# Global Flood Risk Scoring

## **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 this simple-to-use cloud-based software. Risk assessments can be integrated with existing underwriting platforms using an 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 based on our propriety, high-resolution geospatial data for flood



#### ...

**Perils** Assess risk against flood, wildfire, and earthquakes



**Application Programming Interface** InsitePro analytics are available by API, enabling easy integration for clients



Single & 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 to design a risk scoring analytic to meet 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 locationspecific risk
- Pricing: matching premium to a better understanding of risk at a specific location
- · Segmentation: sorting schedules of risks from low to high risk

Possible scoring outputs include:

- 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 client-specific proprietary information, such as flood maps (public domain or subscription), go/no-go zones, portfolios, and loss history.

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

- · Intermap's proprietary elevation data and flood hazard maps
- FEMA FIRMs
- · Profiles between locations and water
- · Surrounding area elevations
- · Water locations (streams, rivers, lakes, coasts)
- NOAA Storm Surge Models (MOMs)
- Zip codes, CRESEDA zones, state/country/ provincial boundaries, and other spatially defined areas that can help understand risk

## **Global Flood Risk Scoring with InsitePro**

InsitePro is expanding flood risk scoring beyond North America with the best available elevation data and hazard data for the whole globe. For the first time, global insurers will be able to assess flood risk across entire operational areas in a consistent way using uniform, high-quality, high-resolution, bare-earth elevations. No more variations in quality from one geography to another.



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

Intermap Technologies is an industry leader serving a diverse geospatial marketplace. We provide highly accurate geospatial information to help commercial enterprises and government agencies make better location-based decisions.

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InsitePro enables users to visualize flood risk (top) and analyze terrain information using its point-to-point terrain feature (bottom).

Your World. Mage Simple.



