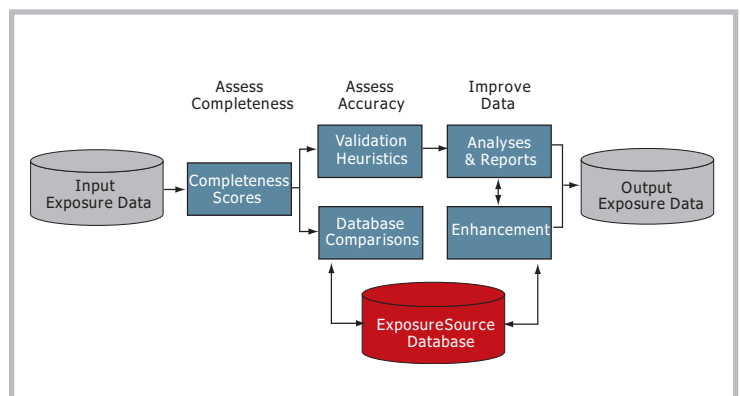


To provide a trusted source of building attribute information specifically suited for catastrophe risk modeling, RMS developed the ExposureSource database, a best confidence, property-specific database of building attributes used to validate and improve exposure data for commercial and residential properties in the U.S.

## ExposureSource Database

The ExposureSource database serves as a key element of RMS data quality analytics by providing an industry-standard compilation of comprehensive and accurate location-specific building attribute data for the U.S. that helps to assess and improve the quality of exposure data. The database consists of comprehensive, location-specific commercial and residential property exposure data compiled from a number of third-party databases, and validated through extensive field surveys, satellite imagery, photographs, research, and other sources.



*The ExposureSource database is a key component of RMS data quality solutions, enabling accuracy assessment and improvement of exposure data*

### DATA QUALITY IMPROVEMENT

High-quality exposure data is essential for accurate loss estimates—the more accurate and complete the data, the less volatility in the actual loss results compared to what is expected. The ExposureSource database provides a robust source of exposure data for improved risk analysis and management and is optimized to improve data quality for those attributes that most impact loss results.

Modeling catastrophe risk using complete and accurate exposure data enables insurers and reinsurers to reduce operational risk, obtain optimal reinsurance pricing and placement, improve rating assessments and capital allocation, and maintain better underwriting discipline and pricing.

### EXTENSIVE COVERAGE AND SCOPE

Developed specifically to improve exposure data quality for use in the insurance industry, the ExposureSource database provides nationwide coverage, with priority for commercial and residential properties that comprise a significant portion of total insured value in regions at high risk to catastrophic perils. The database includes:

- Comprehensive coverage of U.S. commercial, industrial, multi-family, and single-family properties
- All major U.S. metropolitan areas with attributes from multiple sources
- Extensive coverage of U.S. high-rise locations (10 stories or greater)
- Building photographs for many locations

## QUALITY, FIT-FOR-PURPOSE DATA

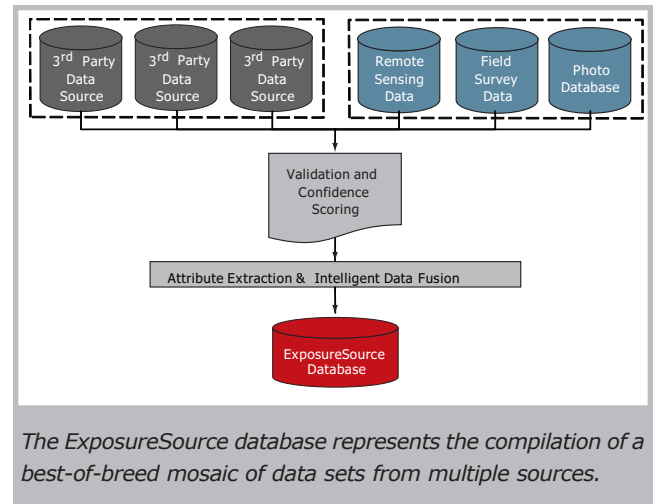
The ExposureSource database is comprised of multiple independent data sources including:

- Property records from tax assessment data
- Data sets comprised of construction projects and reports
- Data sets based on interpretation of aerial images
- Databases with information on specialty locations such as high-rise buildings

Each data source is evaluated using a suite of validation rules to identify inaccurate or suspicious data. Sophisticated statistical models and comparisons with

benchmark data, including building photographs and field survey and remote sensing based data, are used to assign confidence scores that measure the accuracy of the data elements.

The development process includes address data standardization, data analysis, and merger of data from various sources using sophisticated business rules. Development processes are subject to stringent quality control and independent quality assurance, and each element of the database is validated with respect to a set of engineering and financial rules.



## BUILDING ATTRIBUTES AND IDENTIFICATION

The ExposureSource database includes building-level attributes relevant for catastrophe modeling. Building coordinates are provided at street-level resolution or building rooftop level.

Within the database, each location is assigned a unique identification number that is linked to a specific property and provides information about building attributes. The database enables users to easily move between applications, track updates, and implement robust change management processes as the data and RMS models are updated.

Attribute	Value
ExposureSource Identification Number	422374706
Address	757 Market Street, San Francisco, CA 94013
Latitude	37.7865
Longitude	-122.4046
Occupancy	Hotel Multi-Family Dwelling General Commercial
Construction Class	Moment Resisting Steel Frame
Number of Stories	40
Year Built	2001
Square Footage	916,073



*ExposureSource records contain property-specific information that describe the characteristics of a structure.*

## COMMITMENT TO CONTINUOUS DEVELOPMENT AND ENHANCEMENT

RMS is committed to the ongoing development of the ExposureSource database to ensure that it remains the industry standard database for data quality improvement, with continual expansion of coverage, scope, and depth of the database for comprehensive, accurate coverage in key locations.