

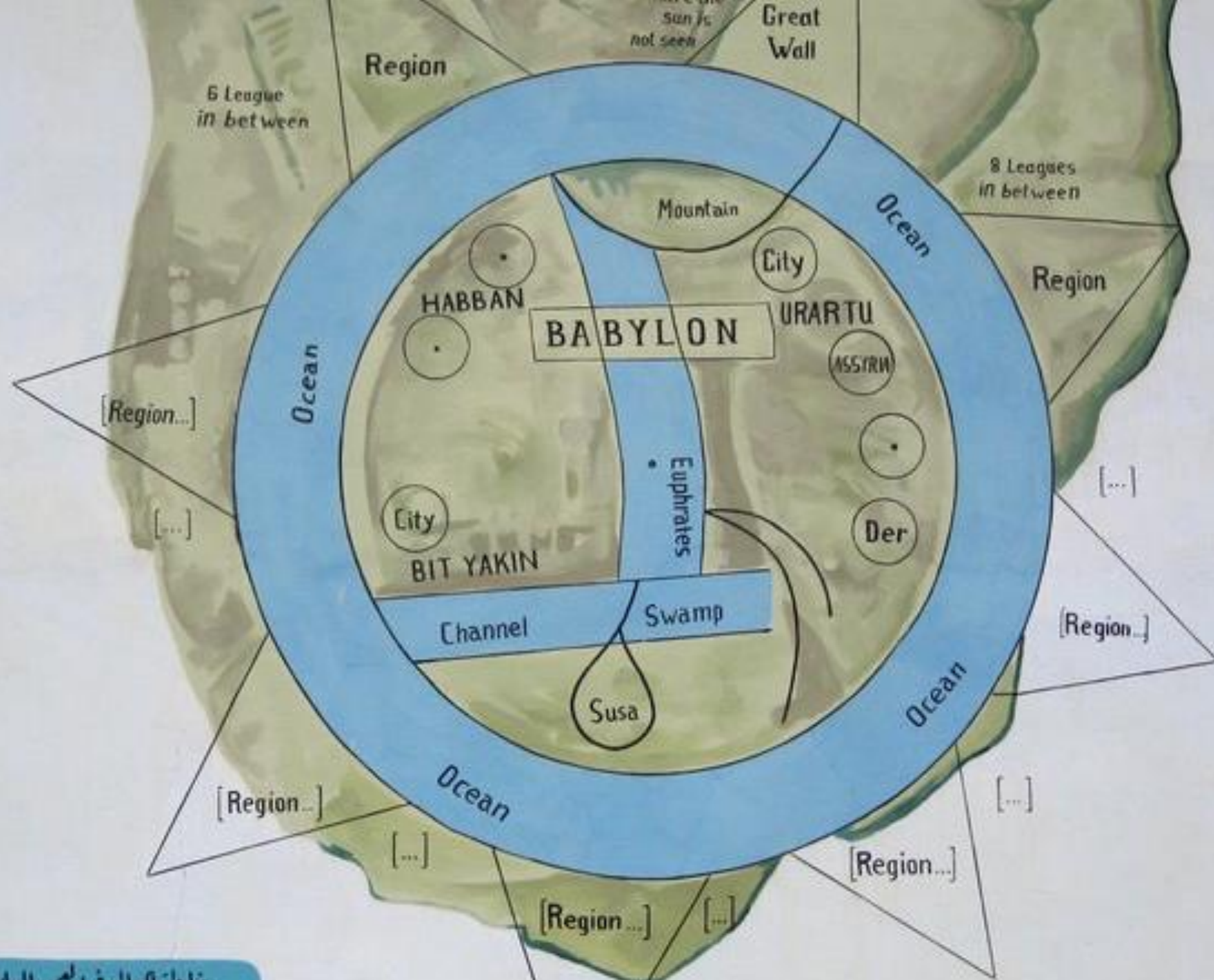


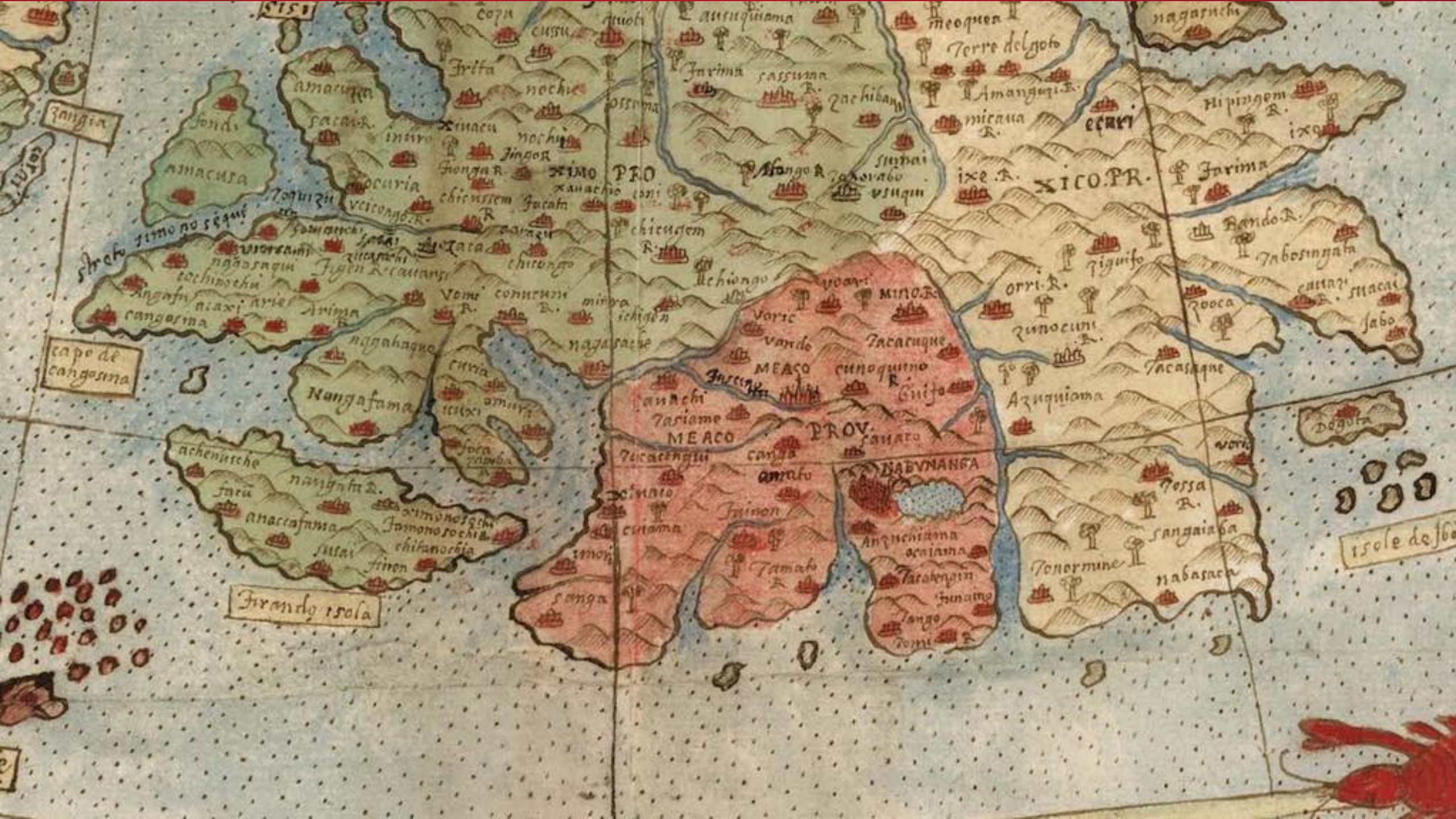
HazardHub

NEW & IMPROVED RISK DATA FOR THE INSURANCE INDUSTRY

An aerial photograph of a city, likely Chicago, showing a river (the Chicago River) winding through the urban landscape. A prominent bridge is visible in the foreground. The city skyline with several tall skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red color. Centered over the river is the text "Geospatial risk data is nothing new" in a white, bold, sans-serif font.

Geospatial risk data is nothing new





1515

Angia

capo de cangama

Francy isola

isole de Juba

PROV. MEXICO

XICO PR.

PROV. MEXICO PR.

MEXICO

MEXICO

Amacuta

Nangafama

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Chiririos

Cabo Blanco

Rio Arriba

arboleda

Paricuta

cioretega

costa de

Paricuta

massaya

322

323

324

325

326

327

31 $\frac{1}{2}$

An aerial photograph of a city, likely Chicago, showing a wide river (the Chicago River) winding through the urban landscape. A prominent bridge crosses the river in the foreground. The city skyline with several tall skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter. Centered over the river is the text "Geospatial Risk Data is comprised of three main elements" in a white, bold, sans-serif font.

**Geospatial Risk Data is comprised of
three main elements**

An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a large bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red color. The text "Part 1 - Imagery" is centered in white.

Part 1 - Imagery

23 Anna Lane, Ladera Ranch, CA, USA

Map

Satellite

CHANGE POSITION



An aerial photograph of a city skyline, likely New York City, featuring a prominent river (the Hudson River) and a bridge (the Hellgate Expressway). The image is heavily tinted with a red color. The text "There have been incredible advances in image processing" is overlaid in white, bold, sans-serif font in the center of the image.

**There have been incredible advances in
image processing**

8120 Beach Blvd., Jacksonville, FL 32216

ID:1891

Secondary ID:-

Assigned To:- EDIT

EDIT PROFILE

Hide Timeline

2019

12 April 25 Aerial

INTERACTIVE IMAGERY

OVERHEAD SATELLITE

STATIC IMAGERY

2018

November 10 Aerial - Oblique

May 4 Aerial

2017

December 2 Aerial - Oblique

May 27 Aerial

January 8 Aerial



Apr 25, 2019

- PRIORITY
- MEASURE
- BOUNDARY OFF
- FOOTPRINT OFF
- MEASURE ON
- SHARE
- EXPORT

Priority As of 04/25/19

HIGH

Our evaluation of the property yields a set of problems that are considered high priority. Address problems as soon as possible.

PROBLEMS TO ADDRESS - HIGH PRIORITY:

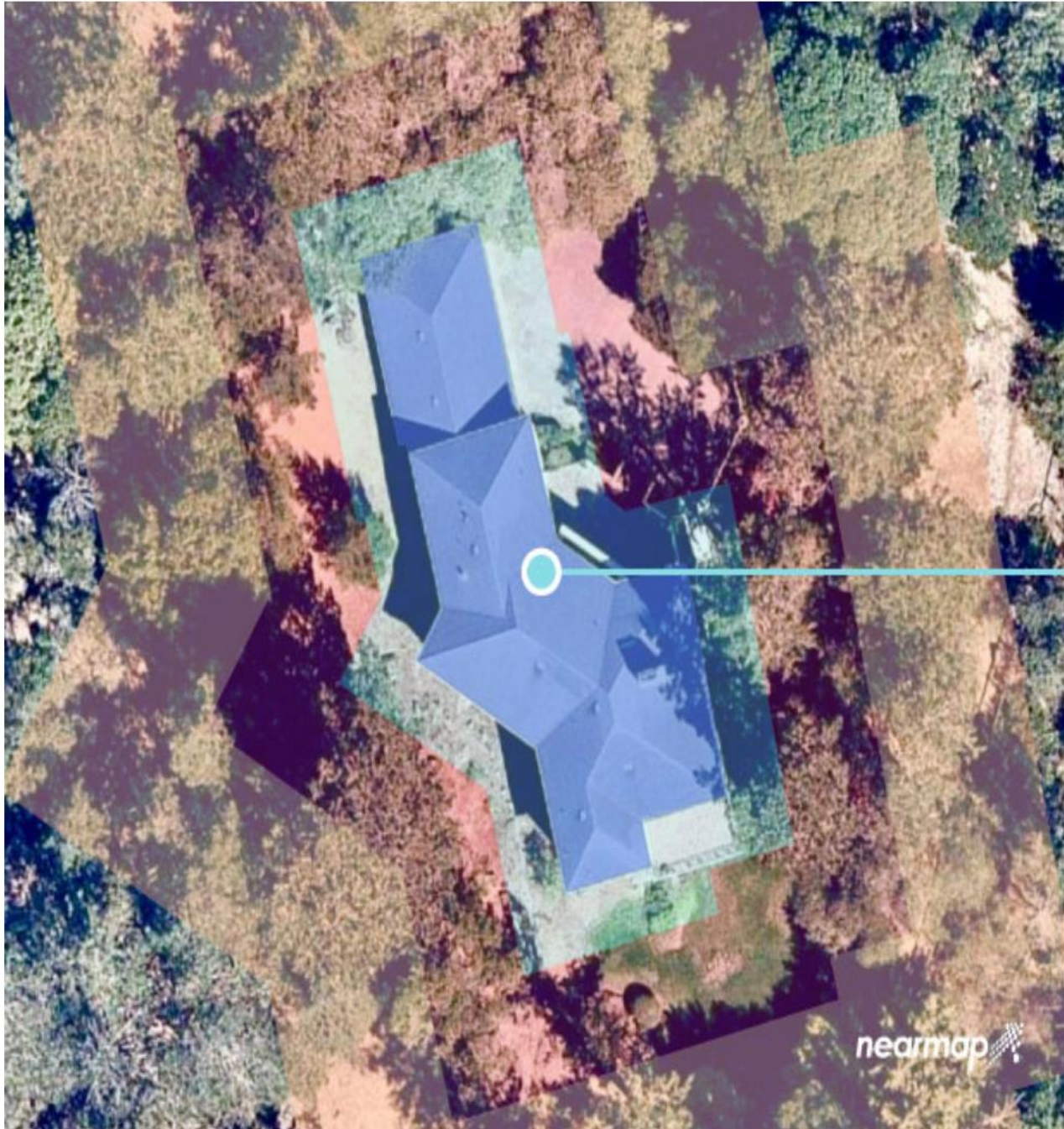
Wear Identified

Roof Score Imagery: 04/25/19

12 out of 100



0 - 25 25 - 50 50 - 75 75 - 100



Property Profile

223 AUBURN AVENUE, USA

BY PERIL ATTRIBUTES: Wildfire	Distance to Vegetation	0 ft.
	Roof Covering	Shingle
	Roof Tree Coverage	Yes
PROPERTY CHARACTERISTICS	Roof Condition	Good
VEGETATION COVER	<ul style="list-style-type: none"> ● Zone 1 - 10 ft: 15% ● Zone 2 - 30 ft: 70% ● Zone 3 - 100ft: 80% 	

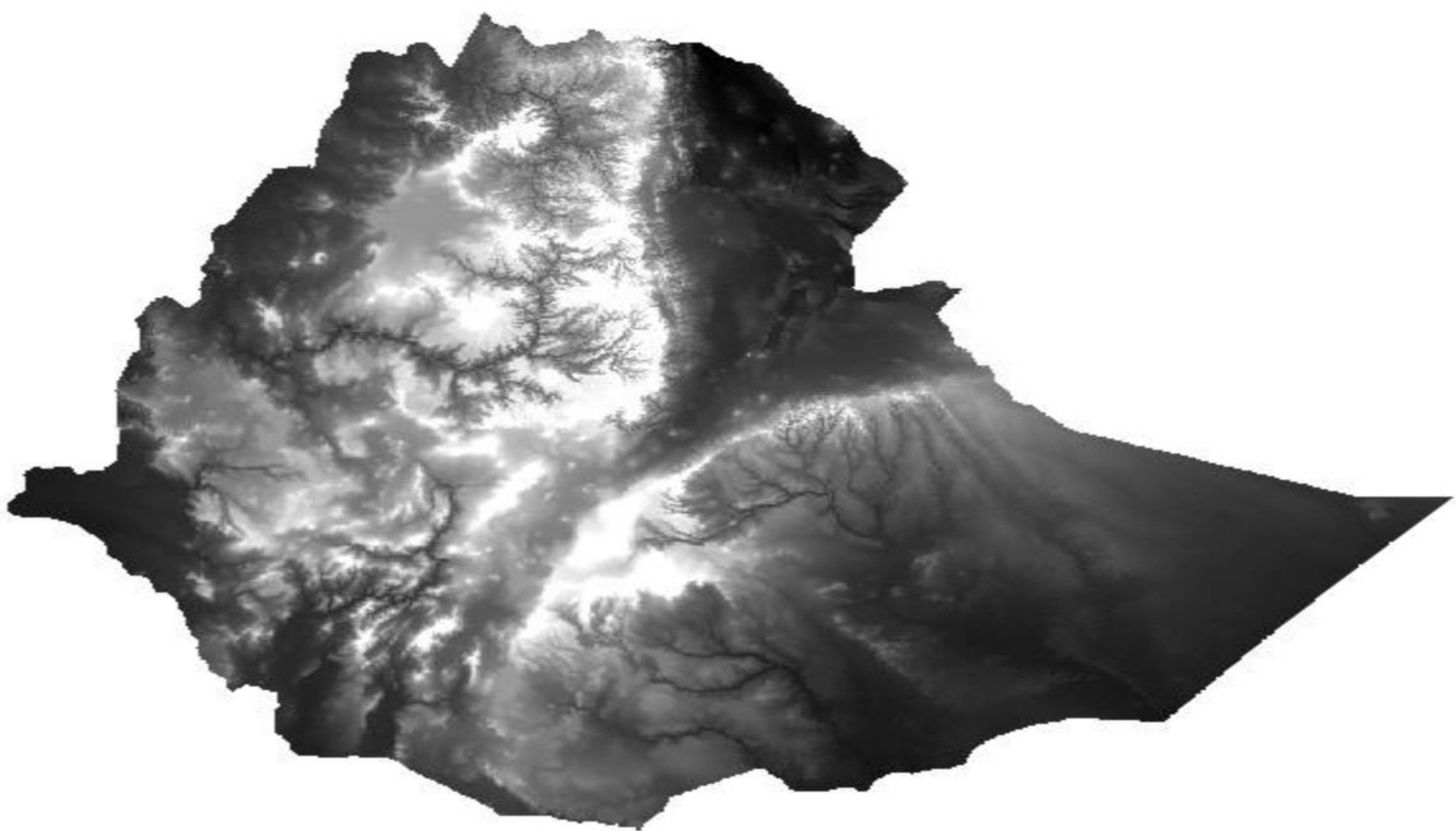
U.S. FOREST SERVICE WILDFIRE HAZARD POTENTIAL: MODERATE

An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red color. The text "Invisible" Imagery is centered in white.

“Invisible” Imagery

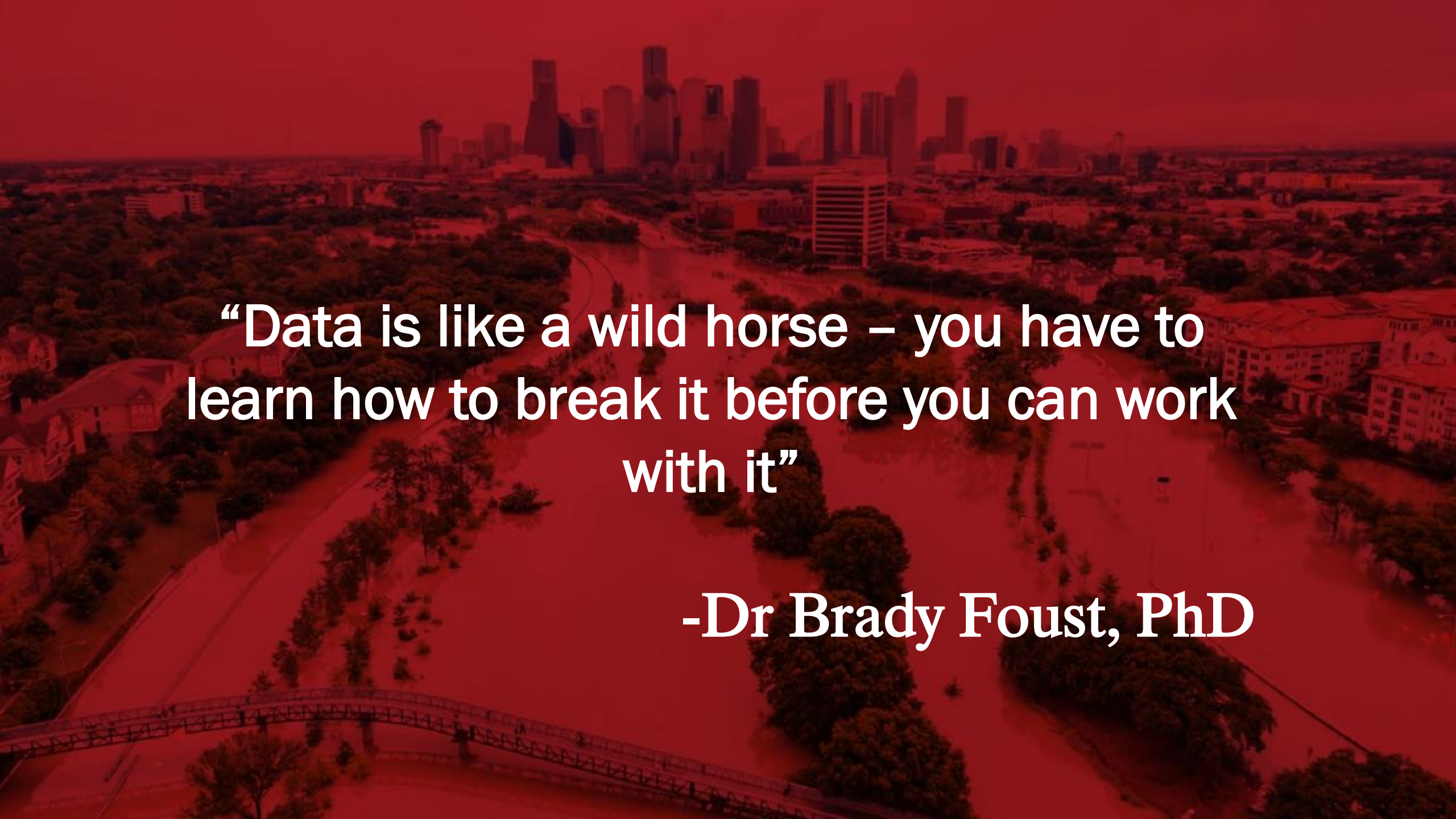
An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter. Centered over the river is the text "SHP files. Raster & Vector images" in a white, bold, sans-serif font.

SHP files. Raster & Vector images



An aerial photograph of a city skyline, likely Chicago, with a prominent river (the Chicago River) winding through the center. The image is heavily tinted with a red color. In the foreground, a bridge crosses the river. The text "Part 2 - Data" is overlaid in white in the center of the image.

Part 2 - Data



“Data is like a wild horse – you have to learn how to break it before you can work with it”

-Dr Brady Foust, PhD

An aerial photograph of a city, likely Chicago, showing a wide river (the Chicago River) winding through the urban landscape. A prominent bridge crosses the river in the lower-left foreground. The city skyline with several tall skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red color. Centered over the river is the text "Here are some of the 'horses' we've broken" in white, bold, sans-serif font.

Here are some of the “horses” we’ve broken

An aerial photograph of a city, likely New York City, showing a wide river (the Hudson River) and a bridge (the Triborough Bridge) crossing it. The city skyline is visible in the background. The entire image is overlaid with a semi-transparent red filter. In the center, a list of US agencies is displayed in white, bold, serif font.

US Census
FEMA
FDA
USGS
NOAA
FBI
EPA
US Forest Service



50 States
3,031 Counties
7,000 Weather Stations
89,004 Local Government Entities

An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter. Centered over the river is the text:

**“Broken” data + Curiosity =
interesting learnings**

An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter. The text "Example – Fire Protection" is centered in white.

Example – Fire Protection

An aerial photograph of a city, likely Chicago, showing a wide river (the Chicago River) winding through the urban landscape. A prominent bridge crosses the river in the lower-left foreground. The city skyline with several tall skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter. Centered over the river is the text "5 miles to the fire station in best!".

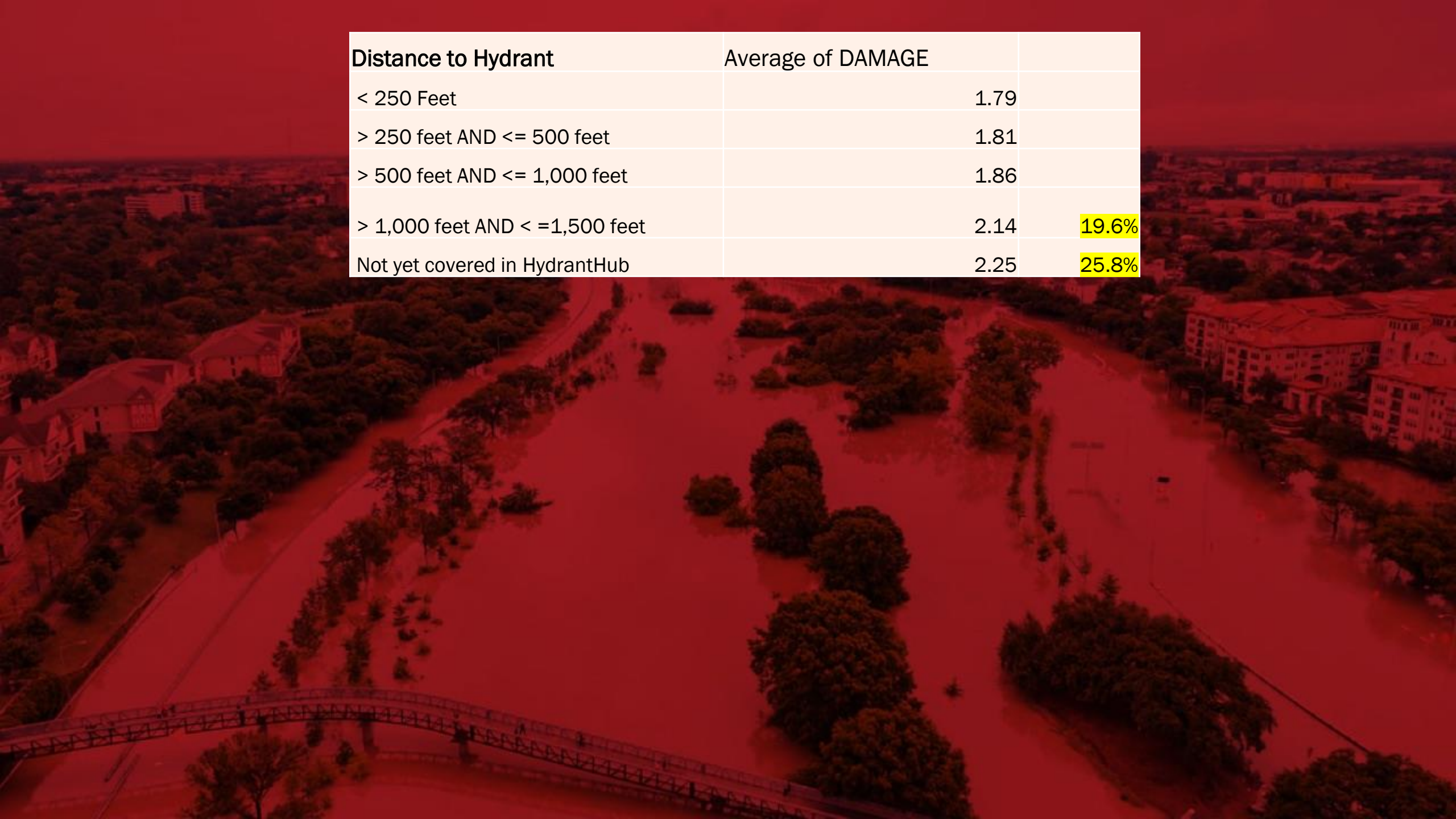
5 miles to the fire station in best!



Drive Distance	Average of DAMAGE	
Under 1 Mile	1.89	-8.3%
1 Miles - 3 Miles	1.99	-3.5%
3 Miles - 5 Miles	2.64	28.1%
> 5 Miles	2.99	44.7%
> 10 Miles	2.92	41.3%
Grand Total	2.06	

Drive Distance	Average of DAMAGE	
Under 1 Mile	1.89	-8.3%
1 Miles - 3 Miles	1.99	-3.5%
3 Miles - 5 Miles	2.64	28.1%
> 5 Miles	2.99	44.7%
> 10 Miles	2.92	41.3%
Grand Total	2.06	

Drive Time	Average of DAMAGE	
Under 1 Minute	2.05	
1 Min - 3 Minutes	1.96	
3 Min - 5 Minutes	1.97	
5 Min - 10 Minutes	2.23	13.2%
>10 Minutes	3.02	53.9%
Grand Total	2.06	



Distance to Hydrant	Average of DAMAGE	
< 250 Feet	1.79	
> 250 feet AND <= 500 feet	1.81	
> 500 feet AND <= 1,000 feet	1.86	
> 1,000 feet AND < =1,500 feet	2.14	19.6%
Not yet covered in HydrantHub	2.25	25.8%


Distance to Hydrant	Average of DAMAGE	
< 250 Feet	1.79	
> 250 feet AND <= 500 feet	1.81	
> 500 feet AND <= 1,000 feet	1.86	
> 1,000 feet AND < =1,500 feet	2.14	19.6%
Not yet covered in HydrantHub	2.25	25.8%

Fire Station Type	Average of DAMAGE	
Full Time	1.82	
Blended	2.23	22.5%
Volunteer	2.60	42.9%
Grand Total	2.06	

Distance to Hydrant	Average of DAMAGE	
< 250 Feet	1.79	
> 250 feet AND <= 500 feet	1.81	
> 500 feet AND <= 1,000 feet	1.86	
> 1,000 feet AND < =1,500 feet	2.14	19.6%
Not yet covered in HydrantHub	2.25	25.8%

Fire Station Type	Average of DAMAGE	
Full Time	1.82	
Blended	2.23	22.5%
Volunteer	2.60	42.9%
Grand Total	2.06	

Stations w/in 5 Mi	Average of DAMAGE	
1-5 Stations	2.43	34.9%
6-12 Stations	1.85	
13-20 Stations	1.73	
21+ Stations	1.80	
None	3.02	
Grand Total	2.06	

An aerial photograph of a city, likely Chicago, showing a river (the Chicago River) winding through the urban landscape. A bridge is visible in the foreground, crossing the river. The city skyline with several tall skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter.

The combination of drive time, water networks and station types can be 2-3x difference in expected losses

An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red color. The text "Where are the fire hydrants?" is centered in white.

Where are the fire hydrants?



An aerial photograph of a city, likely Chicago, featuring a prominent river and a bridge. The image is overlaid with a solid red color. The text "More than 10,750,000 hydrant locations" is centered in white.

More than 10,750,000 hydrant locations



ffy
ne

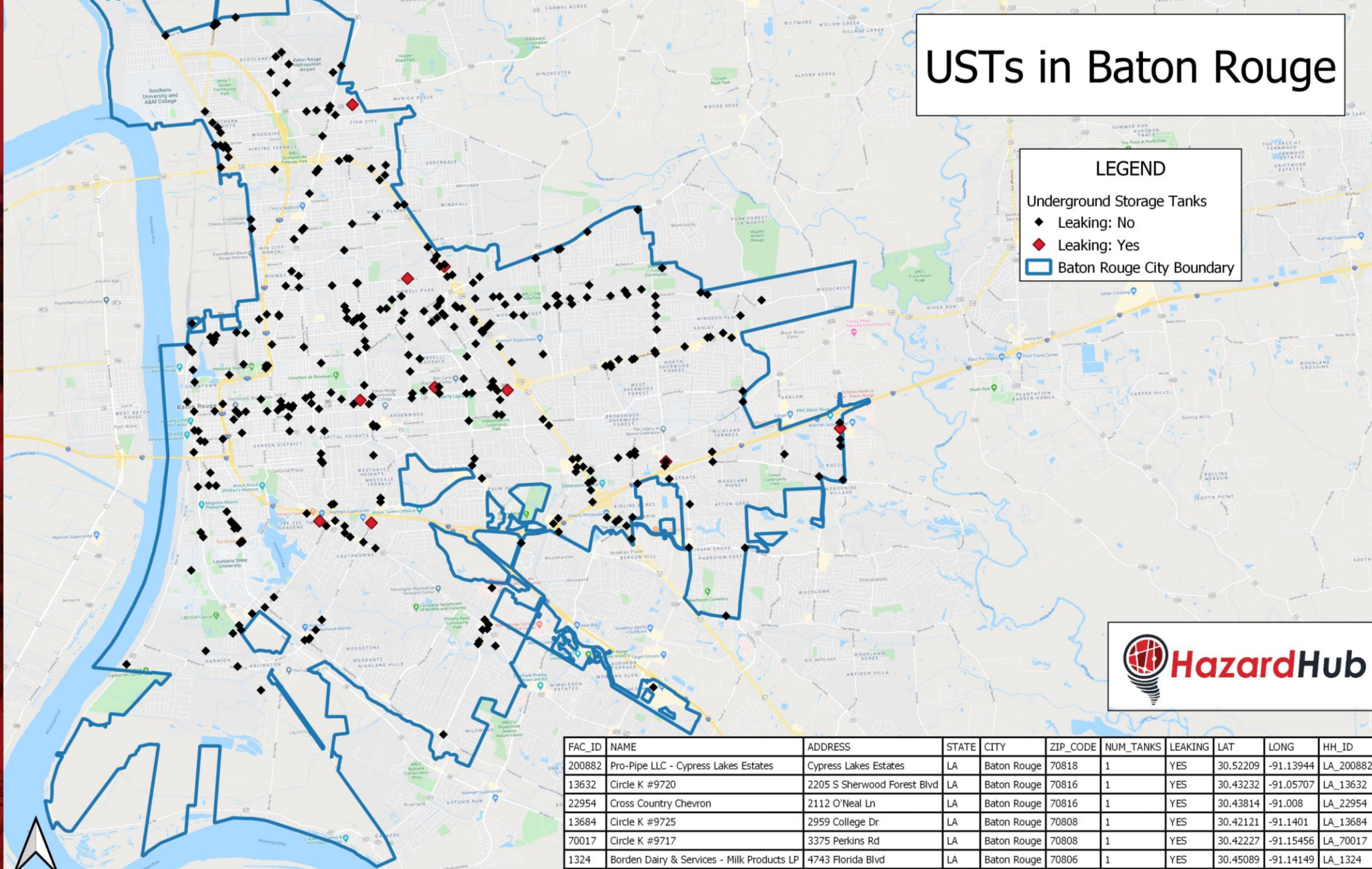
An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red color. The text "Underground Storage Tanks" is centered in white.

Underground Storage Tanks

USTs in Baton Rouge

LEGEND

- ◆ Leaking: No
- ◆ Leaking: Yes
- ▭ Baton Rouge City Boundary



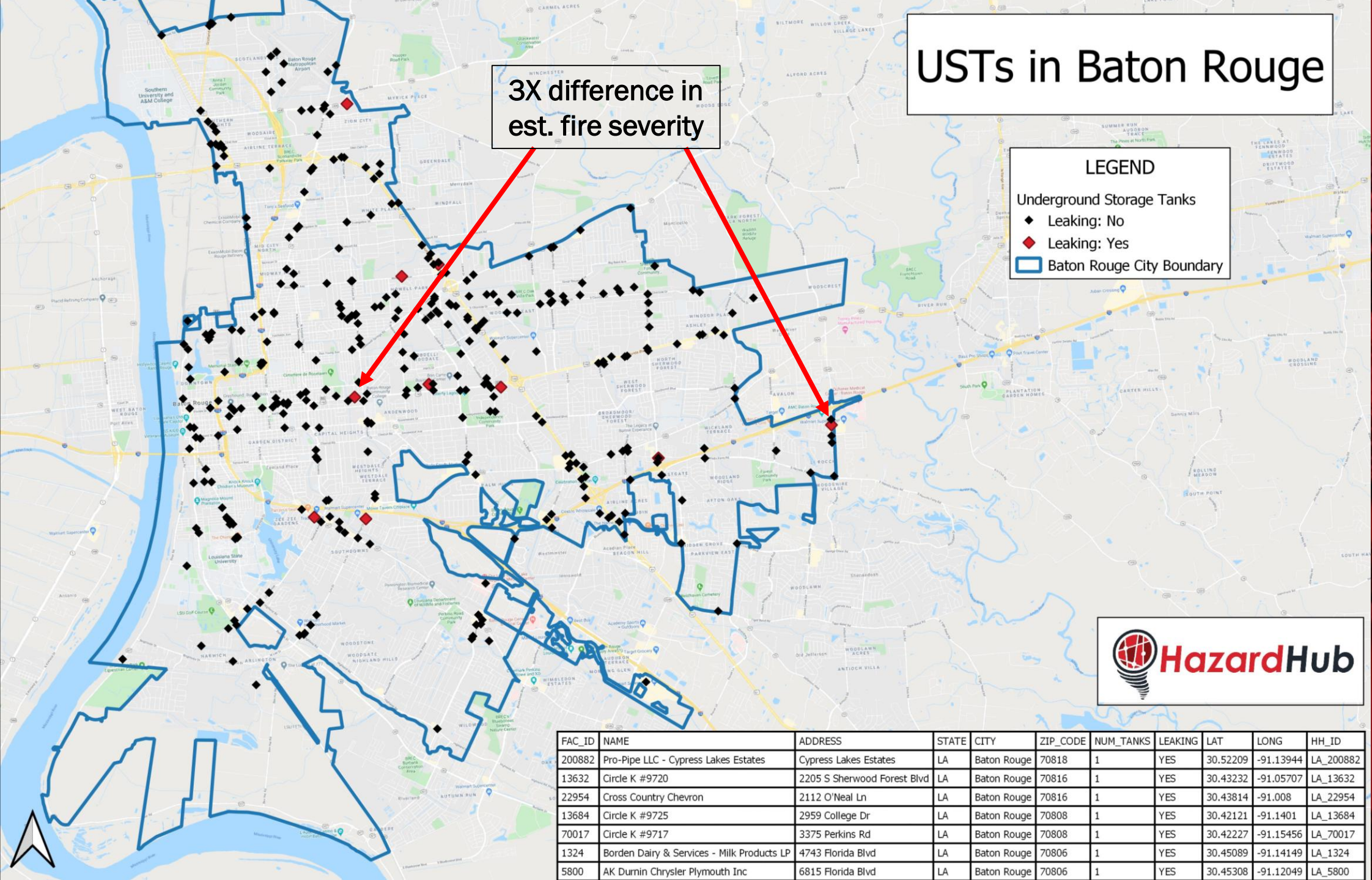
FAC_ID	NAME	ADDRESS	STATE	CITY	ZIP_CODE	NUM_TANKS	LEAKING	LAT	LONG	HH_ID
200882	Pro-Pipe LLC - Cypress Lakes Estates	Cypress Lakes Estates	LA	Baton Rouge	70818	1	YES	30.52209	-91.13944	LA_200882
13632	Circle K #9720	2205 S Sherwood Forest Blvd	LA	Baton Rouge	70816	1	YES	30.43232	-91.05707	LA_13632
22954	Cross Country Chevron	2112 O'Neal Ln	LA	Baton Rouge	70816	1	YES	30.43814	-91.008	LA_22954
13684	Circle K #9725	2959 College Dr	LA	Baton Rouge	70808	1	YES	30.42121	-91.1401	LA_13684
70017	Circle K #9717	3375 Perkins Rd	LA	Baton Rouge	70808	1	YES	30.42227	-91.15456	LA_70017
1324	Borden Dairy & Services - Milk Products LP	4743 Florida Blvd	LA	Baton Rouge	70806	1	YES	30.45089	-91.14149	LA_1324
5800	AK Durrin Chrysler Plymouth Inc	6815 Florida Blvd	LA	Baton Rouge	70806	1	YES	30.45308	-91.12049	LA_5800

USTs in Baton Rouge

3X difference in est. fire severity

LEGEND

- ◆ Leaking: No
- ◆ Leaking: Yes
- ▭ Baton Rouge City Boundary



FAC_ID	NAME	ADDRESS	STATE	CITY	ZIP_CODE	NUM_TANKS	LEAKING	LAT	LONG	HH_ID
200882	Pro-Pipe LLC - Cypress Lakes Estates	Cypress Lakes Estates	LA	Baton Rouge	70818	1	YES	30.52209	-91.13944	LA_200882
13632	Circle K #9720	2205 S Sherwood Forest Blvd	LA	Baton Rouge	70816	1	YES	30.43232	-91.05707	LA_13632
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13684	Circle K #9725	2959 College Dr	LA	Baton Rouge	70808	1	YES	30.42121	-91.1401	LA_13684
70017	Circle K #9717	3375 Perkins Rd	LA	Baton Rouge	70808	1	YES	30.42227	-91.15456	LA_70017
1324	Borden Dairy & Services - Milk Products LP	4743 Florida Blvd	LA	Baton Rouge	70806	1	YES	30.45089	-91.14149	LA_1324
5800	AK Durrin Chrysler Plymouth Inc	6815 Florida Blvd	LA	Baton Rouge	70806	1	YES	30.45308	-91.12049	LA_5800

An aerial photograph of a city skyline, likely New York City, with a river in the foreground. The river is heavily flooded, and a bridge is visible in the lower left. The entire image is overlaid with a red tint. The text "Sea Level Rise" is centered in the middle of the image.

Sea Level Rise



An aerial photograph of a city skyline, likely New York City, viewed from a high angle. The image is heavily tinted with a red color. In the foreground, a large body of water, possibly a river or a large lake, flows through the city. A bridge with a metal railing spans across the water in the lower-left corner. The city buildings are visible in the background, with several tall skyscrapers. The overall scene is a mix of urban architecture and natural elements like trees and water.

Part 3 - Technology

An aerial photograph of a city, likely New York City, showing a wide river (the Hudson River) flowing through a densely wooded area. A large, multi-story building is visible on the right side of the river. In the background, a city skyline with several tall skyscrapers is visible. The entire image is overlaid with a semi-transparent red filter. The text "Old technology inhibits innovation" is centered in white, bold, sans-serif font.

Old technology inhibits innovation

An aerial photograph of a city, likely Chicago, featuring a prominent river (the Chicago River) and a bridge (the Lake Shore Drive Bridge). The city skyline with several skyscrapers is visible in the background. The entire image is overlaid with a semi-transparent red filter. Centered over the river and bridge area is white text.

Most “standard” geospatial data is on platforms between 10 and 30 years old

An aerial photograph of a city skyline, likely New York City, featuring a prominent river (the Hudson River) and a bridge (the George Washington Bridge). The image is heavily tinted with a dark red color. The text "APIs and Cloud Technology have changed everything" is overlaid in white, bold, sans-serif font in the center of the image.

APIs and Cloud Technology have changed everything

GET /risks_and_enhanced_property


Example usage:

```
curl -H "Authorization: Token token=MzEhsFAjJCzec2Vxyehy" "https://api.hazardhub.com/v1/risks_and_enhanced_property?lat=26.653622&lng=-80.0367709" -v
```

```
curl -H "Authorization: Token token=MzEhsFAjJCzec2Vxyehy" "https://api.hazardhub.com/v1/risks_and_enhanced_property?address=1820+South+Ocean+Boulevard&city=Palm+Beach&state=FL&zip=33480" -v
```

Parameters

Field	Type	Description	Example
lat	Number	Latitude of the point	26.653622
lng	Number	Longitude of the point	-80.0367709
address	string	Address string	1820 South Ocean Boulevard

An aerial photograph of a city skyline, likely New York City, featuring a prominent river (the Hudson River) and a bridge (the Hellgate Expressway). The image is heavily tinted with a dark red color. The text is centered over the river and bridge area.

**By creatively combining these three tools,
you can do some really cool stuff and
solve some vexing industry problems**

An aerial photograph of a city skyline, likely New York City, featuring a river and a bridge. The image is overlaid with a red tint. The text "Super-fast, high uptime systems" is centered in white.

Super-fast, high uptime systems

It took 2.155651475 seconds to process the request

[Dashboard](#)[Users](#)[Settings](#)[Batch Processor](#)[Batch Stats](#)[Partners API usage](#)[Single Address](#)[API Docs](#)[Instructions](#)

Single address lookup tool

[Point on google maps](#)

```
▼ {
  ▼ risks: {
    address: "2 Anna Ln, Cropwell, AL, 35054",
    ▼ wildfire: {
      score: "A",
      text: "None/Very Low"
    },
    ▼ wildfire_description: {
      value: "Med_Dens_Interface"
    },
  },
}
```

An aerial photograph of a city skyline, likely New York City, featuring a prominent river (the Hudson River) and a bridge (the Hellgate Expressway). The image is heavily tinted with a red color. The text "The key to success?" is overlaid in white, bold, sans-serif font in the center of the image.

The key to success?

An aerial photograph of a city skyline, likely New York City, with a river and a bridge in the foreground. The image is heavily tinted with a red color. The text "Don't worry about what can't be done" is overlaid in white, bold, sans-serif font across the center of the image.

Don't worry about what can't be done



HazardHub

THE NEXT LEAP FORWARD IN GEOGRAPHIC HAZARD DATA


**The top of the P&C insurance funnel –
where data is gathered – is leaky**

A red-tinted photograph of a residential neighborhood. In the foreground, several houses with tiled roofs are visible. In the background, a hill rises with some trees and a winding path. The overall scene is dimly lit, with the red tint giving it a dramatic, urgent feel.

We fix that leaky pipe...in seconds.



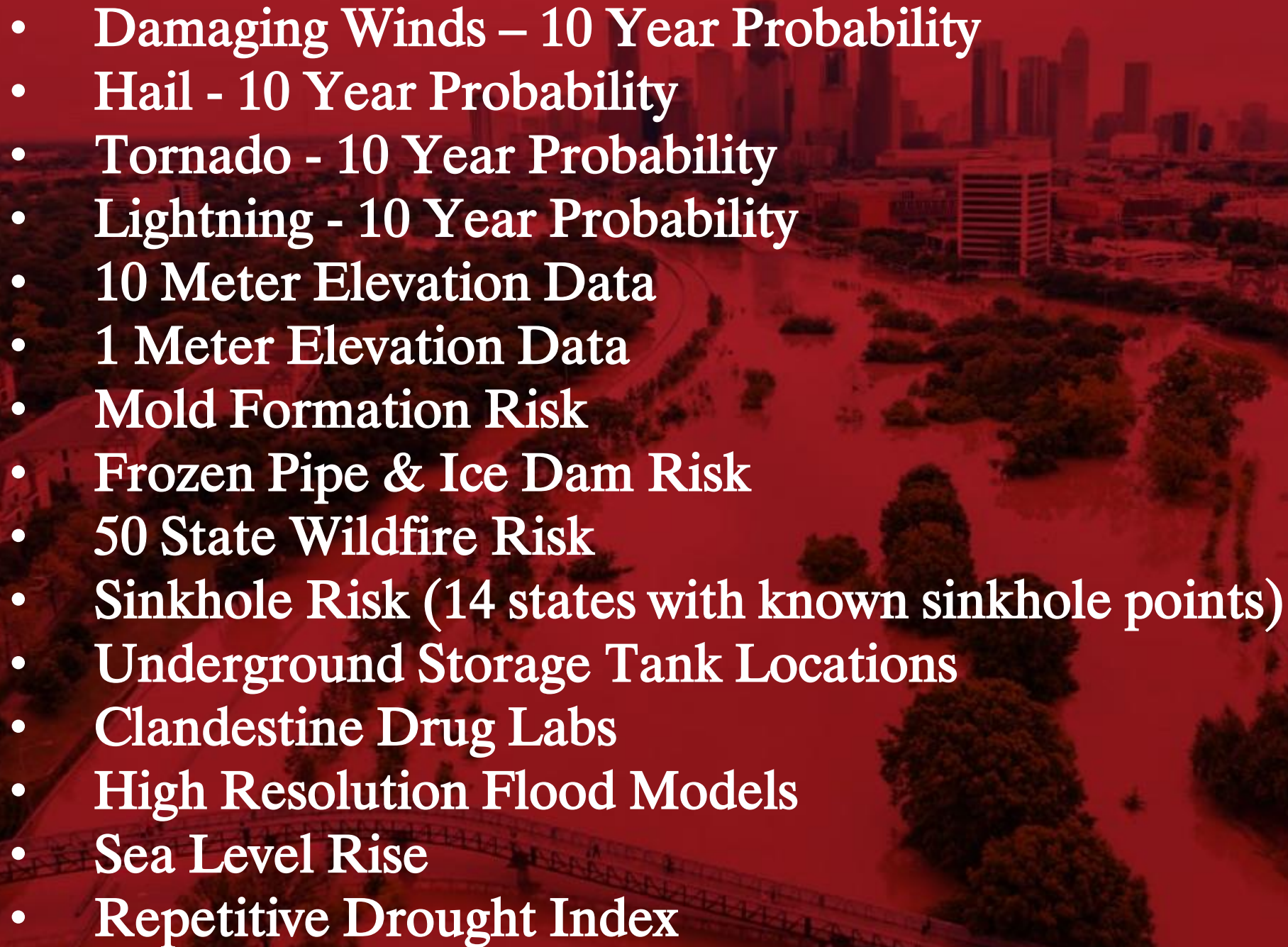
700+ data elements – one API call

An aerial photograph of a residential neighborhood, showing several houses with tiled roofs and some trees. The entire image is overlaid with a semi-transparent red color. The text is centered in the upper half of the image.

**Earth. Wind. Fire.
Water. Man Made.
Property Characteristics**

An aerial photograph of a city skyline, likely Chicago, with a prominent river (the Chicago River) winding through the center. The image is heavily tinted with a dark red color. In the foreground, a pedestrian bridge crosses the river. The text "New, Unique Databases" is centered over the image in a white, bold, sans-serif font.

New, Unique Databases

- 
- Damaging Winds – 10 Year Probability
 - Hail - 10 Year Probability
 - Tornado - 10 Year Probability
 - Lightning - 10 Year Probability
 - 10 Meter Elevation Data
 - 1 Meter Elevation Data
 - Mold Formation Risk
 - Frozen Pipe & Ice Dam Risk
 - 50 State Wildfire Risk
 - Sinkhole Risk (14 states with known sinkhole points)
 - Underground Storage Tank Locations
 - Clandestine Drug Labs
 - High Resolution Flood Models
 - Sea Level Rise
 - Repetitive Drought Index

HazardHub *In Action*

637 Hibiscus Glen, Escondido, CA 92025

637 Hibiscus Glen, Escondido, CA 92025 – the basics

Nearest Fire Station – 1.1 Miles

Fire Station Name – Escondido FD Station 4

Fire Station Staffing – Full Time

Fire Response Area – Escondido Fire Protection Zone

Number of Fire Stations in 5 miles - 9

Nearest Hydrant – Less than 250 Feet

Number of Hydrants in 1000 Ft – 18

AAIS Fire Protection Class – P2

Property Elevation – 400.3 ft

Distance to Coast – 13.48 Miles

Geocoding Accuracy - Rooftop



637 Hibiscus Glen, Escondido, CA 92025 – the risks

Wildfire Risk Score – “D” - High Risk

- **Nearest Wildfire Perimeter** – Inside 2007 Witch Fire Perimeter
- **Distance to Significant Wildfire Risk** – 958 to “Very High” Risk Zone
- **Wind Region** – Santa Ana Katabatic Wind Zone

Earthquake Risk Score – “C” – Moderate

- **MMI** - 7
- **Shake** - Very strong
- **Richter Scale** - 4.6 - 5.2

Flood Risk Score – “A”

- **6195 Feet from the nearest river (San Dieguito River)**
- **2389 Feet from the nearest water (Lake Hodges)**
- **1617.95 Feet from the nearest 100 yr Flood Plain**
- **68 feet above the nearest 100 yr Flood Plain**

637 Hibiscus Glen, Escondido, CA 92025 – the property

Property Type – Condominium

Garage – Yes – 2 Cars

Bathrooms – 2

Bedrooms – 3 4 (updated via MLS)

Year Built – 1983

Sq Ft – 2163

Owner 1 – John Siegman

Owner 2 – Roxanne Siegman

Exterior Construction - Stucco

Exterior Parking - Driveway

Exterior Roof - Tile

Exterior Sewer - Sewer Connected

Exterior Style - Spanish/Mediterranean

Cooling – Y, Central Air

Fireplace - YES

Heating - Forced Air, Gas Natural

Levels - 02 Story

Association Dues - \$245,

Last Sale Price: \$605,000

Replacement Cost - \$485,000

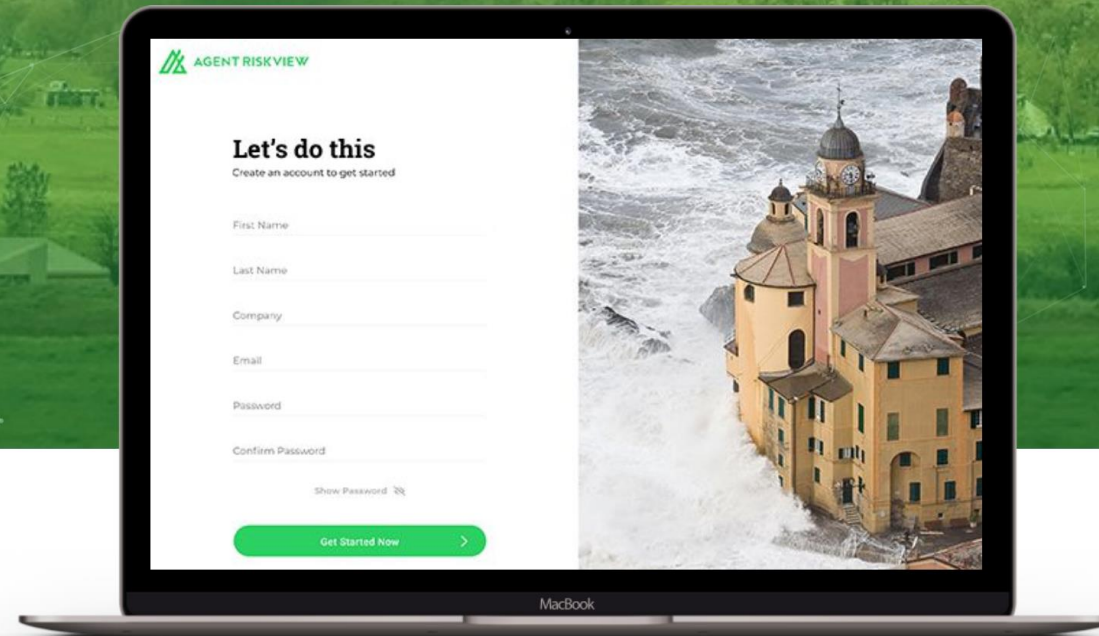


An aerial photograph of a city skyline, likely New York City, with a prominent river (the Hudson River) and a bridge (the Hellgate Expressway) in the foreground. The image is heavily tinted with a red color. The text "But what about the agents?" is overlaid in white, bold, sans-serif font in the center of the image.

But what about the agents?

Get Detailed Hazard Risks for Any Property in the U.S.

Stop intimidating your customers with overwhelming property reports. Help your customers identify their risk for water, air, earth and fire hazards for any property in the United States.

[Get Started Now](#)



4728 Constitution Ave, Baton Rouge, LA



Bob's Insurance Company

1313 Mockingbird Ln
Mission Viejo, CA, 92691
+1 (949) 555 1212
www.bobsinsuranceshack.com

Property Info

 **4728 Constitution Ave, Baton Rouge, LA, 70808, USA**

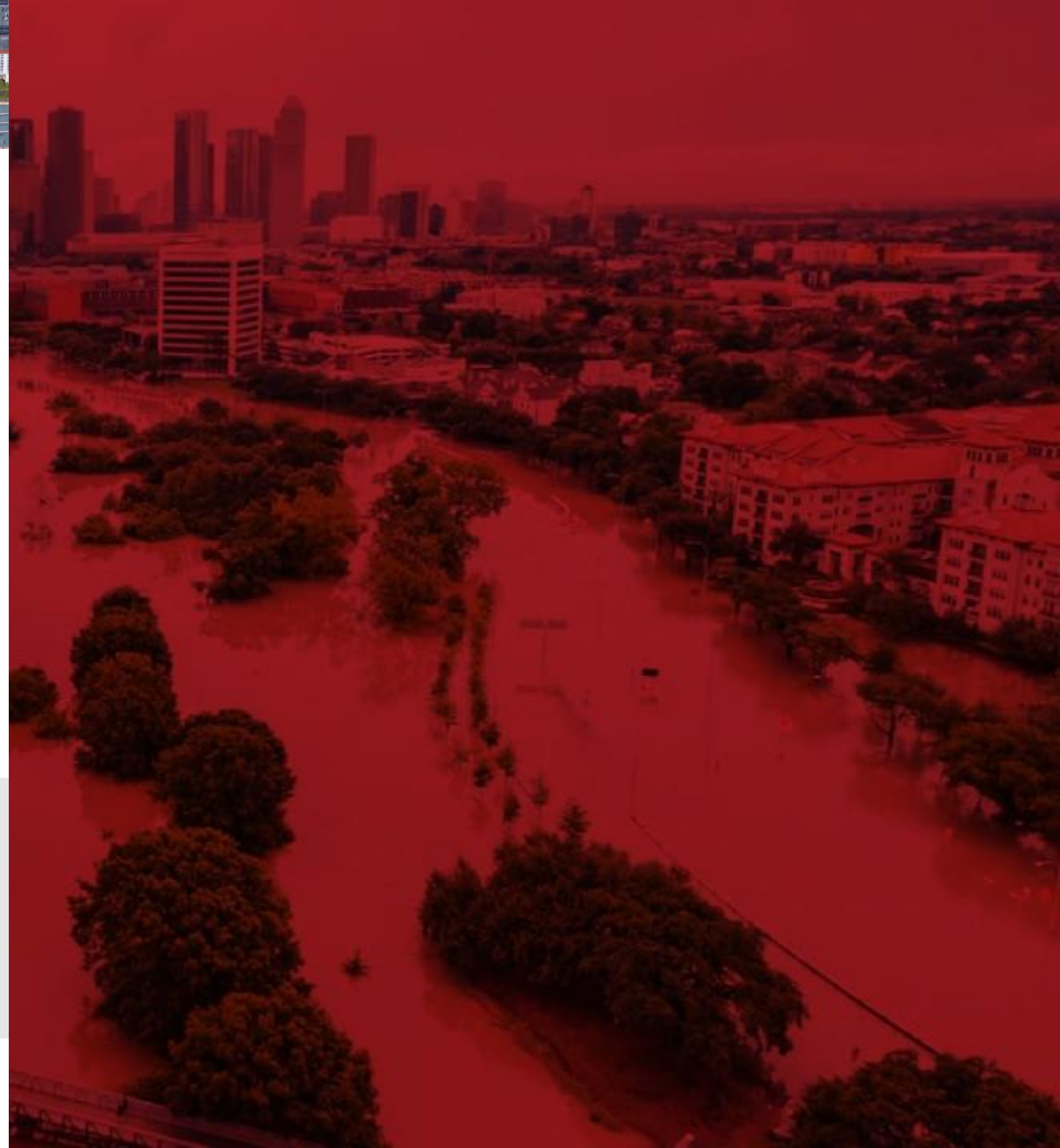
 Geocoding Accuracy:	ADDRESS
 Latitude:	30.42117
 Longitude:	-91.13585
 Property Elevation:	35.43 feet
 Distance to Coast	53.69 miles - 11.28 miles

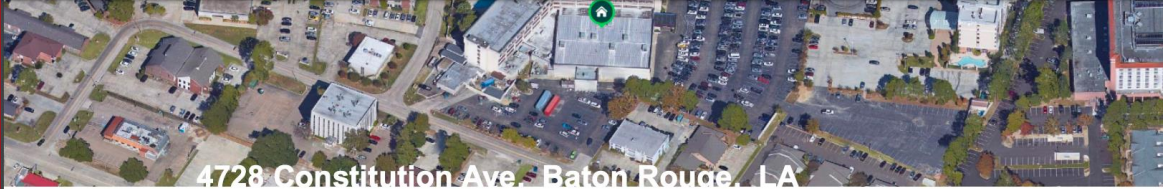
Property Info - Store / Office Combo

Current Owner Name	RAYMAN ASSOCIATES BATON ROUGE, L P AN ILLINOIS LIM
Building Area	0
Lot Size	43560
Number of Stories	0
Year Built	N/A
Underground Storage Tank within 500'	Yes
Number of Tanks within 500'	3

Tax Assessor Value	
Total Assessed Value	\$1,240,350
Total Market Value	\$8,523,500

Valuation Model Estimates	
Mkt Value - High	\$21,212,590
Mkt Value - Low	\$6,883,555





4728 Constitution Ave, Baton Rouge, LA



Bob's Insurance Company

1313 Mockingbird Ln
 Mission Viejo, CA, 92691
 +1 (949) 555 1212
www.bobsinsuranceshack.com

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Risk Assessment



VERY HIGH RISK: Lightning

Grade:	F	<i>Very high risk</i>
Scale:		49
Percentage risk:		9.76358%
Square miles:		95% chance of 62.486943 ground strikes in 1 year per square mile



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

- Lakshan Desilva, CTO, IntellectSEEC

An aerial photograph of a city skyline, likely New York City, featuring a prominent river (the Hudson River) and a bridge (the Hellgate Expressway). The image is heavily tinted with a red color. The text is centered over the river and bridge area.

**It's the most exciting time – EVER – for
the geospatial data industry**

An aerial photograph of a city skyline, likely Chicago, with a prominent river and a bridge. The image is overlaid with a solid red color. The text "If there's something you need, just ask" is centered in white.

If there's something you need, just ask

An aerial photograph of a city skyline, likely Chicago, with a prominent river (the Chicago River) winding through the center. The image is heavily tinted with a dark red color. In the foreground, a bridge crosses the river. The text "See what we have to say about your property" is overlaid in white, bold, sans-serif font across the middle of the image.

See what we have to say about your property

An aerial photograph of a city, likely Chicago, showing a river (the Chicago River) winding through a park area. A bridge is visible in the foreground. The entire image is overlaid with a red tint. The text "bob@hazardhub.com" is centered in white.

bob@hazardhub.com



HazardHub