



Flooding is the most common natural disaster in the United States—and the costliest.

Each year, floods cost hundreds of millions of dollars in insured losses and billions in economic losses, as large numbers of uninsured or underinsured properties are inundated. In the Houston area, where Hurricane Harvey dumped some 30 trillion gallons of water, less than 20 percent of homeowners had flood insurance, and two-thirds of losses from that storm occurred outside 100-year floodplains.

Flood maps just scratch the surface of flood risk, revealing little about the true frequency and severity exposure for any given property. The lack of detailed risk information discourages many property insurers from entering the potential \$41.6 billion private flood insurance market.¹

1. Total potential personal flood premium (including properties already covered, primarily by the NFIP) for owner-occupied residences in the 48 contiguous states. Verisk, *Sizing the Personal Flood Insurance Market*, August 2019

Go deeper than traditional maps with the WaterLine view

WaterLine, Verisk's flood hazard score, takes flood risk underwriting beyond the traditional maps maintained by the Federal Emergency Management Agency (FEMA).

WaterLine has multilevel applications:

- ✓ Streamlined, property-level risk selection
- ✓ More efficient use of underwriting resources
- ✓ Stronger risk accumulation and coverage guidelines
- ✓ Enhanced enterprise risk management (ERM)
- ✓ Admitted, nonadmitted, and Lloyd's business uses

Insight that spans your portfolios

WaterLine assesses flood risk across the contiguous United States. Event-based, three-dimensional, probabilistic flood modeling from AIR Worldwide, a Verisk business, delivers sophistication far beyond FEMA's 100- and 500-year flood zones. It breaks down terrain by 10-meter blocks for a high degree of granularity.

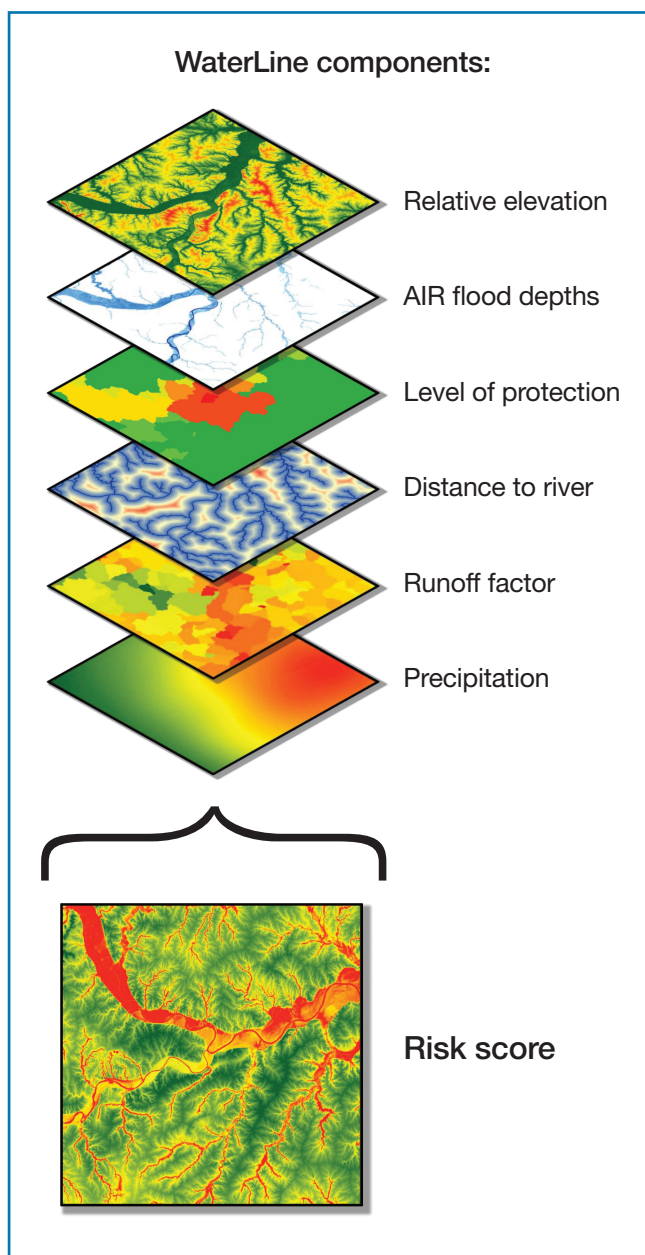
WaterLine provides a relative risk score—ranging from 0 to 100—that uses advanced probabilistic simulations based on hydrologic and hydraulic engineering. Multiple data points fully capture each location's risk of river, surface, and storm surge flooding—as well as insight into what's driving the score. Location-specific factors include amount and frequency of precipitation, probability of various flood depths, relative elevation, runoff, distance to rivers and/or coasts, and flood protection levels. It's a powerful tool to help align underwriting with risk tolerance.

WaterLine is a natural fit with private flood insurance programs. With or without FEMA maps, you gain deeper insight into the flood risks affecting homes or businesses you insure.



Multiple delivery methods

WaterLine offers flexible delivery:

- through ProMetrix®, LOCATION®, or Touchstone®
- via existing API connections to clients
- through static web reports with scores, data points, and property photos
- on our web portal, which includes a geospatial view of the location/schedule and analytics to enable risk analysis
- through our portfolio analysis tool for accumulation management and analysis



For more information:

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