



Coastal Risk

KEY BENEFITS

- Identifies new opportunities within buffered areas
- Reduces the potential for loss and adverse selection over traditional insurance practices
- High level of database accuracy
- Offers defensible reasons for policy deductible and policy cancellation in coastal regions
- Single point of contact for questions

KEY FEATURES

- Modeled at a highly granular level (30 X 30 meters)
- Hurricane Driven Water returns five coastal risk categories
- Hurricane Propensity is based on factors, such as frequency of past events and miles of coastline
- Coastal/tidal polygons aligned to the mean high tide mark are attributed with major and minor feature names and consistent attribute type codes (CWFF Codes)
- Built using WGS84 datum to align with all major GIS packages and commercial street databases
- Updated annually to capture changes from the previous hurricane season
- First American Spatial Solutions owns and maintains its databases which guarantees accurate correspondence of the layers

Understanding Coastal Risk

More than 53 percent of the United States population lives in coastal counties and demographic trends only point to more development in these areas. Many Property and Casualty companies have issued a statewide or regional policy moratorium or buffered coastline rules to cancel current homeowner policies, while others are completely pulling out of these areas. These strategies will result in significant over or under estimates of risk exposure, with the combined negative impact of eliminating many potentially profitable policies.

First American Spatial Solutions' Coastal Risk is a comprehensive database which combines Hurricane Drive Water (Storm Surge), Hurricane Propensity, Coastal Water Feature and Mainland Determination, and Elevation data sets, to provide insurance companies with information needed to understand a property's coastal risk exposure and develop overall coastal risk ratings for their entire portfolio.

Hurricane Drive Water (Storm Surge)

Hurricane Driven Water contains five risk surge polygons that were created using robust data modeling of offshore and onshore variable combined high resolution elevation data. This information offers insurers with a precise understanding of the potential for surge losses.

Hurricane Propensity

Hurricane Propensity indicates the relative likelihood that a particular county will experience a hurricane over a specified time period.

Coastal Water Feature and Mainland Determination

Distance to the coast is one of the critical elements in measuring wind and water risk in the coastal regions of the United States. Coastal Water Feature and Mainland Determination provides insurers with information needed to accurately calculate distance to coast or other major water features and to make a determination if an address is located on a barrier island versus the mainland. This database contains information for the Atlantic, Gulf and Pacific Coastal Waters, and Great Lakes.



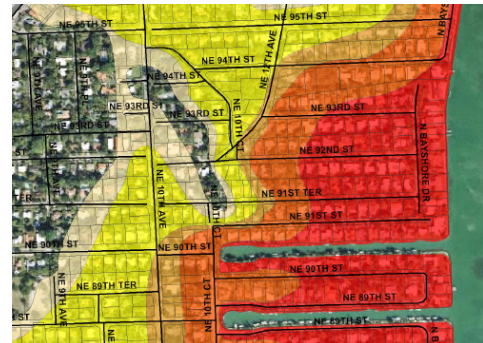
Understand the opportunities or exposure of a single property's coastal risk

Elevation

The severity, water depth and distance of onshore movement from a coastal surge is directly influenced by the elevation of shore region and barriers that block or direct the inland advance of the surge waves. This data reflects how the differences in elevation impact onshore movement of a storm surge.

Automated Processes

For automating processes, integrate Coastal Risk into First American Spatial Solutions' insurance solution, CATUM. CATUM combines First American Spatial Solutions' high-precision, parcel-level geocoding and spatial technology with comprehensive data sets to deliver exceptionally accurate hazard risk information.



First American offers one of the most granular insights into coastal storm surge risk available on the market today

To learn more about First American Spatial Solutions, visit www.faspatial.com or call 800.447.9959

