



Underwriting



Empowering insurers with the right information, right now

Advance risk selection

Visualize an account in the context of hazard. Understand relative risk.
Review account risk composition.

Assess portfolio impact

Identify adverse concentrations. Build intuition leveraging existing portfolio risks and claims history. Manage within available capacity.

Make an impression

Accelerate underwriting decisions. Provide differentiated responsiveness.
Deliver value-add analytics to support pricing.

Hazard data available globally from expert sources including:

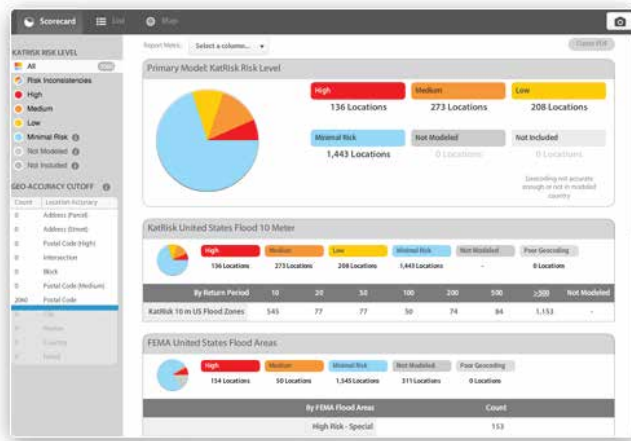


Visionary Intelligence for a World of Risk

www.spatialkey.com | sales@spatialkey.com



Underwriting



SpatialKey's Underwriting application empowers you to action intelligence at the point of underwriting, resulting in more converted opportunities, enhanced underwriting profit, and reduced downstream costs associated with claims.

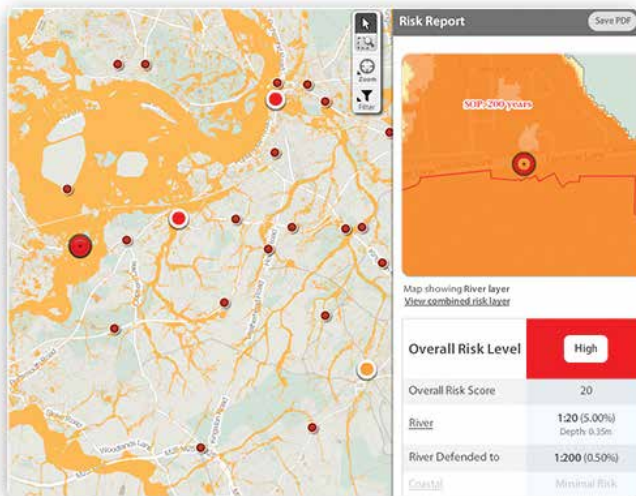
With seamless access to hazard maps you can quickly qualify and quote new business with a more complete understanding of risk by leveraging scorecards that deliver intuitive risk scores and identify key hazard contributors. You can also understand how these risks contribute to your book of business with a visual assessment and quantification of localized risk.

Underwriting enables risk evaluation for a single location or a schedule of locations and facilitates understanding of correlations with an existing portfolio or claims history. Leverage intuitive dashboards to profile the distribution and composition of risk, bringing focus to the risk selection process. Because each company classifies risk differently, SpatialKey offers the flexibility of calibrating risk definitions to reflect your view of risk.

Enjoy immediate access to an itemized listing of locations and associated risk scores and visualize those locations relative to hazard and existing portfolio or claims data. Drill-in to view individual location details surrounding hazard and its contribution to portfolio accumulations. Take a closer look at a prospective risk by leveraging satellite imagery. Simply, drag and drop a marker to enhance positional accuracy or to perform an instant risk assessment.

Want to collaborate with others? You can save and share analyses for future interactive review within SpatialKey, or save dashboards and individual risk reports as PDFs for sharing with management, brokers, or other team members. You can even export datasets enhanced with detailed hazard attributes.

With SpatialKey's unmatched ease-of-use and intuitive visualizations, you can accelerate underwriting decisions, reduce cost of claims, and maximize underwriting profit through advanced risk selection.



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