

INTERMAP
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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 easily integrated with existing underwriting platforms by API.

Key Features and Benefits:



Risk Scoring

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



Perils

Assess flood risk using Intermap's proprietary bare-earth elevation data and hazard maps. Assess wildfire risk with Anchor Point's No-HARM risk model.



Application Programming Interface

InsitePro analytics are available by API enabling easy integration.



Single and Multi-Point Assessments

Underwriters can quickly and easily assess risk for single points or entire portfolios.

Better Data for Better Flood Underwriting

InsitePro uses proprietary datasets to deliver the most accurate and reliable risk assessment solution. For flood, InsitePro has exclusive access to Intermap's NEXTMap® DTM, the most comprehensive and accurate bare-earth elevation dataset available. Custom risk scoring analytics combine the elevation data and other proprietary hazard datasets to deliver risk information to underwriters that supports superior risk selection and rating. Our customers create their own risk scores based on their view of risk to help them efficiently build profitable and resilient portfolios, reduce claims, and collect premiums better matched to risk.

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 and risk management 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.
- Segmentation: sorting schedules of risks from low to high risk.

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:

- Bare-earth elevation datasets
- Models for flood and wildfire
- FEMA FIRMs
- 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 you better understand risk

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**Visit www.intermap.com
or call +1 (303) 708-0955
for more information.**

Intermap Technologies® is changing the way insurance measures the risk from natural catastrophes. No more stale results based on data anyone can access. Users can now configure their own analytics, based on best-in-class data and models, to assess risks the way they need to. This is another example of how Intermap is changing how data creates answers.

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