



UKFloodMap4™

Precision tools for enhanced flood risk management

Manage and price flood risk more accurately with the most complete and up-to-date flood data set currently available.

Covering 100% of the UK, with a full range of return periods, UKFloodMap4 equips insurers with accurate, detailed and easy-to-understand flood information for all major sources of flooding – river, tidal, and surface water (pluvial), as well as reservoir and groundwater.

Clear Presentation of Flood Risk Scenarios

With UKFloodMap4 you can quickly present flood risk scenarios to customers, brokers or underwriting teams visually or by means of a flood risk score, rating or average annual loss.

Flexible Licensing Options and Industry Leading Support

UKFloodMap4 is available with highly flexible and cost-effective licensing options.

Our team of flood risk specialists will always be on hand to advise you on how you can get the most from the data, support you on deep-dive site analysis, and assist you with integration.

UKFloodMap4 is regularly validated and calibrated using actual flood events in the UK.



Validation of UKFloodMap4 flood (outline in blue) against July 2007 flooding approaching Tewksbury (red outline).

Flood RE – Be Prepared with Annual Average Losses

Using UKFloodMap4 you can rapidly identify and quantify your highest risk properties for coverage under Flood Re, whilst retaining flexibility in your underwriting decisions.

KEY BENEFITS

- ✓ Optimise pricing and reduce loss ratios
- ✓ Be more confident in your portfolio management and ceding decisions
- ✓ Quickly assess new underwriting opportunities



“ This data has provided us with a step-change in the way that we underwrite flood risk in the UK. Visualisation and analysis of flood risk at the individual address level is now a much easier, quicker, and more precise process for us.

Chubb Insurance



UKFloodMap4 - AT A GLANCE

- Covers 100% of UK properties
- Building level or postcode level precision
- Models all major sources of flood risk and damages
- Includes enhanced approaches for resolving off-floodplain risks
- Full range of return periods
- Flexible delivery and integration to enhance your flood risk strategy

UKFloodMap4 Technical Details

Flood Sources

Primary:

- Fluvial (river)
- Tidal (sea/estuary/coastal)
- Pluvial (flash/surface water)

Secondary:

- Risk of flooding from reservoirs
- Groundwater
- Reservoir failure

Layers Available

- Depths (maximum depth experienced during flood in metres)
- Velocities (maximum velocity experienced during flood in metres per second)

Topography

Nominal vertical accuracy:

- 2014/15 EA LIDAR: +/- 0.15m accuracy
- Augmented NEXTMap®: +/-0.6m accuracy

Hydrology

- National best practice: river flow; rainfall; storm-surge peak – CEH

Hydraulics

- Full shallow water wave 2-D modelling using Flowroute™, which allows for complex floodplain dynamics
- Roughness: variable Manning's (OS VectorMap®)
- Infiltration: spatially and temporarily variable (OS VectorMap®)
- Building level precision – 5m horizontal grid postings

Coverage

- 100% UK coverage

Modelled Return Periods

- Full range from 1 in 30 years to 1 in 1,000 years

Update Frequency

- Annual/after major events

Validation

- Regularly validated and calibrated against actual flood events in the UK

KEY MODEL ENHANCEMENTS

- Models over 30% more rivers than competing products
- Industry leading hydrological and 2-D hydraulic modelling
- Entire UK landmass completely re-modelled – involving over 1 million hydraulic simulations
- Utilises the entire EA 2014/15 LiDAR database, which is the latest and best available LiDAR topographical data
- Uses most current hydrological and river flow data (2014) from the UK's leading flood research authority – the Centre for Ecology & Hydrology (CEH)

Delivery Formats

- GIS layers: Shapefiles or Raster (floating point/classified/average annual loss)
- Integrated with all GIS compatible systems and third party underwriting platforms, including Experian, LexisNexis, Spatial Key and Touchstone
- Appended to Ordnance Survey AddressBase® property level database
- Flat file to integrate within customers' systems
- Physical/PDF maps
- Through FloodScore™ our online platform

Licensing

- Flexible licensing depending on requirements
- Regional scale pricing also available, e.g. South of England
- Annual subscription and transactional 'per hit' pricing models available

Contact Us

FOR PRICING & SAMPLE DATA

For a free sample of UKFloodMap4 data to test against your existing data sources, please contact:

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