



Crime Risk Data Layer

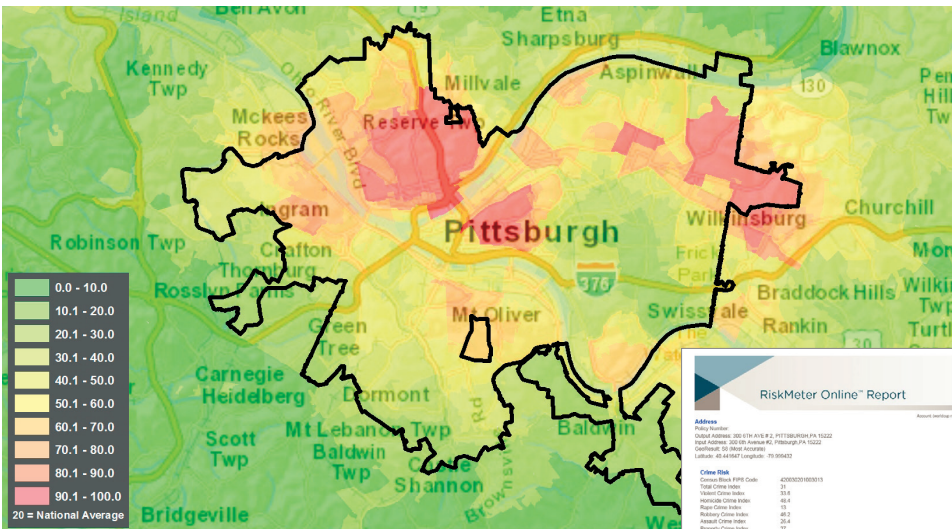
Property crime risk index with comprehensive area crime statistics and crime risk data

Our insurance customers look at both natural hazard and crime risk when evaluating policy premiums. Do you evaluate both factors? Crime risk is an important element in determining policy premiums, and if it isn't current or granular enough, it can put your entire underwriting process at risk.

CoreLogic utilizes SecurityGauge® data from Location, Inc. to offer Crime Risk data that is reported as a numerical index, from 0-100, along with the following data fields:

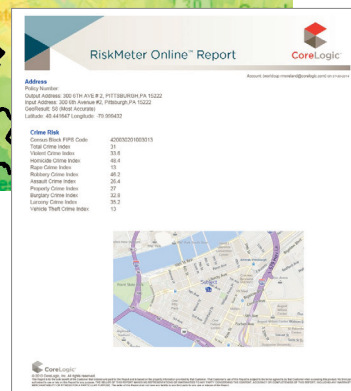
- ▶ Total Crime Index
- ▶ Violent Crime Index for homicide, rape, robbery and assault
- ▶ Property Crime Index for burglary, larceny and vehicle theft

Crime Risk Map & Report for Pittsburgh, PA



For returned crime risk score, 20 is the national average, 10 is half the national average and 100 is five times the national average. Source: CoreLogic 2014.

Our methodology links sophisticated and current crime related data—collected from a variety of local U.S. law enforcement agencies—to the geographic jurisdiction where the agency has law enforcement responsibility. The number of property-related crimes is then statistically estimated using more than 80 proprietary computer models to provide the most granular crime risk data available—with more than 50 times the spatial accuracy of any other provider.



Understand a Portfolio's Full Exposure—for Extreme Weather Risks and Beyond

Our insurance customers look beyond natural hazard risk when evaluating policy premiums. Do you? Understand a portfolio's full exposure by combining Crime Risk with other perils, including:

- ▶ Storm Risks
 - ◆ Costal Risk and Storm Surge
 - ◆ Flood Risk
 - ◆ Lightning Risk
 - ◆ Wind and Hail Risk
- ▶ Fire Risks
 - ◆ Fire Protection
 - ◆ Wildfire Risk
- ▶ Land-Based Risks
 - ◆ Earthquake Risk
 - ◆ Sinkhole and Mine Subsidence
- ▶ Property Characteristics
 - ◆ Parcel Maps with Property Boundaries
 - ◆ Parcel Centroid
 - ◆ APN or Tax ID Number
 - ◆ Property Address or SITUS
 - ◆ Ownership Information
 - ◆ Square Footage
 - ◆ Year Built

Insurance Applications:

- ▶ **Underwriting:** Underwriting homeowner or commercial policies for properties in unfamiliar areas can be stressful. Not only could your business experience an increase in crime-related property damage claims, but areas of higher theft-related crimes could mean more stolen property claims. When underwriting for commercial lines, you need to know whether or not to bind the business without having to visit each of the sites—whether it's for builder's risk, or insuring vacants, bars, warehouses, gas stations, convenience stores or other locations.
- ▶ **Claims Fraud Detection:** Like other insurers, you often have limited Special Investigations Unit (SIU) resources and are continually looking for ways to allocate them more effectively. Our crime data predicts fraud with high accuracy and it is for this reason that insurers use it to detect fraudulent claims at time of submission, to determine which claims to process quickly with low overhead, and which to pass on to SIU for analysis.
- ▶ **Field Claims Adjuster Safety:** If you manage a team of field claims adjusters and have ever been concerned for their safety in sending them to unfamiliar locations, or even experienced litigation as a result of harm to field staff, CoreLogic crime risk data can be of use. We can assess the risk to field employees with our simple and accurate violent crime risk ratings.
- ▶ **Marketing:** Low crime risk locations are statistically proven to be at lower risk of crime-related loss claims submission. Quickly identify addresses to include and exclude in your direct mail list. Find low risk addresses and target your marketing accordingly, saving costly back-end expenses.

Delivery Options that Best Complement Your IT Solutions and Business

At CoreLogic, we offer several options for insurers and other industries to access our comprehensive Crime Risk layer which include:

- ▶ **RiskMeter Online™** – An on-demand insurance platform, delivering natural hazard risk data that empowers underwriters, agents and brokers to make quick and accurate property risk determinations.
- ▶ **Xiance®** – An ordering and delivery platform with positionally accurate tax jurisdiction and natural hazard solutions through the web—to help you make smarter business decisions.
- ▶ **Shapefiles** – Available for loading into your existing infrastructure.
- ▶ **Web Service** – Provides access to the data via a RESTful API.
- ▶ **CoreLogic Consulting Services** – Comprised of leading GIS scientists, insurance professionals, and senior professional software developers who craft end-to-end solutions that can be easily deployed and sustained in-house or via our Web Services program.

REDLINING STATEMENT

Much like other spatially expressed risks such as flood, earthquake and hail, our crime data predicts the risk of being a victim of a crime, and is not an indicator that an individual is likely to participate in criminal behavior. CoreLogic crime risk data uses no information on the household or housing structure at the address as part of the crime risk assessment. Rather, it is the risks that can be visited upon the address due to its location and proximity to conditions proven to generate higher crime risk. Our data does not include any information about race, ethnicity, ancestry or language. All locations are treated equally when the locations are comparable in all respects relevant to crime risk, regardless of racial composition.

For a more detailed redlining statement, please see the SecurityGauge® No Redlining Statement at www.corelogic.com/downloadable-docs/securitygauge-no-redlining-statement.pdf.

FOR MORE INFORMATION, PLEASE CALL 855-267-7027
OR EMAIL US AT hazardrisk@corelogic.com

