



RMS hazard data products are utilized for a range of applications, from site-specific underwriting to accumulation management. Select hazard data is integrated within RMS peril models. All hazard data products can be directly licensed for in-house use and integration.

U.S. Hazard Data

Earthquake

- Alquist-Priolo Zones
- Distance to Fault*
- Earthquake Risk Score
- Earthquake Risk Profile
- Landslide Potential*
- Liquefaction Susceptibility*
- Modified Mercalli Intensity (MMI)*
- Soil Type*

Hurricane

- Distance to Coast*
- Hurricane Risk Score
- Hurricane Risk Profile
- Windpool Zones
- Storm Surge

Severe Convective Storm (tornado, hail, and straight-line winds)

- Severe Convective Storm Risk Score
- Severe Convective Storm Risk Profile

Flood

- RMS Enhanced Flood Zones (based on FEMA Flood Insurance Rate Maps)

Subsidence

- Distance to Sinkhole, Distance to Mine and Sinkhole Hazard Zones

General

- Elevation
- Slope

* Data included in associated model

U.K. Hazard Data

Peril Rating Databases (PRDs)

U.K. Peril Rating Databases provide analytical metrics at postcode resolution for use in risk screening and the development of rating and pricing tools. Databases offer coverage for the seven major perils affecting the U.K.:

- Inland flood (flooding due to excess rainfall)
- Storm surge (coastal flooding)
- Windstorm
- Subsidence
- Theft
- Fire
- Freeze

Peril Rating Databases provide average annualized loss estimates for a range of residential and commercial occupancies within each postcode. Additional hazard values relating to an individual postcode are also provided; for example, the Inland Flood and Storm Surge PRDs include the flood depth for each postcode for a selection of return periods.

Inland Flood, Storm Surge, and Windstorm databases are developed in conjunction with the associated RMS models. These databases can be used for underwriting to complement the RMS models that are primarily used for portfolio management.

Underwriting Toolkit

The Underwriting Toolkit provides analytical metrics at street address resolution for detailed location-level risk assessment. The Toolkit can be used to pre-screen locations at the point of underwriting and to aid in determining appropriate rates and premiums. Toolkit metrics can also be used to monitor exposure accumulations over time, across individual or multiple portfolios. Metrics are available for inland flood, storm surge, and windstorm perils:

▪ U.K. Inland Flood

- Return period flood zones capturing the risk from major rivers, minor rivers, and surface water
- Average annualized flood losses for a range of residential and commercial occupancies

▪ U.K. Storm Surge

- Return period flood zones capturing the risk from storm surge (coastal flooding)
- Average annualized surge losses for a range of residential and commercial occupancies

▪ U.K. Windstorm

- Return period wind speed zones capturing the risk from windstorms
- Average annualized windstorm losses for a range of residential and commercial occupancies