CoreLogic®

STRIKEnet® Report
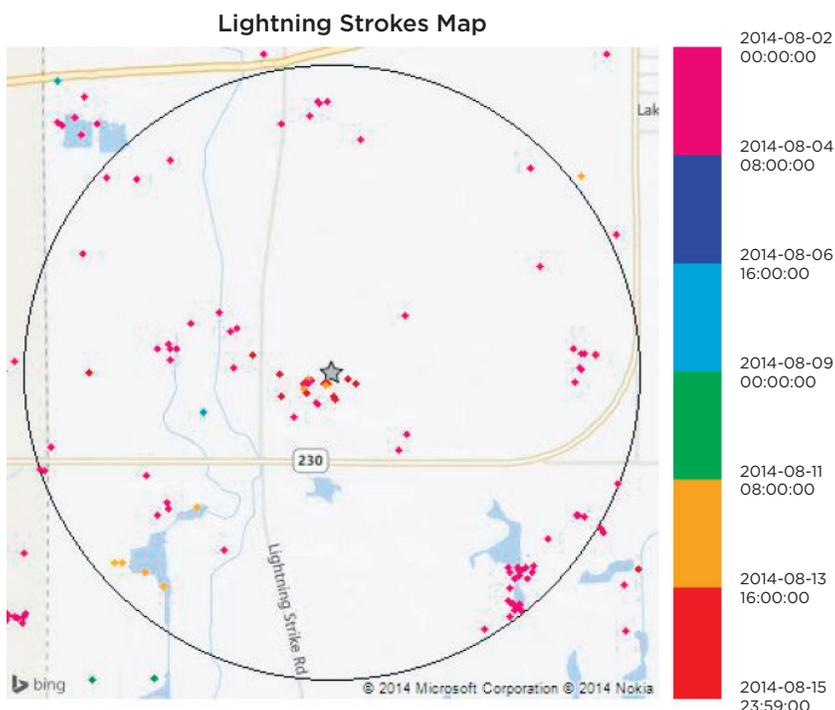
The industry standard for lightning verification

Over 99 Percent Accurate at Verifying the Presence or Absence of Cloud-to-Ground Lightning*

Lightning is a frequent, year-round weather occurrence with property damage from lightning costing the P&C insurance industry billions of dollars each year.** While structural damage and fire can be the result of direct hits, entire neighborhoods often experience power outages and surges when lightning strikes—detrimental to electrical systems, expensive electronics and appliances.

According to an Insurance Information Institute (III) report, the average cost per lightning claim rose 36.6 percent from 2009 to 2013. It's perhaps for this reason that many insurers have begun to use various methods to verify the presence of lightning near the insured's address when processing all lightning claims. Unfortunately, accurate lightning verification can be challenging for claims professionals that rely solely on general weather reports or other less-then-accurate information.

What if you could easily and confidently verify or exclude lightning as the cause of loss for all lightning claims? Or, increase automation of claims processing by applying rules-based decisioning to all lightning claims? The STRIKEnet Reports are powered by Vaisala's lightning science and data which has been the standard for lightning verification accuracy since 1989—backed by citations in over 1000 peer-reviewed publications.

If accuracy matters, why use anything else?

Lightning Strokes Map

Color	Date/Time
	2014-08-02 00:00:00
	2014-08-04 08:00:00
	2014-08-06 16:00:00
	2014-08-09 00:00:00
	2014-08-11 08:00:00
	2014-08-13 16:00:00
	2014-08-15 23:59:00

The STRIKEnet® Report includes a map of detected strokes color-coded by date.

A Vaisala, Inc. review of 14 thousand lightning claims, revealed the absence of lightning in over 30 percent of the claims.

KEY FEATURES AND BENEFITS:

▶ Provides trusted, third-party evidence to support all lightning claim decisions

▶ Can be integrated into your existing claims processing systems

▶ Comprehensive, online report is available for a low cost of 95 dollars

▶ Standardized 72-hour reports; each additional 24-hour period costs only 25 dollars

▶ Search radius options from one to 15 miles enables flexibility for rules-based claims processing

▶ Discounts available for bulk processing

Verification Makes Sense for all Lightning Claims

Why process all lighting claims with the STRIKEnet Report?

From 2012 to 2013, the average cost of each lightning claim in the U.S was over six thousand dollars.** Recently, Vaisala reviewed over 14 thousand claims against their data and discovered that in about 30 percent of those claims, there was an absence of lightning near the insured's address. With potential savings like this, processing all lightning claims using the STRIKEnet Report just makes good economic sense.

The report can be integrated into your existing claims processing systems or accessed online at the address level for only 95 dollars per report. Almost instantly, the report will verify the presence or absence of cloud to ground lightning near any U.S. or Canadian address with 99 percent accuracy.*

Online, simply enter the insured's address; choose a search radius from one to 15 miles and almost instantly, your Lightning Verification Report will include:

- A lightning stroke location map at the street level
- A table identifying the 50 closest lightning strokes
- An optional Excel-friendly CSV file with details of all detected lightning strokes
- An optional stroke confidence ellipse map

Why Consider CoreLogic?

Unlike other lightning verification methodologies, The STRIKEnet Report uses 25-plus years of lightning data acquired from the U.S. National Lightning Detection Network® (NLDN) and the Canadian Lightning Detection Network (CLDN).

First introduced by Vaisala, Inc. in 1989 and later enhanced by the 2014 CoreLogic acquisition of Weather Fusion—a value-added reseller of Vaisala's STRIKEnet® Report—the lightning verification data that powers the STRIKEnet Reports is industry-recognized as the standard for accuracy based on thousands of peer-reviewed citations.

About CoreLogic Insurance Solutions

CoreLogic delivers unique and comprehensive data, analytics and services to property & casualty insurance companies— powerful information found at the core of smart decisions. We offer more than 30 natural hazard and weather peril verification reports.

*Based on a 5-mile search radius and typical thunderstorm lightning activity.
**According to an Insurance Information Institute (III) report.

Time when stroke was detected

Distance between stroke and address

Date	Time	Peak Current (kA)	Distance From Center (mi/km)	Latitude	Longitude
May 31, 2013	08:29:46 PM	-58.8	0.0/0.1	35.2835	-97.7426
May 31, 2013	08:35:55 PM	37.5	0.6/0.9	35.2850	-97.7634

A partial example of the STRIKEnet® Report.

Any stroke can potentially cause damage

If strokes are within a mile radius, lightning could have caused claimed damage

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FOR MORE INFORMATION, PLEASE CALL 888-929-4245 OR EMAIL US AT sales@weatherfusion.com.

To access the STRIKEnet Report, visit weatherfusion.com.

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