

InsitePro® Flood Analytics

Better Data – Better Underwriting

by **INTERMAP®**

Intermap 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 that works best for their company strategy.

Better Underwriting for Flood Insurance

InsitePro is leading the insurance industry into the future of flood insurance. As the flood insurance market grows, InsitePro is keeping pace ... making sure underwriters have the data they need to expand their portfolios while minimizing risk.

InsitePro now incorporates Intermap's NEXTMap One™ 1-meter resolution terrain data, first-floor elevations, and building footprints.

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 for a single address or an entire region. Risk assessments can be easily integrated into existing underwriting platforms by API.

Custom Risk Scoring

Custom risk scoring analytics combine 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.

Key Advantages

High Resolution

InsitePro now incorporates Intermap's NEXTMap One™ - a proprietary 1-meter resolution, bare-earth dataset.

Frequent Updates

Foundation elevation data based on data collected within the last 18 months.

Custom Risk Scoring

Custom risk scores can now price risk using patent-pending technology that does not use stochastic modeling. Underwriters can accurately select and price based on individual locations, and not based on portfolio analytics or catastrophe models.

First-Floor Elevations

In addition to using the best available elevation for risk analytics, InsitePro now delivers first-floor elevations of buildings so elevation certificates are no longer necessary for accurate underwriting.

Building Footprints

Coming Soon! InsitePro's geocoding will be enhanced with building footprints. Analytics will be based on building centroids or on specific, customized points on the perimeter of the building (e.g., lowest point, closest to water, closest to flood zone, etc.)

Easy-to-Use and Integrate

InsitePro analytics are available for single properties or entire portfolios. Analytics can be accessed either through a mobile-friendly interface or a convenient API, customized to the user's needs.

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 specifically meets your needs.

Risk scoring helps with a variety of underwriting activities, including

- **Selection** – deciding which properties to underwrite based on location-specific risk.
- **Pricing** – establishing premiums based on a better location-based risk assessment.
- **Segmentation** – ranking schedules of risks from low to high risk.

InsitePro uses a variety of datasets to build risk scoring analytics, including Intermap's best-in-class geospatial data.

Additionally, risk scores can include your 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:

- Underwriters' proprietary information
- Loss history
- Preferred flood map (public domain or subscription)
- FEMA Flood Insurance Rate Map (FIRM) data
- NOAA storm surge Maximum of Maximum (MoM) models
- Zip code and CRESTA zones, as well as other spatially defined areas that help you bound your portfolio

Because InsitePro is customized to your needs, you can also select the scoring output that best fits your business. Choose from a numeric score (0-100), a color-coded score (stop light), a specific activity such as underwrite or don't underwrite, or a simple go/no-go alert.



Your company's risk tolerance is unique. To illustrate, if you base your strategy strictly on FEMA flood maps (top), you may be missing out on valuable customers. InsitePro (bottom) clearly highlights properties with low – or no – risk of flooding in the same neighborhood. InsitePro lets you select the criteria for your custom risk score.

Better Analytics for Flood Insurance



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