing windows with sealed and double paned windows. →

High Risk



The United States is becoming naturally disastrous.



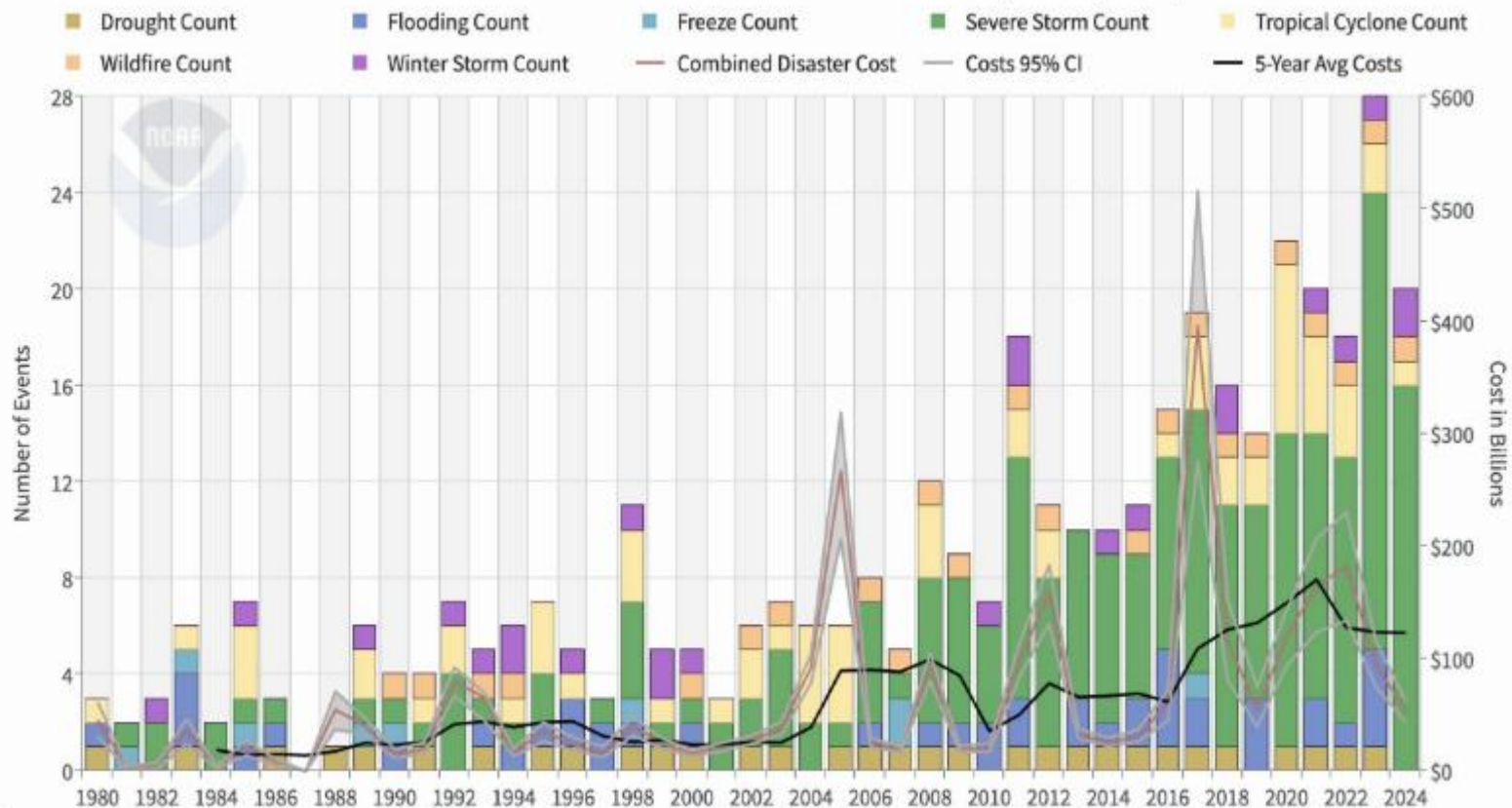
2 in 5 will be impacted by a natural disaster in the next 3 years.

Last year, there were **28** disasters costing over **1 billion dollars**.

1/3 of the US population lives in a high risk disaster zone

Natural disaster **impact has risen by 350%**, affecting millions of residents.

United States Billion-Dollar Disaster Events 1980-2024 (CPI-Adjusted)





HIGH RISK

DENIED





The future of insurance
is transparency.

Players in the Space

Real Estate

- Property inspections
- Compliance with disclosure requirement laws
- Insurability scores for agents
- Maintenance and sustainability tracking

Banks/Lenders

- Risk scores for loans
- Property-specific forecasts to improve mitigation activity
- Pricing modules for risky deals

Smart-City Planning

- Risk trackers for entire communities
- Allocate budgets for mitigation grants and programs
- Planning with multi-party software

Insurers

- Property inspections
- Reporting and compliance
- Disaster risk assessments for larger, more valuable assets







What are we missing?

Insurers are already using climate modeling and in-person inspections along with a whole host of both tech and personnel, so **why are we still experiencing all of these losses?**

How do we stop something like the Palisades fire from happening again?



Can you guess which structures survived?



Can you guess which structures survived?




Can you guess which homes survived?



Can you guess which homes survived?



Survivability = Profitability

 faura

Assessment archive

Do you have any branches hanging over your roof?

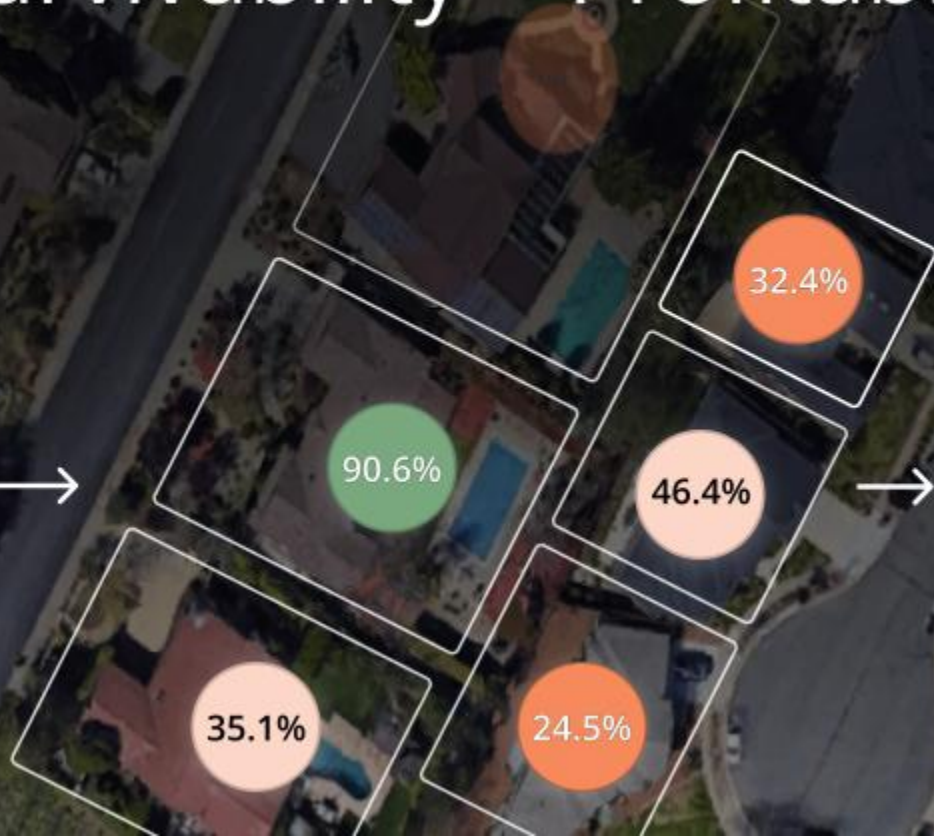
Yes ☒ N/A ☐ No ☐

[Show an example](#) [Give an explanation](#)

[< Previous](#) [Next >](#)

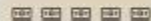
0-5ft 5-30ft 30-100ft 100ft+

☒ ☐ ☐ ☐



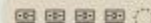
Limb up tree branches to remain at least 6 feet off the ground. →

Low Risk



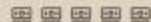
Replace existing windows with sealed and double paned windows. →

High Risk



Clear flammable vegetation near wooden features and/or structures of the home, with an emphasis on the roof, decks, and stairs. →

Low Risk



Insurance companies get better, safer clients.
Policyholders keep and lower their insurance.



Flood



Quake



Hail



Wildfire



Tornado &
Hurricane

0-5 Feet Video

Is the siding of your home made of ignition resistant material? (metal, brick, stucco, concrete)

☒ Yes ☐ N/A ☐ No

Show an example.

Give an explanation.

[< Previous](#) [Next >](#)



Inspection

Amanda

[Referral Link](#) [Complete](#) [Wildfire](#) [Download PDF](#) →

and search/

Information [Edit Metadata](#)

Homeowner Name
Amanda

Quote Number

Policy Number

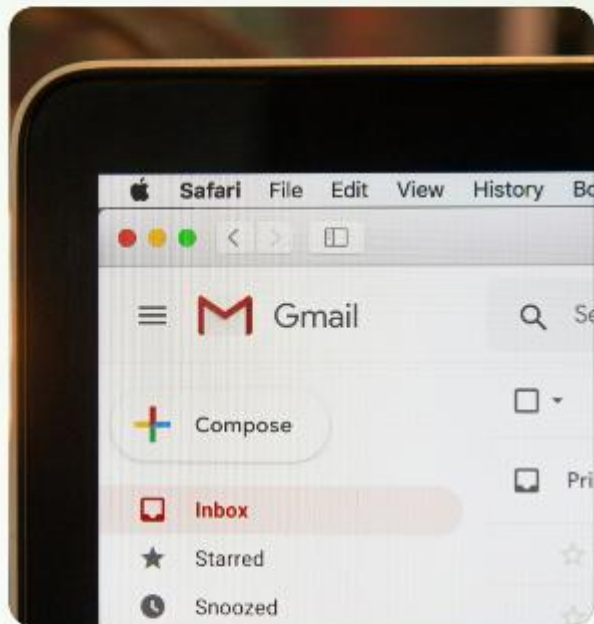
Invite Code
xQVUEFHf

[Delete Assessment](#) [Invalidate Assessment](#)

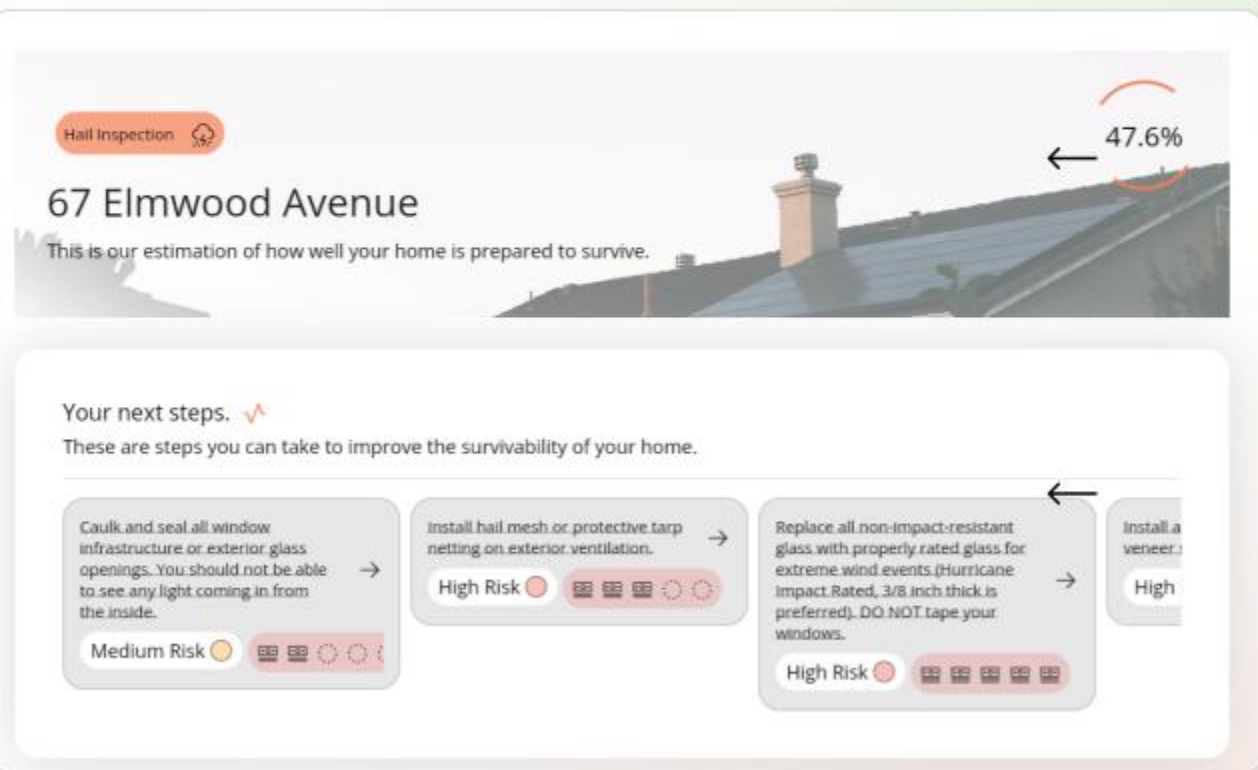
Do you have any dead/dying vegetation (grass, trees, shrubs, branches, leaves, mulch, plant beds) near 5 feet of your home? ☒

If shrubs or ground covering plants are within 5 feet of your home, do they have 6-12 inches of separation? ☒

Is the groundcover around



Need to learn more about a property's risk?



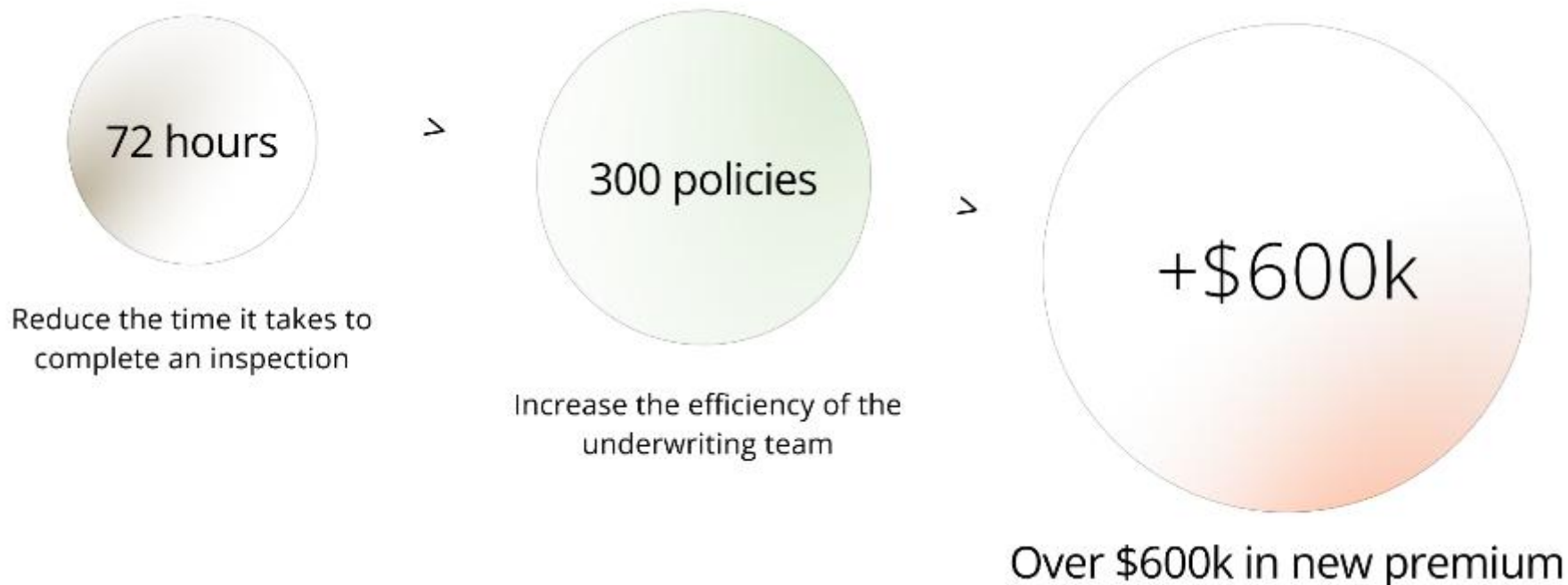
Digital Inspection



Quick Assessment

Napa Valley Case Study

From 3 weeks to as little as 72 hours with Faura...



Use Cases


Insurers have **thousands of properties across their portfolio**, many in traditionally high risk areas.

Using property survivability metrics, we can **make more efficient decisions about which properties are more or less vulnerable** based on structure science.

*Left -> Streetview before and after Mountain Fire Fall 2024; **predicted with 95% accuracy***




LAHAINA



Concrete fence surrounding home

This is an aerial photograph of a residential area in Lahaina. A white rectangular box highlights a large, two-story house with a brown roof. The house is surrounded by a concrete fence. To the right of the house, there is a large, open green field. A dirt road runs diagonally across the bottom right of the image. Other houses and trees are visible in the background.

LAHAINA



Concrete fence surrounding home

This is an aerial photograph of a residential area in Lahaina. The image shows several houses, some of which appear to be damaged or in ruins. A specific house, located in the upper-middle part of the frame, is highlighted by a white rectangular box. This house has a prominent red roof and is surrounded by a concrete fence. A line points from the text 'Concrete fence surrounding home' to the fence. The surrounding area includes a road, a parking lot with a few cars, and a large, open, brownish field on the right side of the image.

PALISADES



PALISADES

fire-resistant roof

tempered glass

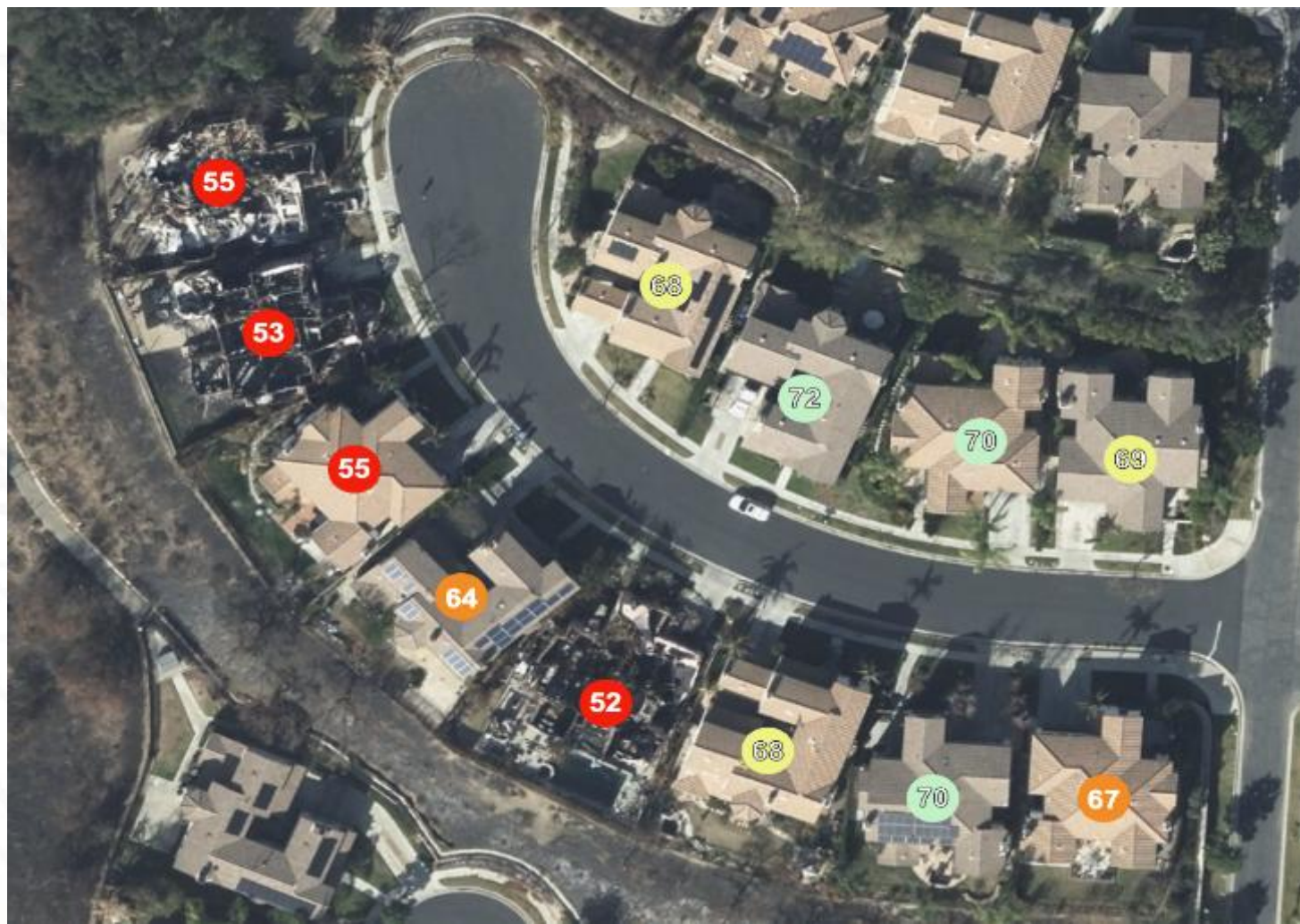
no vegetation

fire-resistant siding

Concrete wall









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We know which properties can
survive natural disasters.

And now, you can too.

