

DATA SHEET

Risk Data Suite™

Premium Wildfire Bundle

PITNEY BOWES BUSINESS INSIGHT'S RISK DATA SUITE™ PREMIUM WILDFIRE BUNDLE HELPS CUSTOMERS MANAGE WILDFIRE RISK TO REDUCE OPERATING COSTS.



Summary

The Pitney Bowes Business Insight Risk Data Suite™ premium wildfire bundle offers insurers four unique key components that help them effectively and proactively manage wildfire risk. These components consist of Risk Data, Forecast Data, Current Event Data, and Risk Mitigation Services for Protection.

Benefits

- Underwrite in high value areas where competition cannot
- Dynamically assess policy wildfire risk when an event occurs
- Define nationwide risk scores by coupling wildfire loss data with Pitney Bowes Business Insight wildfire risk data
- Perform national wildfire risk portfolio management with one consistent data set
- Provide customers with specific wildfire risk reduction recommendations

OVERVIEW

Risk Data

Description

Pitney Bowes Business Insight's Risk Data Suite™ premium wildfire risk data is based upon proven fire science practices that have been successfully reducing wildfire risk for more than 20 years. The dataset uses the following features:

- Over 40 separate fuel model inputs
- Urban wildfire threat designation
- Local fire related weather history and patterns
- Fireshed™ based analysis
- Fire behavior modeling
- Historic wildfire disturbance context
- Proximity to fire stations
- Parcel and road density
- Elevation and aspect adjustment

Applications

UNDERWRITING

- Underwrite properties that are in or near wild land areas but have low risk
- Determine when an area that has recently burned will be ready to burn again
- Assign wildfire risk ratings with the greatest accuracy in the industry

ACTUARIAL

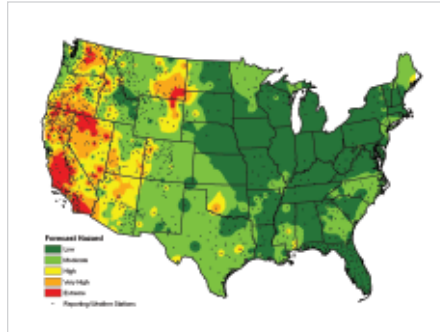
- Review rating territories and regional risk

Data Description

The following record ID fields contain adjective values of Low, Moderate, High, Very High, and Extreme.

- **Overall** is the weighted average fire risk of the fine and coarse models
- **FineHaz** is the final hazard rating based only on the fine scale model
- **CrsHaz** is the final hazard rating based only on the coarse scale model
- **Sml_ROS** is the rate of spread broken down by adjective rating
- **Sml_Hist** is the historical context part of the model by adjective rating
- **Sml_Parc** is the parcel density factor by adjective rating
- **Sml_Fstat** is the proximity to nearest fire station by adjective rating
- **Sml_Rdss** is the road density by adjective rating
- **Sml_FL_ft** is the average flame length in feet per fine planning unit (0-20 ft)

WILDFIRE FORECAST DATA AND CURRENT EVENT DATA ALLOW INSURERS TO QUICKLY IDENTIFY WHERE THEIR POLICIES ARE AT RISK FROM EXISTING FIRES WITHOUT HAVING TO MONITOR MULTIPLE FIRE INCIDENT RESOURCES.



The sample data set contains forecast information for the month of February, 2010.



Wildfire forecast data and current event data allow insurers to quickly identify where their policies are at risk from existing fires without having to monitor multiple fire incident resources.

Data Description

National Weather Zones are used as the basis of our forecast data. Each zone can have only one of the following wildfire risk values:

- Low
- Moderate
- High
- Very High
- Extreme

Current Event Data

Pitney Bowes Business Insight provides insurers with active fire burn perimeters of wildfires that threaten properties throughout the United States. Pitney Bowes Business Insight current event data uses the daily burn perimeters of significant fires to provide projected fire burn risk. Every day's reported burn perimeter is processed, and the day's projected burn areas are calculated. These areas are calculated based upon the Risk Data Suite™ premium wildfire risk data so that the fire's rate of spread is tied directly to the risk data set.

Applications

CLAIMS

- Allocate claims resources as soon as a significant fire is determined to threaten policy locations

UNDERWRITING

- Reduce the risk of new policies being underwritten that are threatened by existing wildfires
- Suspend underwriting in smaller areas instead of eliminating entire ZIP codes

Data Description

While current event data contains no attributes, it does consist of two polygonal boundaries. The first polygon consists of the previous day's ending burn perimeter, while the second polygon is the projected burn perimeter at the end of the current day.

Risk Data Suite™ Premium Wildfire Bundle

Risk Mitigation Services for Protection

Description

Pitney Bowes Business Insight's partner Anchor Point Group is proud to offer Pitney Bowes Business Insight customers premium wildfire risk mitigation services that provide Anchor Point with the ability to conduct both property inspection and reduction assessment related to wildfire risk. These services allow for specific protection of high value properties such as ranches, ski resorts, golf courses, estates, and other commercial policies that require wildfire risk insurance. The risk mitigation services are provided directly by Anchor Point Group.

Many homeowners fear that mitigation will destroy the very reason they have chosen to live in their specific location. Anchor Point Group's premium wildfire risk mitigation services take into consideration all aspects of landscape architecture while ensuring meaningful vegetation modification for structural protection.

Anchor Point Group has overcome the challenge of motivating owners to take risk mitigation action by applying an approach that is specifically tailored to meet a client's individual needs and understands that a creative, non-invasive approach to wildfire mitigation is essential for properties where the natural environment is a fundamental core value.

Anchor Point also recognizes that there is much more to fire protection than simply ensuring structural survival. Protecting life is essential. Evaluation ensures that all life safety issues are addressed, including issues such as ensuring backup power to locked gates, thus enabling a quick evacuation. This single attribute is critical to survival since, typically during a wildfire, electrical power is intentionally cut to entire grids to avoid fire fighter injury. When power is lost, an estate gate closes and locks as a security measure, and has the potential to trap residents and severely impede

evacuation. Additionally, other assets, such as wine and art collections, also require protection, and separate power and evacuation options are presented to help maintain their value after a fire.

Each risk mitigation customer is given a customized DVD with site specific information as well as resources for additional assistance, including:

- What to do before, during, and after a fire
- Connections to local fire departments and fire safety information
- A custom message from the insurance provider
- Commercial property owners receive a similar DVD including:
 - *Layout and design of fuel reduction projects*
 - *General maintenance provisions*
 - *Foam or gel systems that are needed*
 - *Staff training and education*
 - *Appropriate patron awareness for times of fire danger*
 - *Evacuation plan to minimize stress*
 - *Identification of 'trigger points' for timely evacuation or property closure*

Applications

Underwriting risk reduction, and marketing, broker, and agent sales tools include:

- On site inspection and recommended course of action
- Insuring of high-value assets
- Understanding of both risk and risk reduction
- Re-assessing old policies as the property risk changes over time
- Writing high value policies that reduce unacceptable risk in portfolios while providing high value service to clients

FOR MORE INFORMATION AND TO VIEW A DEMONSTRATION OF THE PITNEY BOWES BUSINESS INSIGHT RISK DATA SUITE™ PREMIUM WILDFIRE BUNDLE, VISIT WWW.PBINSIGHT.COM/PRODUCTS/DATA/INDUSTRY-SPECIFIC-DATA/INSURANCE OR CALL 1.800.327.8627.

UNITED STATES

One Global View
Troy, NY 12180
1.800.327.8627
pbbi.sales@pb.com
www.pbinsight.com

CANADA

26 Wellington Street East
Suite 500
Toronto, ON M5E 1S2
1.800.268.3282
pbbi.canada.sales@pb.com
www.pbinsight.ca

EUROPE/UNITED KINGDOM

Minton Place
Victoria Street
Windsor, Berkshire SL4 1EG
+44.1753.848200
pbbi.europe@pb.com
www.pbinsight.co.uk

ASIA PACIFIC/AUSTRALIA

Level 7, 1 Elizabeth Plaza
North Sydney NSW 2060
+61.2.9437.6255
pbbi.australia@pb.com
pbbi.singapore@pb.com
pbbi.china@pb.com
www.pbinsight.com.au