

NAIC



HazardHub by Guidewire

The industry's leading view of property risk

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Introductions

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Agenda

01 HazardHub Overview

02 Breadth of Data

03 Popular Use Cases

04 Brief Demo

05 Q & A

HazardHub Value

Risk Selection

- Enables Underwriters, Agents and Brokers and Carriers to gain 360° view of property risks, exposures and neighborhood characteristics
- Most comprehensive view of peril data associated with any US or Canadian address or geographical location
- Property data, Replacement Costs and Permit information for US addresses

Improve Profitability

- Risk selection based on data and applied across entire portfolio
- Immediate impact on Combined Ratio
- Enables improved Rates, Provisions, Deductibles, Deselections which can increase profitability and limit losses.
- Competitive advantage over peers/carriers who do partial or manual analysis

Operational Efficiency

- 1000 data attributes in seconds
- Workflow automation and Straight Through Processing (STP) based on data, exposure or valuation
- Maximize Contingency Bonuses

HazardHub data products



Property Risks

- Natural Perils
 - Fire
 - Weather
 - Hail
 - Flood
 - Hurricane
 - Earthquake
 - Lightning
 - Tornado
- Manmade Hazards
 - Water Non-Weather
 - Crime
 - Theft
 - Other

Property Characteristics

Replacement Cost

Permits

Canadian Property Risks



1000+ Geospatial Risk factors – the most comprehensive data set available

Earth

Sinkholes
Mudslides
Mine Subsidence
Distance to Nearest Fault
Landslides
Fracking Earthquakes
Elevation
Radon Levels

Weather

Hurricane
Tropical Storms
Tropical Depressions
Tornado
Lightning
Convective Storm
Maximum Wind
Wind-Borne Debris
Weather Parameters

Fire

Wildfire
Fire Suppression Score
Fire Season Precipitation
Vegetation Burn Points
Fire Protection
HH Property Fire Score
AAIS Protection Class
Perennial Water access
Fire Hydrants
Fire Stations
Wildfire Mitigation

Water

HH Flood
FEMA Flood
Mold Index
Frozen Pipe
Snow Load
Ice Dam
Tsunami
Distance to Coast
Sea Level Rise
Coastal Barrier
Storm Surge

Man-Made

Superfund
Brownfield
PFA
Underground Storage Tanks
Gun Dealers
Liquor License
Mine Subsidence
Airport Noise
Radon
Nuclear Site
Asbestos
Toxic Release Facilities

Property

Owner
Property Use Code
Year Built
Square Footage
Exterior Construction
Interior Fireplace
Garage Cars
HVAC
Roof Type
Property Value

Replacement Costs

Replacement Costs
Architectural Style
Construction Quality
Construction Type
Primary Exterior
Primary Roof Covering
Square Footage
Architect Fees and Permits
House Materials and Labor
Overhead

Permits

Address
Number of permits
Total Valuation
Permit type
Permit Issued Date
Valuation
Work description
Applicant name
Owner name
Contractor name

Increasing value



Future data and scores
subject to change

~ 300 customers and growing



Most Commonly Filed



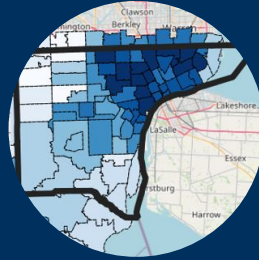
Fire Resiliency

Distance to Water
Fire Dept Drive Time
Staffing



Wildfire Hazard

Minimal Access Community
Wildfire Community Score
Wildfire Prepared Community



Territory

Geospatial Hazard Rating
Increased Granularity
No Geo Rate Discontinuities



Proprietary Models

Multi-peril GLMs
Wildfire & Weather
Casualty

Live Demo





Q&A

Thank you!

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