



U.S. CrimeRisk™

Predicting U.S. Crime Risk at the Policy Address Level

For property insurers, accurately quantifying the property risk of crime at the address level has been hindered by two prevailing impediments—incomplete and inaccurate crime counts at the city level and the lack of reported crime locations by most law enforcement agencies to the Federal Government.

Most crimes are reported by individual law enforcement agencies including the Federal Bureau of Investigation (FBI), rather than by city or town, and many cities have more than one agency responsible for law enforcement. Plus, since U.S. law enforcement agencies don't typically geocode the specific locations of reported crimes, this makes it difficult to ascertain the locations and neighborhoods where most crimes occur.

Why CoreLogic®

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

- ▶ Highest resolution crime analytics available to census block (10-meter resolution crime data for the entire U.S.)
- ▶ 100% seamless U.S. coverage
- ▶ Data validated on more than 8,000 U.S. cities and eleven major crime categories
- ▶ Normalized data with predictive accuracy up to 98%
- ▶ Eleven 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 forecasts
- ▶ 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 18,000 law enforcement agencies in the U.S. and a relational database assigns reported crimes from each agency to the city where it has law enforcement responsibility. More than 120 proprietary computer models then statistically predict the number and rates for every major type of crime for nearly a quarter of a million U.S. neighborhoods. This dense net of crime data is then inputted to sophisticated risk models, resulting in a national database of 10-meter resolution.

For more information please call 855.267.7027.

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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®

