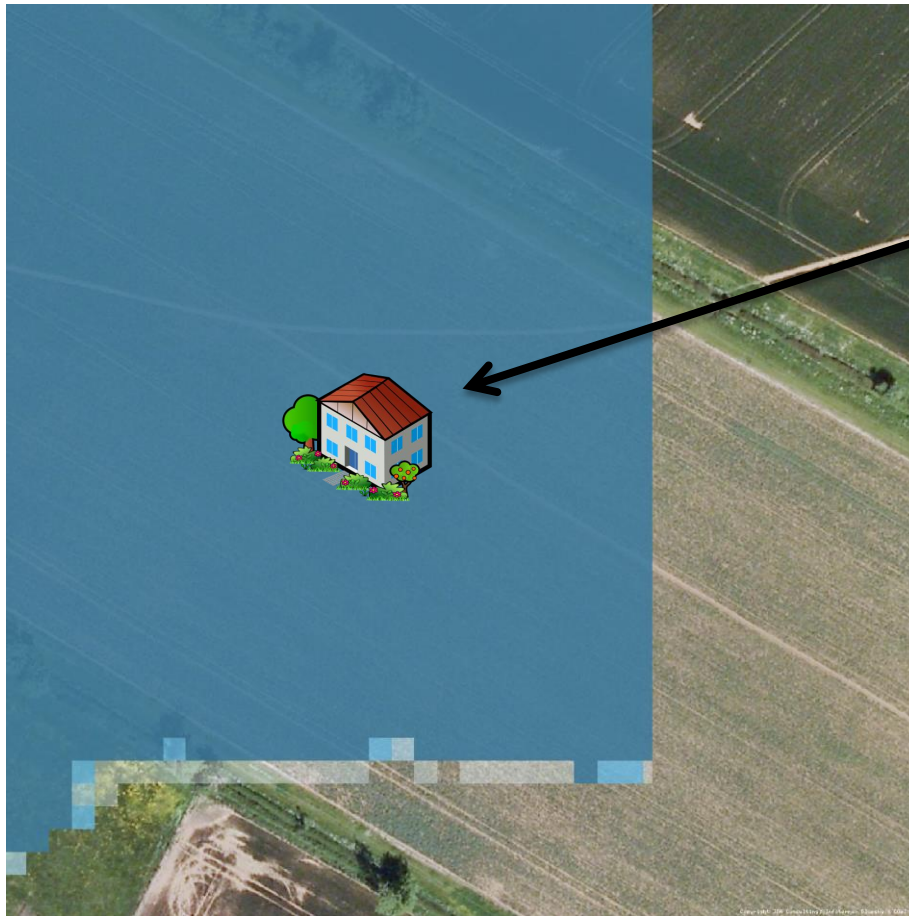


**IMAGINE...**









**Extreme river  
and surface  
water flood  
risk:**

**Insurance  
underwriter  
says NO**

**Mortgage  
lender says NO**

## So who are we?

- The Intelligence business cluster from Airbus DS has a long track record of using geospatial data interpretation techniques to deliver answers to business specific questions
- Earth observation feeds height data into flood modelling partnerships with specialists in hydrological modelling
- Our expertise in managing “big data” mean that data management and hosting can be drawn upon by business users

More than 80% of British insurers are now using JBA Flood Hazard Data to determine property level flood risk.

- Created by JBA Risk in partnership with Airbus Defence & Space
- Sophisticated hydrological modelling of river, coastal, surface water, canal & reservoir breach
- Based on height and land use data from earth observation plus addresses (including pre-build) from Ordnance Survey
- Takes into account defences, but also the Standard of Protection they are designed for

## Every address results in a matrix score allocation

- This combines:
  - The likelihood of flood
  - The likely depth of water
  - The type of flood and consequent remediation cost



There are only 100,000 existing properties in Great Britain that are uninsurable

- But do you know where they are?
- And what about new build?

## Recently mortgage lenders have started to use the same data

- They may turn down a loan application on the basis of lack of insurability at the point of origination, before even conducting a survey
- This reduces their costs and bad debt risk



**A QUESTION FOR YOU**

## Should you be using the same data to check risk?

- Before you buy
- Before you build
- If you are using innovative construction methods that ameliorate risk:
  - How and when do you communicate this to the insurance and lending communities?

Talk to us:

- Gill Dickson:
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THANK YOU FOR YOUR ATTENTION