

FloodScore™ Database

Have greater confidence in your flood underwriting decisions

Quickly evaluate and quantify flood risk to individual properties.

FloodScore provides property-level flood risk data for the whole of the UK. It has been designed to support insurers and brokers in making quicker, more accurate decisions around flood risk.

The data is derived using the same advanced flood modelling techniques that are used by some of the UK's major insurers, and integrates the most complete and up-to-date flood and building stock data available.

The FloodScore Database enables you to quantify the likelihood of an individual property being flooded due to rainfall, overflowing rivers or tidal surges. The results include a range of return periods and also provide the likely depth of the flood waters for each of these periods.

To provide simplicity, each property has a single overall 'combined' flood risk score along with a breakdown FloodScore for each flood source. It also stipulates whether the property is defended or undefended, and gives the standard of any existing flood defences.



Visualisation of the underlying data to FloodScore; showing Ambiental UKFloodMap4™ overlay with OS AddressBase building points, colour classified depending on their FloodScore value.

FloodScore™ AT A GLANCE

- Property-level flood risk data for the whole UK
- Covers 100% of UK properties
- Matches each address with Unique Property Reference Number (UPRN)
- Provides high-precision flood risk scores
- Considers all major sources of flood risk
- Provides a range of return periods
- Flexible and transparent pricing
- Regularly validated and updated
- Delivered as a CSV file, database or through an API

KEY BENEFITS

- ✓ Optimise pricing and reduce loss ratios
- ✓ Better accumulation control
- ✓ More consistent flood underwriting
- ✓ Quicker and easier to assess flood risk

Technical Details

Data sources used

- Ordnance Survey (OS) AddressBase Premium database for England, Scotland and Wales
- Pointer address database for Northern Ireland
- The entire EA LiDAR database
- The most current hydrological and river flow data from the UK's leading flood research authority - the Centre for Ecology & Hydrology (CEH)

Flood sources

- Fluvial (Riverine)
- Tidal (Sea/Estuary/Coastal)
- Flash (Pluvial/Surface Water)
- Groundwater

Layers available

- Depths (Maximum depth experienced during flood in metres)
- Average Annual Loss (AAL) in £UK or as Mean Damage Ratios (MDR)
- Flood Risk Rating (FloodScore) for each flood source and Combined FloodScore
- Defended and Undefended data fields
- Detail on flood defences and flood defence standard
- Distance to flood plain (in metres)

Modelled return periods

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

Delivery formats

- As a CSV or database file (e.g. SQL)
- Through an API to integrate with your existing flood risk assessment system
- Online using your web browser

Update frequency

- Address information updated every 6 months
- Flood information updated annually or after major events

Licensing

- Flexible licensing depending on requirements
- Territorial pricing options available for a partial database (e.g. South of England only, or a specific portfolio). Annual subscription and transactional 'per hit' pricing models available
- Available for testing against your claims database

“*Floodscore is a simple yet useful tool that provides flood scores for single locations based on their risk to fluvial, pluvial and coastal flooding. Floodscore has been integrated into our underwriting practices as well as those of some of our key delegated authorities to assess the flood risk and ensure it meets our risk appetite.*”

Matthew Donovan, DTW 1991

CONTACT US OR TO TEST THE DATA FOR YOURSELF

If you would like further information or a free test then please contact:

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