LexisNexis® Territory Index is a risk assessment and rating solution that enables carriers to better recognize the impact of individual perils—including wind, hail, fire, liability, theft, water (weather/non-weather) and others—around the home. With loss cost greater than 100% over six years for water losses caused by weather events,* it is more important than ever to make sure your homeowners pricing is as accurate as possible.

How it works:
This product is built on the following five local-level components.

<table>
<thead>
<tr>
<th>Component</th>
<th>Example of Data Utilized in Models (not comprehensive)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Dynamics</td>
<td>US Census, USDA</td>
</tr>
<tr>
<td>Local Loss History</td>
<td>LexisNexis Loss History Data</td>
</tr>
<tr>
<td>Fire Prevention by Location</td>
<td>Fire Station Mapping, Fire Department Routing, LexisNexis Loss History Data</td>
</tr>
<tr>
<td>Weather Patterns</td>
<td>NOAA Historic Weather Patterns</td>
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<tr>
<td>Topography</td>
<td>FEMA, USGS</td>
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</tbody>
</table>

Using LexisNexis Territory Index, you will be able to:
• More fully understand loss drivers in your homeowners book of business
• Receive updated by-peril loss cost relativities in a batch format with an annual refresh
• Develop more precise homeowners rates
• Determine resolution availability at census block group, census tract, zip code and county level

Territory Index works from the bottom up, distilling individual property-related attributes such as hail frequency, loss frequency, loss severity and responding fire station into component scores for categories such as social dynamics, local topography, local weather patterns, fire prevention by location and local loss history.

Territory Index will return five relative loss cost scores of 1-10 along with relativities which will include 30 components and peril combinations.
Optimize your book of business, elevate the sophistication of your homeowners rating plan and leverage our proprietary data by incorporating LexisNexis Territory Index into your homeowners plan today.
About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a global provider of information and analytics for professional and business customers across industries. For more information, please visit www.lexisnexis.com/risk.