



Basic Flood Zone Determinations

KEY BENEFITS

- Superior Accuracy—99%+, member of the National Flood Zone Determination Association
- Timely Results—Automated and instantaneous process
- Secure Data Delivery—All data transmitted via secure networks and stored in Cyber-trust certified facilities

KEY FEATURES

- Parcel-based geocoding—Advanced data cleansing techniques combined with the largest U.S. parcel database (110 million+ parcels)
- Industry's largest property exceptions (LOMA) database—containing approved individual property exceptions to published FEMA flood maps
- Flexible delivery mechanisms—Web-based UI, XML, secured FTP, batch-enabled insurance portal
- Optional guaranteed certifications

Now, Flood is Insurable.

The most pervasive and expansive of all natural perils, flooding is also one of the most mismanaged and under-insured. From the market demand for coverage in excess of federal program limitations to the billions of dollars in unidentified exposure, the need for accurate flood risk management has always existed. Unfortunately, the tools necessary for the task have not. Until now.

Basic Flood Zone Determinations

Effective underwriting is predicated upon a simple idea: obtain the most accurate data available, as fast as possible, at a reasonable price. Simple in concept, it requires experience, investment, and a commitment to consistent execution. First American's Basic Flood Zone Determinations lead the industry in automated property hit rate, determination accuracy, and product innovation. The number one provider of flood zone determinations to the U.S. financial sector, First American serves many leading insurance brokers, primary carriers, and reinsurers worldwide.

Why refer to flood zone determinations as "basic"? The term "basic" recognizes flood zone determinations as the most fundamental, but least sophisticated, of several First American Advanced Flood Risk Solutions products. However, from the perspective of accuracy, timeliness, and value, Basic Flood Zone Determinations are anything but basic.

Accuracy

When assessing flood zones, accuracy is paramount. First American consistently achieves exceedingly high levels of accuracy and has garnered a reputation for providing the most reliable flood zone determinations available. An "Accuracy First" approach goes beyond customer satisfaction to include driving product innovation, information resource development, and industry-leading quality.

Experience accuracy firsthand. Provide First American with the most obscure and sophisticated addresses (multi-structure/commercial), and compare the results against those offered by any other flood zone determination provider. The quality First American delivers over its competitors is clear.

Timeliness

Upon receiving an address from the client, First American immediately submits the address to an existing database of almost 72 million previous flood zone determinations in an effort to find a match. If no match is found the largest U.S. parcel database is used to locate the address on the flood map, and a new determination is provided. This fully automated and instantaneous "property hit" process produces a flood zone determination within seconds 90% of



Basic flood information, outstanding coverage and accuracy

the time and can be applied to individual addresses or portfolios in excess of millions of properties.

When an automatic property hit is not available, such as with new developments, or when higher value properties such as multiple structures on commercial or industrial properties demand exactitude, manually researched determinations are available. Teams of seasoned map analysts stand ready to provide a flood zone determination within 24 hours.

Flexibility and Security

First American delivers Basic Flood Zone Determinations in a variety of ways to ensure compatibility with customers' existing processes and technical infrastructures including: XML, batch-enabled insurance portal, secured FTP, and web-based user interface. All data is transmitted via secure networks and stored in Cybertrust-certified facilities in accordance with financial industry standards.

Guaranteed Certifications

Confidence in the quality of Basic Flood Zone Determinations allows First American to proudly offer to the Guaranteed Certification Option.

First American's Advanced Flood Risk Solutions

The Basic Flood Zone Determination is just one important part of First American's Advanced Flood Risk Solutions. These solutions include scoring, modeling and data visualization tools that collectively address the management of flood risk throughout the entire insurance process, from underwriting and portfolio management to risk transfer and reinsurance.

As a leading provider of risk assessment solutions to the insurance, financial and real estate industries, First American has managed flood risk for over 20 years, providing a comprehensive set of GIS, natural peril, and property data solutions that work for you.

Parcel-level Geocoding

The exhibit below shows a property geocoded at both the street level and the parcel level, and its resulting proximity to a flood zone. The street-level geocode mistakenly estimates the property's location to be outside the 100 year flood zone, while the parcel-level geocode correctly places the property inside the zone.



Comparison of
Determination Accuracy
(Street Level Versus
Parcel Level) Geocodes

To learn more about First American and First American Spatial Solutions, visit www.faspatial.com or call 800.447.9959

