

DATA SHEET

Location Intelligence API

SUPERIOR UNDERWRITING DECISIONS WITH REAL-TIME CATASTROPHE INSIGHTS



KEY FEATURES AND BENEFITS

- **Global coverage:** Industry-leading catastrophe data from more than 100 countries.
- **Risk selection:** Location-level hazard and risk scoring metrics to improve risk assessment.
- **Pricing insight:** Loss cost metrics from advanced models for enhanced pricing insight globally across major catastrophe perils.
- **Consistency across workflow:** Uniform underwriting rules and risk appetite via a common analytical framework and shared science across underwriting and catastrophe modeling.
- **Real-time performance:** Sub-second response times enable automated underwriting for simpler business and increased throughput.
- **Seamless integration:** Cloud-native solution built on Moody's Intelligent Risk Platform™ to support existing underwriting workflows.

UNDERWRITING EFFICIENCY AND INSIGHT

For small commercial and residential underwriters, maintaining an advantage in highly competitive and challenging market requires not just agility but a deep understanding of risk. Moody's Location Intelligence API equips underwriters with the insights they need to enhance underwriting performance, increase productivity, and deliver on customer expectations. It achieves this by connecting high-quality analytics with operational speed, both of which are essential in today's market where rapid, informed decisions are in demand.

FAST AND POWERFUL ANALYTICS

Powered by industry-leading models from more than 100 countries, Moody's Location Intelligence API offers unique real-time access to location-level hazard, risk, and, importantly, loss cost data for individual properties, setting it apart from other market solutions. Loss cost data provides location-specific estimates of average annual losses, so underwriters can directly integrate refined risk-based pricing at the point of quote.

By converting complex analytics into digestible, actionable insights at the point of underwriting, Location Intelligence API supports essential workflows including risk identification, selection, screening, and pricing. Integrating these analytics not only boosts consistency in risk assessment but also grants users increased control and predictability. This combination of features ensures underwriters are able to make strategic decisions swiftly and with a robust foundation of insight.

Location Intelligence API responds to the trend toward automation in underwriting with its capability for sub-second reaction times. It enables real-time decision-making that significantly boosts underwriting throughput. The API fits seamlessly into diverse workflows—from policy administration systems and internal applications to agency portals and simple spreadsheets—which minimizes manual time for tasks. With this added efficiency, underwriters can dedicate more energy to strategic decision-making and securing profitable opportunities.



MOODY'S DATA

- **Geocoder:** Moody's geocoder translates addresses to coordinates with building-footprint-level accuracy and uses an insurance-specific feature set, so underwriters can more skillfully measure risk.
- **Exposure Attributes:** With building-level detail for more than 110 million residential and commercial properties in the U.S., underwriters can get a better handle on exposure attributes to refine risk estimates.
- **Hazard Data:** Deep hazard insights enable insurance underwriters to implement better knock-out screening by understanding which perils can impact a location. Moody's Location Intelligence API provides insights in sub-seconds, whether a wildfire, flood, or earthquake.
- **Risk Scores:** Moody's Risk Scores distill complex catastrophe model analytics into a simple, easy-to-use score between 1 and 10. The scores account for the impact of user-defined building attributes that alter the vulnerability of a risk when exposed to a given peril.
- **Loss Costs:** Only Location Intelligence API provides loss cost data for individual properties, so residential and commercial underwriters are equipped with insights to integrate risk-based pricing at the point of quote.

UNIFIED MODELING SCIENCE AND DATA

Moody's Location Intelligence API ensures analytical consistency across an organization, from the initial point of quote to portfolio management and reinsurance purchasing. By using the same modeling science and data that informs Moody's RMS probabilistic models, the API delivers insights consistent with views of risk across different departments to enhance strategic alignment. Unified analytics enable more strategic business writing and effective portfolio management, which reinforces the foundation of quicker, more informed decisions.

By ensuring analytical consistency and enabling risk-based pricing at the point of quote, Location Intelligence API enhances the underwriting process and supports strategic portfolio management and market competitiveness. The API equips underwriters with the insights and tools necessary for success in today's fast-paced underwriting environment.

PARTIAL LIST OF MOODY'S LOCATION INTELLIGENCE API LAYERS

Australia Cyclone Loss Costs	Australia Cyclone Risk Scores	Australia Earthquake Loss Costs
Australia Earthquake Risk Scores	New Zealand Earthquake Shake Hazard	New Zealand Flood Hazard
Canada Earthquake Loss Costs	Canada Earthquake Risk Scores	Canada Hurricane Loss Costs
Canada Hurricane Risk Scores	Canada Severe Convective Storm Loss Costs	Canada Severe Convective Storm Risk Scores
Canada Wildfire Loss Costs	Canada Wildfire Risk Scores	Canada Winterstorm Loss Costs
Canada Winterstorm Risk Scores	Central and South America Earthquake Loss Costs	Europe Earthquake Loss Costs
Europe Earthquake Risk Scores	Europe Inland Flood Depth	Europe Inland Flood Loss Costs
Europe Inland Flood Risk Scores	Europe Windstorm Loss Costs	Europe Windstorm Risk Scores
Europe Severe Convective Storm Loss Costs	Europe Severe Convective Storm Risk Scores	
U.S. Earthquake Loss Costs	U.S. Earthquake Risk Scores	U.S. Earthquake Shake Hazard
U.S. Exposure Attributes	U.S. Flood Depth Data	U.S. Flood FEMA Zone Data
U.S. Flood Loss Costs	U.S. Flood Risk Scores	U.S. Flood Susceptibility Data
U.S. Hurricane Loss Costs	U.S. Hurricane Risk Scores	U.S. Severe Convective Storm Loss Costs
U.S. Severe Convective Storm Risk Scores	U.S. Wildfire Hazard	U.S. Wildfire Historical Activity
U.S. Wildfire Loss Costs	U.S. Winterstorm Risk Scores	

GLOBAL DATA LAYERS

Distance to coast	Elevation	Geocoding
Global flood hazard	Liquefaction susceptibility	Landslide susceptibility
Soil type		

FIND OUT MORE

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Insurance Solutions from Moody's have shaped the world's view of risk for over 30 years, leading the catastrophe risk industry that we helped to pioneer. Our unmatched science, technology, innovation, and 300+ catastrophe risk models help risk and insurance leaders evaluate and manage the risks of natural and man-made disasters.

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