

# Spectrum Spatial Risk Analyzer

Get single-screen access to a wealth of commercial and residential property data points



# Add speed and accuracy to your underwriting

Your expertise should be spent evaluating property criteria, not hunting it down. Now you can stop searching for data, eliminate inefficient manual processes and focus your energy where it counts.

Spectrum Spatial Risk Analyzer delivers the information you need to quickly make commercial and residential property underwriting decisions. You'll get single-screen access to maps for visual reference; categorized, real-time, validated data; and smart alerts to highlight critical issues. With this comprehensive, at-a-glance view of property, you can assess risk and accurately price premiums in a fraction of the time.

# Be more productive and precise

- Clarify your view of each property
- View the concentration of risk alongside existing policies
- Expedite your underwriting decisions
- Improve pricing accuracy
- · Reduce manual processes and associated risks

#### Single view

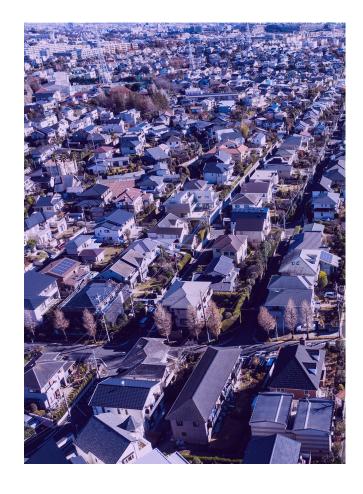
Aligned to underwriting best practices, Spectrum Spatial Risk Analyzer gives you quick access to the information you need. The tool intuitively presents a map view of the property in its real-world context, including at-a-glance alerts that highlight potential issues, and 100+ data elements, categorized for easy review.

#### Data enriched

Precisely offers robust, high quality datasets curated specifically for property underwriting. This business, property and perils data, is carefully compiled to present an up-to-date, 360-degree view of any US address. It is continuously validated and linked with relevant risk and demographic data to ensure timely, accurate insights.

#### Your rules

More than a dozen different alert algorithms come preset so you can get up and running fast. It's simple to toggle these on or off—and to recalibrate them to align with your risk appetite. It's also easy to integrate data from your own internal and 3rd-party sources. We can even work with you to customize Risk Analyzer, enabling you to automate complex policy decisions.



# Your job just got easier

Spectrum Spatial Risk Analyzer combines a single point of access with an intuitive view to make the underwriting process more accurate and efficient. Quickly and easily conduct a thorough review of the property from a single screen. Weigh hundreds of disparate data points, from many different sources, and make faster decisions with greater confidence.

# Flexibility ensures the right fit for your business

#### Expertise right out-of-the-box

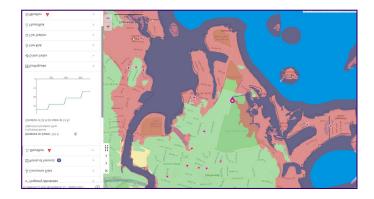
Spectrum Spatial Risk Analyzer is deployment-ready. This SaaS solution features pre-set common-sense rules for determining criteria levels, risks and alerts based on a wealth of industry insight gleaned from working with the top 25 insurers in the world.

# Tune alerts to your risk appetite

Need to recalibrate? It's easy to adjust alerts and alert values to align with your risk appetite, no coding skills required.

#### Customize to your unique needs

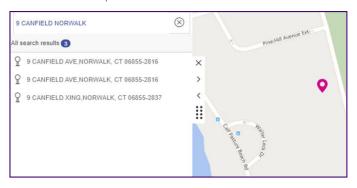
Spectrum Spatial Risk Analyzer allows for full customization and automation. Establish your own rules and exceptions – even automate complex underwriting decisions. We'll work with you to tailor Risk Analyzer to your needs.



## Here's how it works

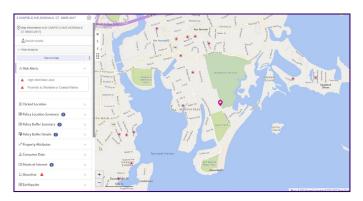
#### 1. Address Validation

Enter an address, and the Risk Analyzer will validate it, serving back a more complete and accurate rendition if available.



#### 2. Quick Overview

Next, you'll see a map view of the property location and a listing of any rules-based alerts. Right away, you'll know if there are issues to weigh in your evaluation.



### 3. The Details

Scroll down for access to a full range of relevant metrics, sorted by type. Adding your own policy book to Risk Analyzer enables you to view the impact of these metrics based on current policies today, but also based on adding prospective policies tomorrow.



# Simplify analysis, increase accuracy and accelerate decision making

With Risk Analyzer, you can save valuable time searching and sifting through data. This smart, intuitive solution sums up the whole story of each property in a single screen, so you can focus your expertise where it really matters: determining risk and setting accurate premiums.

# **Specifications**

Risk Analyzer provides out-of-the-box single-screen access to relevant data including:

- Demographics
- Flood
- Crime
- Earthquake
- Property attributes
- Mass movement
- Points of interest
- Weather
- Wildfire
- Shoreline

