

## Benefits

- Make informed decisions
- Assess risks for multiple properties
- Get valuable risk scores in seconds

## Features

- 950+ geospatial risk variables including perils from air, water, earth, and fire
- Comprehensive property attributes including foundation type, building age, and mold index
- Data for personal and commercial property
- Data for aggregate portfolios
- Delivered fast through HazardHub's data API

# Guidewire HazardHub Property

Understand, assess, price, and manage property risk quickly and intelligently.

Insuring property has become riskier and more costly due to large and frequent disasters and a lack of information about property hazard risks. HazardHub Property makes unknown risks known. HazardHub Property is a geographic risk data set that delivers 950+ geospatial risk variables through a data API so that insurers can assess property risk quickly and intelligently.

## Insuring Property Has Become Riskier

Property risks have become more frequent, severe, and unpredictable. Consider natural disasters — each week, another catastrophic event makes headline news somewhere around the globe.

In California, what used to be called “wildfire season” has now become a nearly year-round event. In 2021, the state recorded its largest wildfires in history. Fires in recent years have threatened personal and commercial property in almost every county in the state.

In Greece, recent wildfires have also caused terrible death and damage, while other areas of Europe have had the opposite problem — too much water rather than not enough. The worst floods in a hundred years ravaged Northern Europe in 2021, and South America and Asia have also been inundated with large and once-rare floodwaters and subsequent damage from rainstorms, monsoons, and tsunamis.

For insurers, all of this means that insuring property has become riskier than ever before. Between 2000 and 2019, insured catastrophic losses soared in the United States from \$214 billion to \$500 billion.<sup>1</sup>

**“I don’t know why every carrier isn’t running to HazardHub for peril data. No one else can touch them. We know because we’ve tested them all.”**

—Lakshan De Silva  
Chief Data Scientist  
Bold Penguin, Inc.



### Lack of Information Leads to Big Losses

Part of the reason for growing losses are the increases in frequency and severity of large natural disasters. But other reasons for loss have to do with a lack of updated, real-time information about potential hazard risks to property.

### HazardHub Makes Unknown Risks Known

Fortunately, there is something insurers can do to protect their policyholders and their companies from outsize risk due to unknown property hazards. Guidewire HazardHub Property takes on the hard work of gathering, analyzing, modeling, and standardizing data by delivering a single, consistent source of geospatial risk data so that insurers can assess property risk intelligently.

Insurers can make informed decisions based on more than 950 risk variables, including perils from air, water, earth, and fire. They can use this data to microsegment, prospect, write, and then manage property risks profitably.

And they can do this for any property — personal or commercial — in the United States. They can also evaluate an entire portfolio of property risk for commercial businesses and prospects.

HazardHub Property is a cloud-native solution delivered via an API that makes it extremely easy to use. Insurers need to enter only a U.S. address to receive valuable risk scores on properties in less than two seconds.

**Examples of HazardHub Property Risk Factors (950+ Risk Factors Total)**

<p><b>Earth</b></p> <ul style="list-style-type: none"> <li>• Sinkholes</li> <li>• Mudslides</li> <li>• Mine Subsidence</li> <li>• Earthquakes</li> <li>• Distance to Nearest Fault</li> <li>• Landslides</li> <li>• Fracking</li> <li>• Earthquakes</li> <li>• Elevation</li> <li>• Radon Levels</li> </ul>	<p><b>Wind</b></p> <ul style="list-style-type: none"> <li>• Hurricanes</li> <li>• Straight-line Winds</li> <li>• Hail</li> <li>• Convective Storms</li> <li>• Tornadoes</li> <li>• Lightning Ground Strike Probability</li> <li>• Wind Pools</li> <li>• NOAA Special Wind Regions</li> <li>• Florida Wind-Borne Debris Zones</li> <li>• Tier 1/Tier 2 Counties</li> </ul>	<p><b>Fire</b></p> <ul style="list-style-type: none"> <li>• Distance to Nearest 3 Fire Stations</li> <li>• HazardHub Wildfire Model</li> <li>• National Fire Station Database</li> <li>• HazardHub Property Fire Score</li> <li>• AAIS Fire Protection Class</li> <li>• HydrantHub Fire Hydrant Locations</li> <li>• Drought</li> <li>• Vegetation Burn Points</li> <li>• Wind Region</li> <li>• Fire Season Precipitation</li> </ul>
<p><b>Water</b></p> <ul style="list-style-type: none"> <li>• FEMA Flood Zones</li> <li>• FEMA Descriptive Variables</li> <li>• HazardHub Enhanced Flood Model</li> <li>• HazardHub Cat.Flood Risk Model</li> <li>• SurgeMAX Storm Surge Model</li> <li>• Distance to Coast Measurements</li> <li>• Drought Score</li> <li>• Ice Dam Risk</li> <li>• Frozen Pipe Risk</li> <li>• HazardHub Tsunami Risk Model</li> </ul>	<p><b>Man-Made</b></p> <ul style="list-style-type: none"> <li>• Superfund Sites</li> <li>• Brownfield Sites</li> <li>• Crime</li> <li>• Motor Vehicle Theft</li> <li>• Underground Storage Tanks</li> <li>• Leaking Underground Storage Tanks</li> <li>• Toxic Release Facilities</li> <li>• Nuclear Facility Locations</li> <li>• Drug &amp; Alcohol Deaths</li> <li>• Premium Tax Zones</li> </ul>	<p><b>Property</b></p> <ul style="list-style-type: none"> <li>• Owner</li> <li>• Property Code Use</li> <li>• Year Built</li> <li>• Square Footage</li> <li>• Exterior Construction</li> <li>• Interior Fireplace</li> <li>• Garage Cars</li> <li>• HVAC</li> <li>• Roof Type</li> <li>• Property Value</li> </ul>

1. Aon, Weather, Climate & Catastrophe Insight: 2019 Annual Report.

**Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and machine learning to deliver our platform as a cloud service. More than 500 insurers, from new ventures to the largest and most complex in the world, run on Guidewire. For more information, contact us at [info@guidewire.com](mailto:info@guidewire.com).**