**INTERMAP®**
Answers Now™

RISK SCORE 2/10

# INSITEPRO™

## Custom Risk Scores – Better Underwriting

## Location-Based Risk Assessment

InsitePro is a Web-based application that provides fast, address-specific risk assessment for natural catastrophes anywhere in the world. Underwriters can determine, visualize, and present risk with simple-to-use cloud-based software. Risk assessments can be integrated with existing underwriting platforms by API.

## Improve Underwriting

InsitePro calculates risk using custom scoring analytics that support specific underwriting actions, such as rating or selection. Our customers create their own risk score based on their view of risk, using the best available data. Underwriters receive easy to use answers that help them efficiently build profitable and resilient portfolios. InsitePro reduces underwriting costs, and helps ensure policies are priced appropriately.

## Key Features and Benefits:

**Risk Scoring**
Underwriters receive a risk score that is built specifically for them using Intermap's propriety geospatial data and their own information.

**Perils**
Assess risk against flood, storm surge, wildfire, and earthquake now. Additional perils are coming soon.

**Application Programming Interface**
InsitePro analytics are available by API enabling easy integration.

**Single and Multi-Point Assessments**
Underwriters can easily assess risk for single points or entire portfolios.

# Risk Scoring with InsitePro

Intermap understands that each insurer has a different perspective on how to assess natural catastrophe risk when underwriting. That's why we collaborate one-on-one with you to design a risk scoring analytic that meets your needs.

Risk scoring can help with a variety of underwriting activities, such as:

- Selection: deciding which properties to underwrite based on location-specific risk.
- Pricing: matching premium to a better understanding of risk at a location.
- Flood model validation: using terrain features to confirm the dependability of flood zones at a specific location.
- Multi-peril analysis: developing an overall view of risk for a location.

Possible scoring outputs include:

- A numerical score (0–100).
- A color-coded score (traffic lights).
- A specific activity such as "Underwrite," "Don't underwrite," or "Review."
- A flood zone "sanity" check (agree/disagree).

InsitePro uses a variety of datasets to build risk scoring analytics, including Intermap's best-in-class geospatial data. Additionally, a risk score can include your own proprietary information, such as flood maps (public domain or subscription), go/no-go zones, portfolio(s), and loss history.

Datasets that can be used for risk scoring include, but are not limited to:

- Models for all natural perils
- FEMA FIRMs
- Elevation datasets
- Profiles between locations and water
- Surrounding area elevations
- Water locations (streams, rivers, lakes, coasts)
- NOAA Storm Surge Models (MOMs)
- Zip codes, CRESDA zones, state/county/provincial boundaries, and other spatially defined areas that can help understand risk