



Manage coastal risk at the address level



Bring your coastal exposures into sharper focus

For many property insurers, the distance between a structure and the coastline is critical information that can help inform decisions about pricing, underwriting, and reinsurance. It's essential to have reliable, validated data for any address in your portfolio with coastal exposure.

Reliable and trusted coastal measurements

Our Distance to Coast solution is based on our proprietary Angle of Impact Measurement methodology delineating the coastlines of oceans, gulfs, the Great Lakes, and other major bodies of water to help measure and manage property risk from coastal exposures. Combining powerful geographic information system (GIS) mapping technology with our industry expertise, Distance to Coast meets the need for reliable, trusted data



Our advanced methodologies, such as **Angle of Impact Measurement**, have made Distance to Coast the standard for coastal distance measurement in many jurisdictions.

Highly reliable measurements, even for complex coastlines

Distance to Coast uses sophisticated GIS technology to examine the coastline. The result is a highly reliable measurement of the distance between each risk address and ocean, gulf, or Great Lake as well as a major body of water. The tool captures areas with complex coastlines, such as bays, inlets, river mouths, and barrier islands within several feet.

Verisk can help you more accurately identify coastal property risks. We can segment the data to complement your underwriting guidelines. We can also create customized coastlines to align with any proprietary definitions you employ in your business.

Distance to Coast is available in the following coastal states: AL, AK, CA, CT, DE, FL, GA, HI, IL, IN, LA, ME, MD, MA, MI, MN, MS, NH, NJ, NY, NC, OH, OR, PA, RI, SC, TX, VA, WA, and WI.

Flexible delivery methods

Delivery methods are available to adapt to your business operations, systems environment, and requirements, integrating the information into your rating, policy writing, or consumer quoting system.

Access Distance to Coast:

- Online through your browser or by connecting to Verisk using a web service API
- As a batch delivery
- Through Verisk platforms: LOCATION® and ProMetrix®

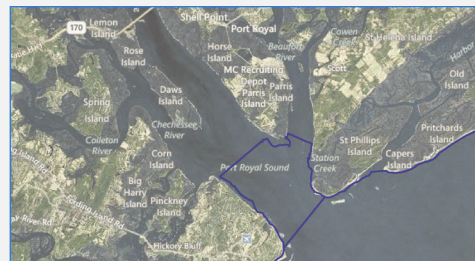
Coastline definitions can vary, and Verisk can easily support

Coastline definitions for risk assessment can vary from insurer to insurer, as illustrated in the examples below of the same South Carolina coastal segment. However, Verisk can help with coastline assessment and mapping, customized to your needs while capturing comprehensive details.

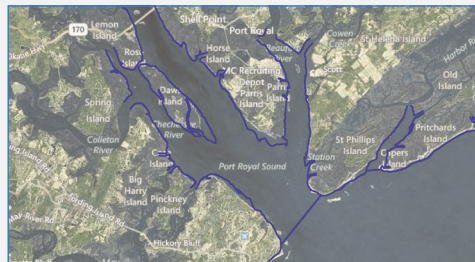
Deep inland coastline with only a small subset of the Intracoastal Waterway



Major portions of the inland water bodies omitted



Coastline mapped for inclusion in Distance to Coast by Verisk



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