



Basic Flood Zone Determinations

KEY INSURANCE AUDIENCES

- Corporate Risk Managers
- Agents and Brokers
- Admitted Primary Carriers
- E&S Carriers, including Lloyd's

KEY INSURANCE FUNCTIONS

- Underwriting
- Portfolio Management

Basic Flood Zone Determinations

Effective underwriting is predicated upon a simple idea: obtain the most accurate data available, as fast as possible, at a reasonable price. Simple in concept, it requires experience, investment, and a commitment to consistent execution. This is the reason First American leads the industry in automated property hit rate, determination accuracy, and product innovation. It is also the reason First American is the number one provider of flood zone determinations to the U.S. financial sector, and serves many leading insurance brokers, primary carriers, and reinsurers worldwide.

Why refer to flood zone determinations as “basic”? “Basic” is a relative term describing flood zone determinations as the least sophisticated, but most fundamental, of several First American Advanced Flood Risk Solutions products. However, from the perspective of accuracy, timeliness, and value, our Basic Flood Zone Determinations are anything but basic.

Accuracy

For over 20 years, First American has adhered to its belief that accuracy is paramount. As such, First American consistently achieves 99% plus accuracy and has a reputation for providing the most reliable flood zone determinations available. First American’s “Accuracy First” approach goes beyond customer satisfaction, driving product innovation, developing information resources, and demonstrating industry-leading quality:

- Parcel-based Geocoding Technology – First American’s proprietary geocoder combines advanced data cleansing techniques with the largest U.S. parcel database (100 million plus parcels) to offer the most precise geocode available.
- LOMA Database – One of the industry’s largest databases contains FEMA-approved individual property exceptions to the published FEMA flood maps.
- Member of the National Flood Determination Association (NFDA) since 1999, in recognition for 99+% accuracy in determinations over the last 9 years.

Experience First American’s accuracy yourself. Provide your obscure and sophisticated (multi-structure, commercial) addresses, and compare First American’s results against those offered by any other flood zone determination provider. The level of quality First American delivers over its competitors is clear.



Basic Flood Zone Determinations

Timeliness

Upon receiving an address from the client, First American submits the address to an existing database of almost 70 million previous flood zone determinations in an effort to find a match. If no match is found, a proprietary, parcel-based geocoding database locates the address on the flood map and provides a new determination. This fully automated and instantaneous "property hit" process produces a flood zone determination 90% of the time and can be applied to individual addresses or portfolios in excess of millions of properties.

In instances where there is no automatic property hit, such as with new developments, multiple structures on large commercial properties, and industrial properties, the exactitude afforded by manual intervention is required. For these types of properties, teams of map analysts stand ready to provide a flood zone determination within 24 hours (shorter turnaround, urgent requests are available).

Flexibility and Security

First American delivers Basic Flood Zone Determinations on existing policies that are compatible with your current processes and technical infrastructure including: XML, batch-enabled insurance portal, and web-based user interface. All data is transmitted via secure networks and stored in Cybertrust-certified facilities in accordance with financial industry standards.

Guaranteed Certifications

Confidence in the quality of Basic Flood Zone Determinations allows First American the opportunity to proudly offer the Guaranteed Certification option. This option provides customers a formal National Flood Insurance Program Certificate and First American's guarantee that, in the event a flood zone determination is inaccurate, and consequently, a client fails to insure a property that is ultimately damaged by flooding, First American will pay for structural damage up to \$250,000 on residential structures and \$500,000 on commercial structures.

First American's Advanced Flood Risk Solutions

The Basic Flood Zone Determination is just one important part of First American's Advanced Flood Risk Solutions. These solutions address the management of flood risk throughout the entire insurance process, from underwriting and portfolio management to risk transfer and reinsurance. An integrated offering of scoring, mapping, and modeling capabilities enables clients to profitably manage flood risk.

As a leading provider of risk assessment solutions to the insurance, financial and real estate industries, First American has managed flood risk for over 20 years, providing a comprehensive set of GIS, natural peril, and property data solutions that work for you.



For more information on how Basic Flood Zone Determinations can benefit your business visit

www.firstam.com/advancedflood or call 877.888.7808.



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