Hazard Risk Score
One comprehensive score spanning nine natural hazards

CoreLogic® Hazard Risk Score (HRS) is a unique product designed to combine nine natural hazard products into a single easy-to-use score. For every location across the United States, a Hazard Risk Score is derived with underlying data for each of the nine natural hazards. All of this underlying data is combined into an aggregated, consistent and normalized value that allows statistically valid combinations to be made. Generally, locations with higher risk levels, or exposure to multiple hazard risks, will receive higher scores than those with minimal risk levels, and locations with lower risk scores will have a lower exposure to loss from the underlying risks. The score also factors in the individual hazards' contribution to the total loss as part of the overall score. The nine hazards incorporated in the HRS are listed below:

► Flood
► Surge
► Hurricane Wind
► Wildfire
► Earthquake
► Hail
► Tornado
► Straight Line Winds
► Sinkhole

The single normalized score is used to predict the risk of loss from multiple natural hazard events, as well as the associated probability of financial losses occurring. The probability of an event, or the frequency of those events, is a significant factor in determining the risk levels associated with the individual hazard layers (i.e., a higher risk level indicates a higher probability that the risk event will occur).

KEY BENEFITS
► One easy-to-use score
► Comprehensive score spanning nine key natural disasters
► Available across the continental U.S.
► Additional underlying data available
► Insurance companies and enterprise risk managers can use Hazard Risk Score for:
  ♦ Portfolio analysis
  ♦ Adverse selection avoidance
  ♦ Identification of “good risk” properties
  ♦ Site location decision support
  ♦ Natural hazard territory factors

DElIVERABILITY
► Planned availability through CoreLogic RiskMeter Online™—a Web-based solution used to determine natural hazard risk exposure by simply typing in an address
► Also available in shape files, XML, or batch

Natural hazard parcel HRS; frequency x damage factor weighting.