

As an insurer, you need to evaluate portfolio risk thoroughly and accurately. While it's critical to understand the risk associated with a building's characteristics, it's just as important to understand the building's risk from natural catastrophes. An isolated fire affects one building, but a natural disaster can adversely affect your entire portfolio.

With Verisk's Catastrophe Loss Analysis Report, available through the ProMetrix® system, you can manage your exposure to loss from hurricanes, severe thunderstorms, and earthquakes.

You get risk scores and average annual loss (the average loss expected to occur per year over a period of many years) for individual buildings in the ProMetrix commercial property database. And if the building isn't in the database, the system prompts you to enter certain information to access modeled data from AIR Worldwide, a Verisk Analytics company and technological leader in catastrophe modeling.

That combination of data from the ProMetrix database and AIR gives you just what you need to make profitable underwriting decisions and manage your exposure to loss.

Natural catastrophe information

The report gives you objective, accurate risk information:

- hurricane and earthquake average annual loss, 100-year loss, and 250-year loss for the building and its contents
- ranking of a property's risk score for hurricane, earthquake, and severe thunderstorm relative to other properties in the same county and state

For those individual perils, you'll also get:

Hurricane data

- physical characteristics of the location, including type of terrain and elevation above sea level
- storm surge potential the likelihood of an abnormal increase in sea level affecting the property

Earthquake data

- physical characteristics of the location, including soil type and potential for landslide and liquefaction
- distance to nearest significant earthquake fault
- 100-year intensity value (MMI) the maximum value of an event likely to occur within a 100-year return period

Severe thunderstorm data

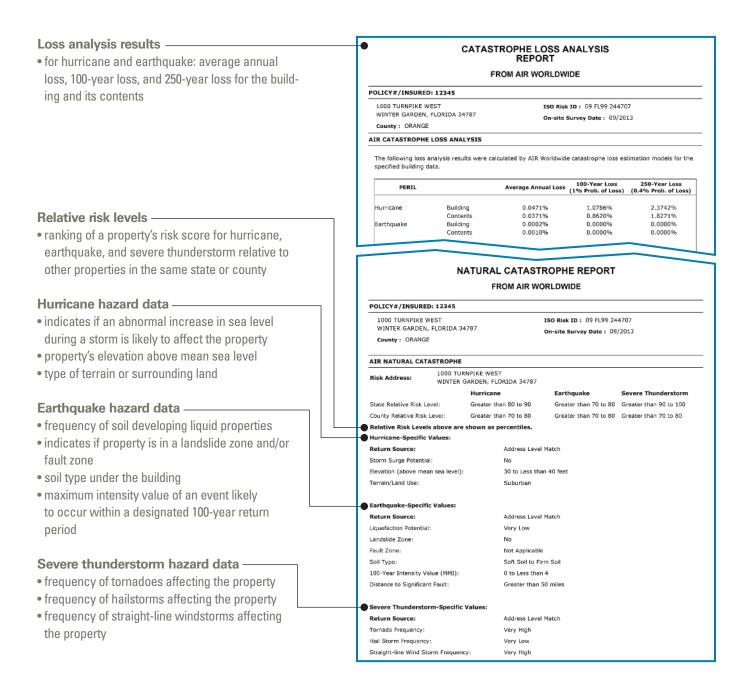
• frequency of tornadoes, hailstorms, and straight-line windstorms affecting the property

There's value to knowing the risks

Catastrophe risk modeling traditionally occurs at the portfolio level, but the market is moving to incorporate catastrophe risk information at the point of underwriting. That can help you:

- reflect catastrophe risk in pricing and set premiums that consider the risk
- · comply with underwriting guidelines in high-hazard areas
- manage exposure growth in high-risk areas
- enter larger markets with competitive pricing
- improve your loss ratio and build more profitable portfolios
- · optimize reinsurance purchases

Providing catastrophe information for profitable underwriting



For more information about Verisk's Catastrophe Loss Analysis Report

Call Verisk Customer Support at 1-855-859-8775 or send e-mail to info@verisk.com. Or contact your Verisk representative. For information on all Verisk products, visit us at **www.verisk.com**.





