# FLOODRISK PRO® DATA SHEET

## FloodRisk Pro

**USE THE MOST COMPLETE DIGITAL FEMA DATA TO DRIVE CUSTOMIZED FLOOD RISK SCORING FOR MORE ACCURATE UNDERWRITING.**

## Comprehensive Data, Updated Quarterly

FloodRisk Pro provides comprehensive flood zone and data from FEMA. The robust data set delivers digital access to complete FEMA data, including information previously available only in paper format. This essential information for National Flood Insurance Program (NFIP) and Excess Flood providers, updated quarterly, delivers accurate locations and segmentation information to identify prime areas for NFIP and excess flood insurance.

FloodRisk Pro provides deeper insight for more accurate risk scoring by digitally compiling all available data and seamlessly adding elevation data. This dynamic user-friendly solution allows business users, who are not GIS experts, to process millions of at-risk property locations an hour.

## Access Cost Efficient Risk Analysis

Now property and casualty insurers can apply accurate geocodes and then use specially digitized data—previously available in hard copy format—to evaluate all related risks, enabling the issuance of accurate flood insurance policies to customers. FloodRisk Pro digitally combines comprehensive FEMA flood zone data and data from Flood Insurance Rate Map (FIRM), Digital Flood Insurance Rate Map (DFIRM), Base Flood Elevation (BFE), Letters Of Map Revision (LOMR) and Letters Of Map Change (LOMC).

Underwriters can integrate this intelligence into an automated underwriting process and create customized flood risk scoring using Pitney Bowes geocoding software. Or, access this functionally though existing systems to leverage prior technology investment in legacy reports and mapping analysis tools.

FloodRisk Pro can help you by leveraging parcel centroid geocodes, and detailed elevations so you can determine if a particular parcel is above or below the flood zone. It will consequently give you a 3D understanding of the risk, so you can quickly determine the true flood risk using your own business rules, all without tapping the resources of the GIS experts within the organization.

### EXPECTED ROI

You can better control operational costs by leveraging this technology throughout the enterprise, reducing manual underwriting costs. More sophisticated elevation and proximity data improves your determination and management of potential flood risk, inside and outside of FEMA flood zones, so you can underwrite and rate properties with greater accuracy than your competitors.

## Pitney Bowes
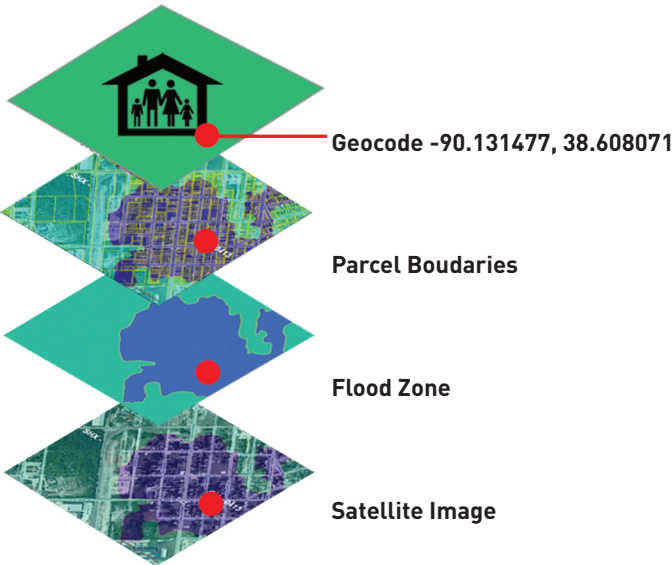Software

## Reduce Your Risk Immediately

The NFIP reports that 90% of all natural disasters involve flooding, and that since the inception of the program up to 30% of all losses paid by FEMA were for damages not officially designated at the time of loss as special flood hazard areas. FloodRisk Pro lessens your exposure to this type of loss by providing more accurate risk information for policies near FEMA flood zones by combining FloodRisk Pro data and Pitney Bowes Software parcel centroid geocoding.

## One Stop Shop for Risk Data

FloodRisk Pro is an addition to the Pitney Bowes 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 easily integrated your companies' existing systems, allowing business users across the enterprise to access crucial data without the assistance of a GIS expert.

## Sophisticated Reporting for Business Users

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, FloodRisk Pro provides the ultimate solution for flood policy analyses and rating, custom rating territory creation, disaster scenario analysis, claims planning and preparedness.

Geocode –90.131477, 38.608071

Parcel Boudaries

Flood Zone

Satellite Image

# FLOODRISK PRO®
# DATA SHEET

**FLOODRISK PRO SELECTED OUTPUTS**

- Proximity to FEMA Flood Zone

- Elevation derived from Centrus Point Locations

- Estimated height above flood zome

- Estimated water depth if in a flood zone

- Community map panel number

- NFIP participation indicatod

## 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**

| UNITED STATES | CANADA | EUROPE/UNITED KINGDOM | ASIA PACIFIC/AUSTRALIA |
|---|---|---|---|
| 800.327.8627 | 800.268.3282 | +44.800.840.0001 | +61.2.9437.6255 |
| pbsoftware.sales@pb.com | pbsoftware.canada.sales@pb.com | pbsoftware.emea@pb.com | pbsoftware.australia@pb.com |
| | | | pbsoftware.singapore@pb.com |

**Pitney Bowes**
Software

Every connection is a new opportunity™