

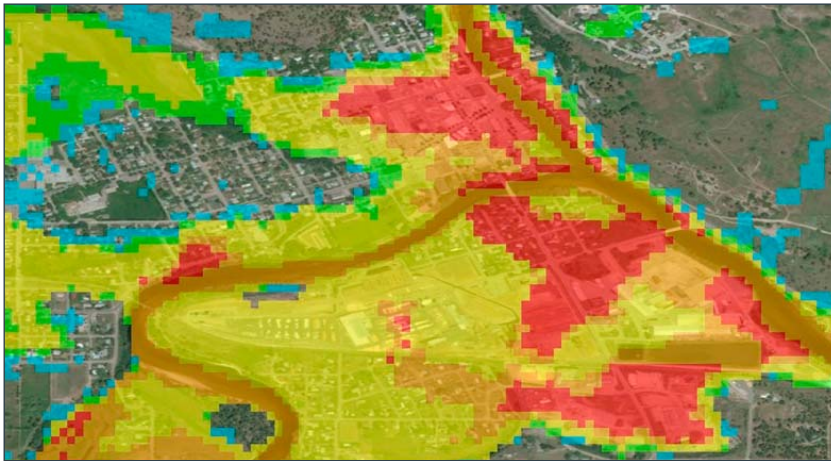


Canada Flood Risk Score

From 1900 to 2016, flooding in Canada has outranked all types of natural disaster events in both frequency and monetary losses (Source: Public Safety Canada). In addition, losses have been trending upwards over the past 30 years. Because of this, the accurate assessment of flood risk has become increasingly top of mind—especially in light of recent flood events in Canada.

In the past, public disaster assistance for flood losses were primarily provided by the federal and local government at 60 percent. But more and more carriers are beginning to provide flood insurance policies to their customers and are looking for guidance on how to rate the risk.

Canada Flood Risk Score by CoreLogic® was built leveraging years of PhD-level experience and highly sophisticated risk models to help carriers identify flood risk for all flood hazard perils, including riverine, flash and coastal floods so they can more comprehensively analyze risk property distribution, better mitigate flood loss, moderate portfolio risk and assign the appropriate premiums and deductibles for flood insurance.



Methodology & Validation

Canada Flood Risk Score provides a 1–100 score and rating to assess properties for potential flood risk. With over a decade of experience providing flood risk solutions to top carriers, CoreLogic can give you the best of both worlds, allowing underwriters to strive for the best coverage for their clients while also identifying opportunities that are good for their book of business.

Our flood model is based on 2D hydraulic datasets on riverine and land surface flow, observed rainfall and river flow data, Canadian national river network and waterbodies, coastal studies, and other hydrologic supporting data to determine flood risk.

Key Benefits

- ▶ Covers 10 provinces of Canada to identify risk areas
- ▶ Over a decade of experience in flood risk assessment for insurers
- ▶ Built on a foundation of expertise in U.S. flood risk
- ▶ Easy to understand 1–100 normalized score and rating system
- ▶ Team of PhD-level scientists built and validated the model



Canada Flood Risk Score:

- ▶ Conducts detailed hydrological and hydraulic analysis across the ten provinces of Canada to identify risk areas across the entire risk spectrum from small and frequent floods to severe or extreme floods
- ▶ Performs dual-flood risk assessments when the flood inundation areas derived analytic model deviate or are inconsistent from water features on the earth surface, ensuring the reliability of the analytic results
- ▶ Analyzes connectivity between land surface flooding and riverine flooding
- ▶ Considers differences of the impacts among different hazard perils during flood risk score computation (such as riverine floods vs. flash floods)
- ▶ Adjust flood risk classifications based on flood defense levels and uncertainties associated with them

The flood data generated by our 2D hydraulic model was validated against river gauge data, against local engineering studies and flood maps, and even against the common flood models such as HEC-RAS.

Our Flood Suite

CoreLogic has long been a leader in assessing flood risk, covering everything from flood determinations for the mortgage industry, to underwriting portfolio risk and flood risk assessments for the insurance industry, to catastrophic modeling for capital markets, and beyond. As a provider of flood risk assessments products to insurance markets for over a decade, CoreLogic has the knowledge and experience to break down flood risk in an easy to understand way.

With the Canada Flood Risk Score, you can be confident that your assessment of flood risk for any property is resting on a foundation of best in class data, highly predictive risk models and the latest and greatest algorithmic technology from our PhD-level scientists to keep you up to date with Mother Nature.

For more information on Canada Flood Risk Score, please visit [corelogic.com](https://www.corelogic.com).



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