



LOCATION® Reports

When you want to improve your property portfolio, LOCATION® is everything

Accurate underwriting and rating require accurate information. Your ability to access geographic hazard information in real time can make the difference between profit and loss. LOCATION® — Verisk's comprehensive risk assessment tool — provides the most complete, current property and risk information for every address in the United States. You'll use LOCATION for policy quoting and keeping your book of business up to date. LOCATION can also help you gather intelligence on your target markets and analyze your risk concentration in geographic areas. LOCATION services give you everything you need to make timely, confident decisions that will increase your premiums and improve your loss ratios.

The best-maintained GIS in the industry

Verisk expertly maintains LOCATION data, ensuring that it's always up to date. We make more than 55,000 geographic updates annually: changes to fire protection area and territory boundaries, brushfire fuel areas, premium tax areas, building code jurisdictions, fire station locations, windpool boundaries, crime-prone areas, and other geographic features. And our database has more streets than the United States Postal Service and commercial mapping databases combined.

Instant access to risk-specific information

LOCATION reports are available through the ProMetrix® system. You'll get delivery that saves time, increases productivity, and streamlines underwriting and rating. You can order these LOCATION reports for specific addresses:

FireLine™

FireLine™, powered by AER™ technology, uses a combination of detailed satellite imagery, digital elevation models, and street maps to determine a risk's exposure to the wildfire hazard. The report provides information on three key wildfire risk factors — fuel, slope, and road access — as well as an overall hazard rating for each address. You'll also get an indication of the Wildfire Hazard Assessment, ranging from negligible to extreme. For California, the report also tells you whether the risk is in a Special Hazard Interface Area, areas outside but immediately next to a high-fuel area and exposed to high heat and wind-borne burning embers. The FireLine report — available in most western states — can help you develop appropriate risk management strategies, develop more effective fuel reduction programs, and improve fire mitigation and education.

California Brush Fire

For risks in California, you need to know if a property is exposed to hazardous brush. Under authority of the California Department of Insurance (DOI), Verisk has designated many areas as hazardous brushfire zones. Our service gives you a report that tells you whether an address is in a designated brushfire zone. That information lets you quickly and easily determine your brushfire exposure and eligibility for California FAIR Plan credits.

California DOI Earthquake Zone

To help you manage your total exposure, you need accurate earthquake zone and subzone information for your risk. This report gives you the California Department of Insurance earthquake zone or subzone — data you need to satisfy state reporting requirements.

Wind

The LOCATION Wind Report gives you the wind risk data you need to manage your exposure to windstorm damage and make informed underwriting decisions. A Wind Report delivers the following information:

- **Distance to ocean or gulf** provides the distance between each risk address and the nearest ocean or gulf, along with the name of the body of water.
- **Distance to nearest body of water** provides the distance between each risk address and the nearest major body of water, along with the name of the body of water.
- **Windpool eligibility** tells you whether the risk is within the state's windpool eligibility area — so you can be sure you're getting the proper windpool zone credits.
- **Personal territory code** gives you the rating territory for any homeowners or dwelling risk.
- **Commercial territory code** gives you the rating territory for any commercial property risk.
- **Group II zone** provides the ISO Group II zone for any commercial property risk.
- **Citizens property territory code** provides territory codes for Citizens Property Insurance Corporation (Florida only).

LOCATION Wind Report

Here's a sample LOCATION® Wind Report for an address in Florida. In addition to providing windpool eligibility and property territory codes, the report shows that the property is very close to the Banana River (0 to 500 feet) and only 0 to 500 feet from the Atlantic Ocean.

LOCATION	
LOCATION® : WIND - DETAILED ABC INSURANCE COMPANY	
ORDER NAME: WIND REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 05/12/2013	RESPONSE DATE: 05/12/2013
ORDER TIME: 12:57:30 PM	RESPONSE TIME: 12:57:30 PM
Risk Address:	123 EXAMPLE AVE. COCOA BEACH FL 32931
Return Source:	Address Level Match
Windpool Eligibility:	Yes
Return Source:	Address Level Match
ISO Personal Territory Code:	12
Return Source:	Address Level Match
ISO Group II Zone - Commercial:	SEACOAST ZONE 2
Return Source:	Address Level Match
ISO Commercial Territory Code:	050
Return Source:	Address Level Match
Distance to Ocean or Gulf:	0 to 500 feet ATLANTIC OCEAN
Return Source:	Address Level Match
Distance to Nearest Body of Water:	0 to 500 feet BANANA RIVER
Return Source:	Address Level Match
Citizens Property Territory Code:	057
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Crime

Crime risk information can help you accurately assess exposure to loss, set the right premiums, develop appropriate insurance programs, and recommend security measures to prevent crime and reduce losses. LOCATION Crime Service delivers reliable and objective address-specific information on crime rates at specific locations. For each location, the Crime Report gives you an overall crime risk score (the CAPRisk™ Index) and past, current, and forecasted scores for crimes against persons, crimes against property, aggravated assault, arson, auto theft, burglary, homicide, larceny, rape, and robbery.

Public Protection Classification (PPC™)

ISO's Public Protection Classification (PPC™) program gives you information about the effectiveness of local fire protection in more than 47,000 fire protection areas around the country. But it isn't always easy to determine the correct PPC code for an individual property. In fact, our studies have indicated that insurers who don't use LOCATION have an average misclassification rate of 33 percent, with some more than 40 percent. You need accurate information on fire protection area boundaries, distances to responding fire stations, automatic-aid agreements, and water sources. Only LOCATION has countrywide information about the nearest recognized and responding fire stations and water supply sources. The LOCATION PPC Report delivers up-to-date PPC information for individual

risks, so you can implement your underwriting and rating plans as designed. For each address, the report gives you the PPC code and fire protection area name, dwelling PPC code (if applicable), state-specific information, fire station information, water supply type, and whether the risk is located in a subscription fire protection area.



The ISO Class One ribbon adorns the official shield on all Las Vegas Department of Fire and Rescue apparatus.

LOCATION Crime Report

Here's a sample LOCATION® Crime Report for a commercial risk address. The report gives you an overall crime risk score and separate scores for crimes against persons, crimes against property, and eight other categories of crime.

LOCATION

LOCATION®: CRIME DETAILED - COMMERCIAL
ABC INSURANCE COMPANY

ORDER NAME: CRIME REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 05/12/2013	RESPONSE DATE: 05/12/2013
ORDER TIME: 12:49:24 PM	RESPONSE TIME: 12:49:25 PM

Risk Address: 123 EXAMPLE AVE.
 COCOA BEACH FL 32931 - 3230

Return Source: Zip Code + 4 Level Match

CAPRisk™ Crime Information (1 Low - 10 High)

	Current	Past	Forecasted
CAPRisk™ Index (1 Low - 10 High):	4	4	4
Arson:	4	4	4
Auto Theft:	5	4	5
Robbery:	7	7	6
Aggravated Assault:	3	2	3
Burglary:	7	8	5
Homicide:	3	3	3
Rape:	3	2	3
Larceny:	8	7	7
Aggregate Crimes Against Person:	3	3	3
Aggregate Crimes Against Property:	5	4	5

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Catastrophe hazard information

Our Catastrophe Hazard Service can help you better understand your exposures. You'll get objective, accurate profiles for every address in the continental United States at risk from hurricanes, earthquakes, and severe thunderstorms. With information from AIR Worldwide, a Verisk Analytics company, the service provides critical factors — including risk scores and average annual loss figures — to help you make profitable underwriting decisions and manage your exposure to loss. With each natural catastrophe report, you'll get:

- long-term average annual, 100-year, and 250-year loss-level information
- scores that show the risk at each location and the relative risk compared with other locations in the county and state

In addition, for individual catastrophe assessments, you'll get:

Hurricane data

- physical characteristics of the risk location, including elevation and terrain
- storm surge potential

Earthquake data

- physical properties at each location, including soil type and landslide and liquefaction potential
- 100-year intensity return period (MMI)
- earthquake fault (Alquist-Priolo) zone
- distance to the closest significant fault

Severe thunderstorm data

- tornado, hailstorm, and straight-line windstorm frequencies

Building Code Effectiveness Grading Schedule (BCEGS®) classification

The building code in effect in a community can have major ramifications on losses if a hurricane, earthquake, or other natural disaster strikes. Through the Building Code Effectiveness Grading Schedule (BCEGS®), we collect information on a community's building code adoption and enforcement practices. We then analyze the data and assign a BCEGS from 1 to 10. Class 1 is the most favorable. Insurers

can use the classification for underwriting and to grant premium credits for buildings constructed in jurisdictions that rigorously enforce the latest revisions of the code. LOCATION offers a fast and accurate way to get information on building code enforcement. The BCEGS report gives you the personal and commercial BCEGS codes for your risk, along with the year the codes became effective.

Auto territory

The Auto Territory Report provides correct rating territories for any personal or commercial risk address — so you know you're calculating the correct premiums.



The area pictured here is in a Special Flood Hazard Area (SFHA). Use FloodAssist flood reports to identify such areas quickly.

FloodAssist®

FloodAssist® helps you accurately determine flood zones. With technology from LPS National Flood, the service helps you satisfy Federal Emergency Management Agency (FEMA) requirements and gives you a property's flood zone and other necessary flood data. Use FloodAssist for risk assessment or compliance with regulations.

For more information about Verisk's LOCATION reports

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.



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