



# Verisk's U.S. Industry Exposure Database

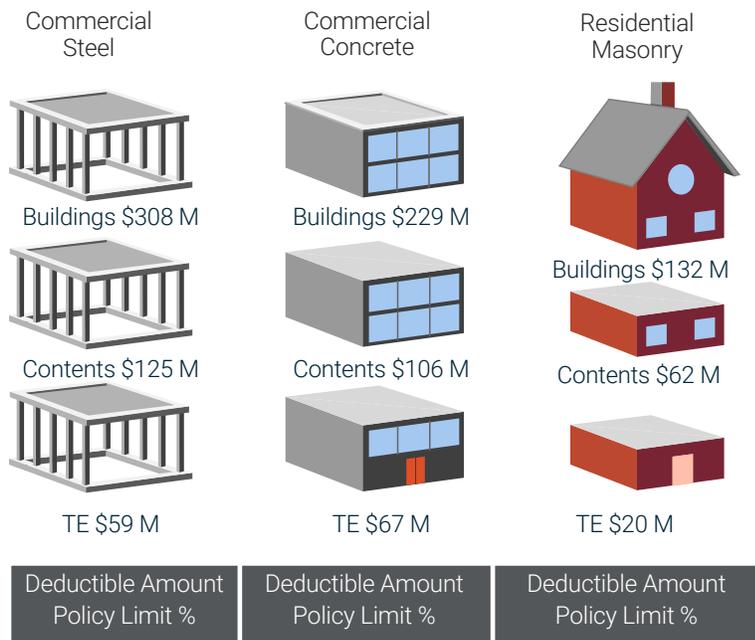
The United States Industry Exposure Database is a detailed collection of exposure data containing information on insurable properties and their respective replacement values, along with information about the occupancy and physical characteristics of the structures, such as construction types and height classifications. Verisk's Industry Exposure Database provides the foundation for all modeled industry loss estimates. It provides breakdowns of all insurable properties by line of business (LOB), as well as replacement values and policy conditions by coverage for each ZIP code.

## Key Benefits

Verisk's Industry Exposure Database can provide (re)insurers and brokers with more detailed exposure data across the entire U.S., at ZIP code resolution. Companies can use our U.S. industry exposures for benchmarking their own exposures, better estimating the vulnerability of unknown exposure, assessing real-time losses, and much more. Verisk's Industry Exposure Database is provided in a model-ready format, making it easy to begin using it for your own analyses.

With Verisk's Industry Exposure Database, (re)insurers and brokers can:

- Analyze potential growth strategies
- Disaggregate exposure data to a highly detailed level
- Perform sensitivity analyses
- Conduct real-time analytics
- Validate models
- Utilize exposure data for market share analysis



## Developing the Industry Exposure Database

Verisk's U.S. Industry Exposure Database is built from the ground up. Our dedicated Exposures team obtains the latest available data on risk counts, building characteristics, and construction costs from multiple sources to provide the most accurate exposure data possible.

At Verisk, we leverage the following data from across our ecosystem:

- Construction cost estimates for use in property valuation
- Information used in the assessment of coverage splits and evaluation of policy conditions

Other data sources include:

- Tax assessor data
- U.S. Census Bureau, Basic Statistics
- U.S. Geological Survey (USGS) – National Land Cover Database
- U.S. Fish & Wildlife Service – National Wetlands Inventory
- Construction reports and surveys, such as HAZUS®
- Bureau of Economic Analysis – Financial Reports
- Various industry reports and government studies
- Supplemental business-to-business data sets

## Staying Up to Date

To accurately reflect changing values, our U.S. Industry Exposure Database is updated every other year. Updates are crucial as the population continues to grow and build in high-risk areas, and even minor increases in replacement values across the U.S. can quickly add up. Verisk's dedicated Exposures team conducts additional research when incongruities are found, to verify any potentially questionable data. Keeping our industry exposures up to date is critical to providing you with the most accurate and detailed exposure data possible.



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