



CrimeRisk™ in Canada

Predicting Canadian Crime Risk at the Policy Address Level

For property insurers, accurately quantifying the property risk of crime has been hindered by two prevailing impediments—incomplete and inaccurate crime counts at the city level and the lack of comprehensive government crime data.

Since Canadian law enforcement agencies don't typically geocode the specific locations of reported crimes, it's difficult to ascertain the locations and neighborhoods where most crimes occur. Plus, government sources of crime data can be sporadic as data is only available for cities and towns that have a municipal police force.

Why CoreLogic®

CrimeRisk™ by Location, Inc. is available for portfolio consumption and soon on RiskMeter Online® from CoreLogic® to help insurers segment territory descriptions with unprecedented precision, and includes:

- ▶ The highest resolution crime analytics available, to dissemination block level
- ▶ 100% seamless national coverage
- ▶ Data validated on more than 500 Canadian cities and eleven major crime categories
- ▶ Normalized data with predictive accuracy that exceeds 90%
- ▶ 11 major crime categories (total crime, total property crime, total violent crime, murder, rape, robbery, aggravated assault, burglary, larceny-theft, motor vehicle theft, and vandalism)
- ▶ Five-year crime forecast
- ▶ [No redlining](#)

Property insurers can now uncover previously unaccounted risk of insurance loss due to various property-related crimes.

Powerful Risk Models

Raw crime data is collected from all 544 law enforcement agencies in Canada and a relational database assigns reported crimes from each agency to the city where it has law enforcement responsibility. More than 15 proprietary computer models then statistically predict the number and rates for every major type of crime for every community in Canada. This dense net of crime data is then inputted to sophisticated risk models, resulting in a national database of block-level crime risk data for all of Canada.

For more information please call 800.661.3619.

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1-CCRD 0519-01

Key Benefits:

With complete, accurate crime data at the hyper-local level, the CrimeRisk™ score helps commercial property insurers:

- ▶ Avoid higher frequency business
- ▶ Reduce adverse selection
- ▶ Improve re-underwriting actions
- ▶ Better tier placement
- ▶ Adjust deductibles
- ▶ Optimize eligibility lines
- ▶ Reduce inspection costs
- ▶ Automate underwriting decisions

Get the Whole Story®

