



First American Advanced Flood Risk Solutions

KEY INSURANCE AUDIENCES

- Corporate Risk Managers
- Agents and Brokers
- Carriers
- Reinsurance Intermediaries
- Reinsurers

KEY INSURANCE FUNCTIONS

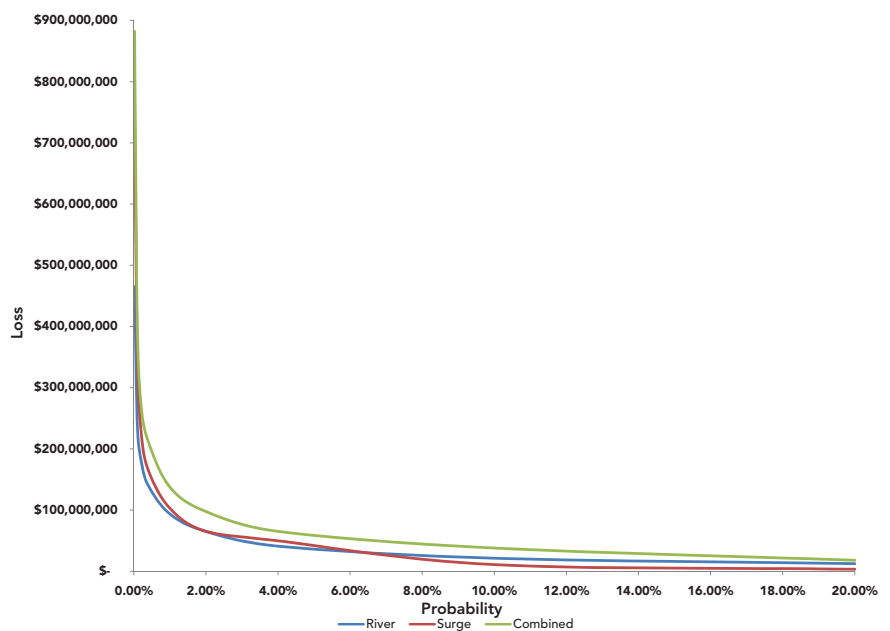
- Underwriting
- Portfolio Management
- Risk Transfer

Addressing Insurance Industry Needs

First American's Advanced Flood Risk Solutions comprise distinct and innovative products collectively addressing the flood risk and exposure management needs of the insurance industry. Regardless of segment or function, an integrated offering of scoring, mapping, and modeling capabilities enables clients the ability to quantify, price, and transfer flood risk.

Advanced Flood Risk Solutions refers to a set of innovative products that collectively aid insurers and their clients in profitability identifying flood risk and managing exposure. These solutions incorporate proprietary technology and the latest data available to deliver accurate, consistent, and easy-to-use flood risk analyses.

Exceedance Probability Curve



US River Flood and Storm Surge Model

The US River Flood and Storm Surge Model is a fully-probabilistic, geo-scientific, and financial model capable of forecasting the impact of coastal and inland flooding anywhere in the continental U.S. Detailed analysis and accumulative capabilities make the Flood Model ideally suited to calculate estimated annual and key return losses at the individual site-, policy-, and portfolio-level.

First American Advanced Flood Risk Solutions

Flood Risk Score

The Flood Risk Score (FRS) combines federal flood maps with historical flooding patterns and advanced hydrological science to offer an exceptionally accurate flood risk assessment tool. Better than using flood zones alone, the Flood Risk Score includes key risk factors such as the presence of high-risk levees and dams, and directional water flows, which are instantaneously assessed to determine relative flood risk at the site-level.

Basic Flood Zone Determinations

First American, the number one provider of flood zone determinations to the U.S. financial sector, leads the industry in automated property hit rate and determination accuracy (99% plus). Combining innovative parcel-based geocoding with extensive resources, including 70 million existing zone determinations, and one of the largest databases of FEMA-approved individual property exceptions to the flood maps, provides for quick delivery of extremely accurate determinations at a competitive price. Additionally, confidence in the quality of Basic Flood Zone Determinations allows First American the opportunity to proudly offer the Guaranteed Certification option.

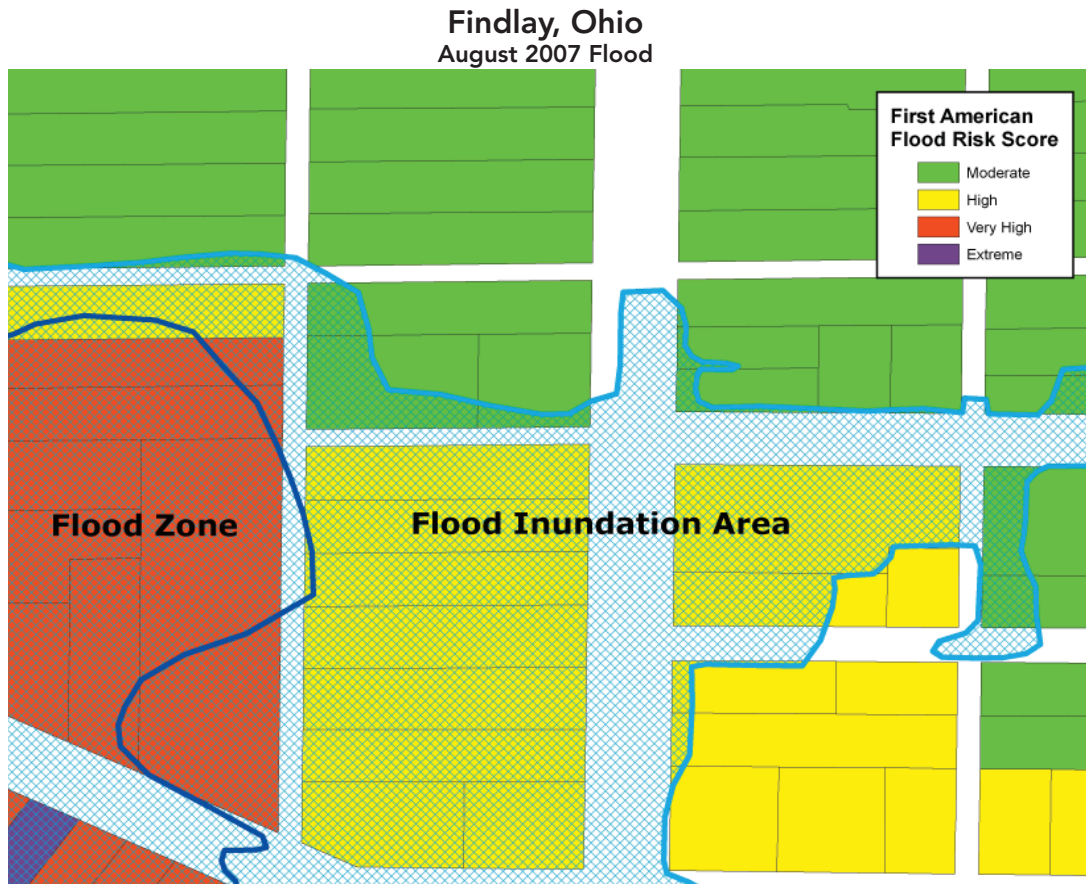
ParcelPoint Geocoding

Due to the localized nature of flooding, precise location intelligence is critical when identifying and quantifying property exposure. ParcelPoint® is a geospatial solution that includes a database of over 100 million parcels (the most extensive parcel data available) to deliver the highest level of positional accuracy.

Overview

First American is a leading provider of spatial data, analytics, and solutions. Active in the lending, insurance, energy, retail, and communications industries, First American combines advanced geocoding technologies with world-class data infrastructure and conversion techniques to improve risk assessment, detect fraud, enhance property and infrastructure development, refine energy exploration, increase customer retention, and calculate tax liability.

These products and solutions allow businesses to identify, develop, and utilize the value of understanding complex spatial relationships that are impossible to detect with tabular data. Augmenting customer data with First American's detailed property information further improves business intelligence and profitability.



For more information on how Advanced Flood Risk Solutions can benefit your business
visit www.firstam.com/advancedflood
or call 877.888.7808.



First American

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