Hazel**FLOOD**

Eliminate Mispriced Risk

Create competitive advantages in both hard and soft markets.



Case Study:

A competitor [above left] modelled two residential addresses exposed to a 500-yr flood event. HazelFLOOD [above right] modelled the same addresses exposed to the same flood event. Using FEMA \$/inch damage estimates, the contrast is stark: a difference of \$522,000 on one property, and \$345,000 on the other.

Why does it matter? For brokers, carriers, reinsurers, and property owners, accurately priced flood risk will activate a \$40B coverage gap in the US alone.

Better modelling results in more competitive pricing.

Use HazelFLOOD to:

- Price competitively: identify mispriced risk (within or outside FEMA flood plain boundaries);
- Generate volume: establish precise pay-out trigger thresholds for new parametric (supplemental) flood policies;
- Settle rapidly: make fair, rapid claims adjustments across a broad spectrum of flood events;
- Contest fraud;
- Bolster data capabilities: improve analytics pre-event and recalibrate tools post-event.

divining**LAB**