

# RiskMeter Online™ API

## Consistent and Efficient Underwriting

With the RiskMeter Online API, the P&C industry now has back-end access to comprehensive natural hazard risk information. Using premium natural hazard data and probability models from CoreLogic®, this advanced ordering solution helps underwriters, brokers, agents and other businesses easily assess and price multiple types of natural hazard risk—simply by integrating into our RiskMeter Online platform.

The RiskMeter Online API allows your internal applications to retrieve over 40+ natural hazard risk reports, and incorporate the data from these reports directly into your environment. Your application simply passes an address and other required information into the RiskMeter Online API, and in return, you receive the data element that you request, along with an optional map.

#### Write the Right Business

With a little front end programming and the RiskMeter Online API, you can instantly view premium natural hazard data and scoring reports online, and then choose to save a PDF version of the report. Display maps can be customized by street, aerial or hybrid view, and for large parcels with multiple structures, the user has the ability to assess risk on a specific building or several buildings within a parcel.

#### Why CoreLogic?

Increasing catastrophic events and climate change are challenging the P&C insurance industry to revisit existing catastrophic risk management and loss adjustment strategies by improving the overall understanding of natural hazards.

CoreLogic is dedicated to the science of understanding natural hazard risk. With a staff of Ph.D.-level scientists, we have taken risk assessment a step further by developing a proprietary methodology that assesses the future risk of a wide range of natural hazards including storm risks, fire risks and land-based risks. The RiskMeter Online API allows you to pinpoint one location or multiple locations to better understand risk for multiple types of exposures.



The ability to quickly screen for natural hazard risk can help insurers streamline their underwriting process and reduce the sales cycle for agents and brokers.

### RiskMeter Online Report Availability

RiskMeter Online delivers natural hazard risk data that empowers underwriters, agents and brokers to make quick and accurate property risk determinations and includes the following reports:

- ► Distance to: Shore, Intracoastal, Fire Station & Earthquake Faults
- ► Flood & Flash Flood Risk Score
- ▶ Wind & Hail Probability
- Crime Scores
- ► Coastal Risk & Storm Surge
- ► Florida Sinkholes
- ► Earthquake Risk Score
- ▶ Wildfire Risk Score
- ► Hazard Risk Score
- Building Characteristics
- Plus, additional custom layers

#### Three Levels of Integration

CoreLogic offers three levels of integration for the RiskMeter Online API, ensuring that you get the best fit for your book of business.

- ▶ Login Link: You can build front end functionality that allows your users to click a button or click a link from your internal intranet for secure log into the RiskMeter Online website.
- ▶ Passing in an Address: This includes the same option as the login link above but with added functionality. Your application can pass an address or latitude/ longitude coordinates directly into the RiskMeter Online website. This option takes your users directly to the 'Choose Reports' page and requires a small amount of programming by you.
- ▶ Full Integration: A full integration allows your application to retrieve all of the RiskMeter Online API data elements available to your account with a front end that you design. We have three methods for a full integration illustrated below.



