

# On-Demand Hazard Risk Scores



## Optimize underwriting workflows with on-demand climate intelligence

For underwriting teams at large and mid-market carriers who need to write more business and drive profitability amidst rising catastrophe risks, on-demand hazard intelligence from Athenium Analytics delivers powerful risk scoring to help quantify property risk and optimize coverage decisions. Integrate Athenium's hazard risk scores today through the official Duck Creek Content Exchange.

### Optimize risk selection

- Assess property risk with actionable scores for 12 perils
- Understand local hazard risks & trends across regions
- Reduce overall policy risk to improve ratios & profitability

### Write more business

- Write smart policies using intuitive 1-10 risk scores
- Inform pricing & renewals with peril trends at each address
- Write business in areas once considered high risk

### Reduce workflow risk

- Write business in every state with national coverage (CONUS)
- Provide an on-demand risk score engine to your team
- Access intelligence built on decades of historical data

## Nationwide hazard risk scores built on trillions of historical data points

# 45,000

geospatial grid cells per peril, on average, covering the entire contiguous U.S. (CONUS).

# 66

years of weather history, on average, comprise the risk scores for each of the 12 perils.

# Unlimited

Residential & commercial addresses available via search across the contiguous U.S. (CONUS).

## Search any address to generate on-demand risk scores for 12 perils

- Hail
- Straight-line wind
- Tornado
- Intense rainfall
- Winter storm
- Ice storm
- Hurricane wind
- Hurricane surge
- River flood
- Flash flood
- Wildfire
- Earthquake\*

The screenshot shows a web application interface for 'TOP INSURANCE'. A modal window titled 'Duck Creek Policy' is open, displaying 'Athenium Analytics Natural Hazard Risk Scores'. The table below shows the data from the screenshot:

Date	Peril	Risk Score (out of 10)	UW Threshold
2/17/2022	WILDFIRE	1	<input type="checkbox"/>
2/17/2022	HURRICANE_WIND	1	<input type="checkbox"/>
2/17/2022	TORNADO	5	<input type="checkbox"/>
2/17/2022	RAINFALL	6	<input checked="" type="checkbox"/>
2/17/2022	WIND	8	<input checked="" type="checkbox"/>
2/17/2022	HAIL	5	<input type="checkbox"/>
2/17/2022	ICE_STORM	5	<input type="checkbox"/>
2/17/2022	WINTER_STORM	10	<input checked="" type="checkbox"/>
2/17/2022	EARTHQUAKE	1	<input type="checkbox"/>
2/17/2022	RIVER_FLOOD	0	<input type="checkbox"/>
2/17/2022	FLASH_FLOOD	3	<input type="checkbox"/>

Below the table, a message states: 'The risk assessment has returned a high risk value.' The interface also shows a sidebar with navigation options like 'Applicant', 'Policy Term', 'Dwelling Information', etc., and a footer with 'Page 1 of 6' and '58 results found'.