

ISG

A Trusted Partner in Your Success



REAL ESTATE PROACTIVE PROGRAM

www.insurancespecialtygroup.com

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THE REAL ESTATE PROACTIVE PROGRAM (REPP)

For over a decade, Insurance Specialty Group (ISG) has provided risk management services and insurance solutions for Real Estate and Construction Liability that has lead the nation. Our primary goals for the management of real estate liability are simple. Maximize Value. Minimize Cost. Protect Assets.

Welcome to ISG's Real Estate Proactive Program.

More than in insurance policy, the program provides a holistic risk management approach that is necessary to protect a bank's or investor's assets from liability claims and litigation. The program incorporates the following:

- **Express Written Warranty** - Home Buyers can receive an Express Written Warranty. The warranty replaces implied warranty laws and allows the seller to capture liability in contract law and avoid costly and litigious tort law.
- **Aligned Contract Provisions** - ISG provides consistent provisions for sale contracts and subcontractor agreements that protect the seller and align dispute resolution processes.
- **Property Inspections** - ISG has "Best in Class" partners for property inspections. Property inspections are key in understanding and managing portfolio risks.
- **Broad Insurance Coverage** - ISG offers broad property and liability insurance contracts that are specifically tailored to REO exposure. ISG can secure coverage for a broad mix of finished or unfinished properties. High excess liability limits are available.

BENEFITS OF THE PROGRAM

Maximize Value

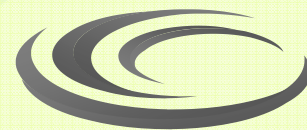
- Increased sales prices by 5-15% through increased buyer confidence
- Protection of corporate image, integrity and reputation

Minimize Costs

- Reduced carry time
- Reduced loss costs through implementation of comprehensive risk management techniques
- Customer conciliation center for end-consumer concerns
- Pre-agreed dispute resolution programs

Protection of Assets

- Construction-specific insurance coverage
- Integrated contract language implementation
- Construction defect coverage for the entire Statue of Limitations



REO Storm. ISG Protection.

4501 Circle 75 Parkway, F6200 Atlanta, GA 30339 | (678) 742-6300

Jim Leach | jleach@isgins.com

Stephen Harrell | sharrell@isgins.com