



# FIRERISK PRO<sup>®</sup> DATA SHEET

## FireRisk Pro

IMPROVE DETERMINATION AND MANAGEMENT OF WILDFIRE RISK WITH THE MOST COMPREHENSIVE WILDFIRE MODEL AND DATASET AVAILABLE.

FireRisk Pro provides a new, comprehensive, wildfire risk model for insurance underwriters, designed to accurately identify and decrease wildfire risk. The severe wildfires in Colorado and Texas in recent years are a vivid reminder that these events occur in many areas across the US. With more and more desirable housing built in scenic, wooded settings, approximately 100 million people now live in neighborhoods exposed to wildfire, according to U.S. population statistics. Increasingly large and destructive wildfires are putting more people and properties at risk. Industry estimates attribute \$484 million in insured losses in the U.S. to wildfires, annually.

### **Better Data Drives Better Portfolio Performance**

As part of the Risk Data Suite, FireRisk Pro is the most comprehensive and accurate solution available to help insurers manage wildfire risk — so they can underwrite policies in areas that their competitors can't. Pitney Bowes Software integrates the most accurate wildfire data with leading location intelligence capabilities, helping companies analyze and address the full spectrum of wildfire risks and challenges.

Underwriters and insurers continually seek to optimize the pool of premium income in their portfolio relative to their maximum potential risks, all the while maintaining the correct underwriting margin in normal loss scenarios. FireRisk Pro can help insurers better identify and decrease wildfire risk, while increasing operational profits by providing user friendly, data driven analysis and probable risk reward scenarios in a single enterprise solution.

### **Consistent, Comprehensive Wildfire Risk Analysis**

Now Property & Casualty (P&C) insurers can combine accurate geocodes and specialty data to evaluate all wildfire-related risks. FireRisk Pro is an integral part of the Pitney Bowes Software Risk Data Suite, which provides geospatial data about physical and historical insurance risks, as well as information for flood, fire protection, ground sinkage, hurricane and severe weather.

Our comprehensive solution can help risk managers accurately locate lower-risk properties that are in or near wildland areas, and then dynamically assess policy wildfire risk when an event occurs. Using FireRisk Pro, you can now perform pinpoint analysis of active fire event regions. Wildfire risk data makes it easy to assess current policies and define nationwide risk scores. To help you predict portfolio exposure, you can also calibrate wildfire risk with historical loss data — assessing a nationwide portfolio in a consistent and standardized manner.

## EXPECTED ROI

Improve your determination and management of potential wildfire risk, inside and outside of traditional fire zones, with the most comprehensive data set available— increasing revenues by identifying areas for additional underwriting opportunities.

FireRisk Pro provides the exact information you need to better manage your portfolio, so you can reserve the appropriate funds to cover expected risk.

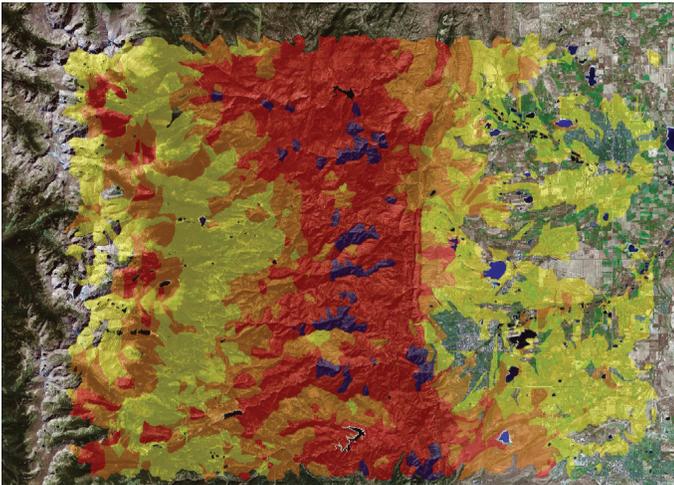
## Using Fire Science to Reduce Risk

Fuel categorization (what substances are liable to catch fire in a given area) is one of the most important elements of modeling wildfire behavior, but FireRisk Pro also uses historic wildfire and weather data with tightly targeted information on slope, aspect and elevation to help determine fire behavior. Our models also integrate wind vectors which depict how direction and strength of prevailing winds can compound or diminish hazard under specific scenarios. All these add up to a state-of-the-art model giving precise information on probable fire specifics, such as flame length and rate of spread. It also takes into account that wildfire does not behave the same on the urban edge as it does in deeply forested, less populated areas. These attributes, combined with data on structures and probability of ignition, can dramatically alter previously existing wildfire risk ratings in a given area, allowing your organization to underwrite in a better-informed manner.

## One Stop Shop for Risk Data

The FireRisk Pro Solution is the newest addition to the US Risk Data Suite which was specifically designed to expedite underwriting decisions, improve risk awareness and monitor exposure. It brings together geospatial, demographic and historical information on a variety of perils which can then be flexibly integrated with insurance companies' existing systems, allowing business users across the enterprise to access crucial data without the assistance of a GIS expert.

Within FireRisk Pro and the US Risk Data Suite, Pitney Bowes Software has effectively automated the GIS output to business users so that it includes an immediate assessment of spatial risk. When combined with geocoding and mapping applications, FireRisk Pro provides the ultimate solution for wild land fire policy analyses and rating, custom rating territory creation, disaster scenario analyses, claims planning and preparedness.



*You can now perform pinpoint analysis of all active fire regions throughout the United States with FireRisk Pro.*

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## PRODUCT ADVANTAGES

- Underwrite in high-policy-value areas where the competition cannot
- Locate properties that are in or near wildfire zones but have low risk
- Utilize national data coverage for nationwide portfolio management

## Specifications

Our products are designed to work within a wide variety of existing technical environments.

**Supported Operating Systems:**  
Windows, UNIX, Z/OS

**Supported Databases:** TAB file format, Centrus file format (GSB/GSA)

For more information call 800.327.8627 or visit us online: [www.pb.com/software](http://www.pb.com/software)

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Every connection is a new opportunity™



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