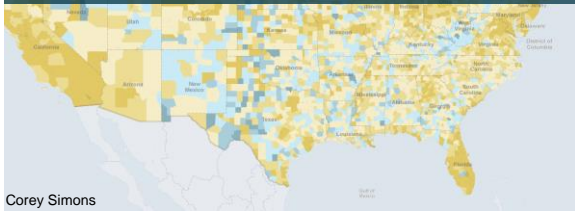




Geospatial Advances for Pricing Commercial Fire, Crime & Other



Corey Simons
csimons@LocationInc.com
Location, Inc.

October 2015

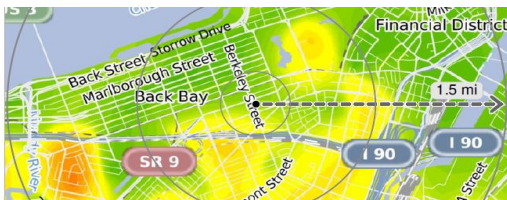
About Location, Inc.

- Over a decade of Big Data Spatial Analytics from parcels to places
- Led by a pioneering team of patent-holding Ph.Ds. from Oak Ridge National Laboratory and the University of Washington
- Focused on location-based tools to support high-risk, high-cost decisions
- Industries Served:
 - Real Estate
 - Banking/Lending
 - Insurance
 - Retail

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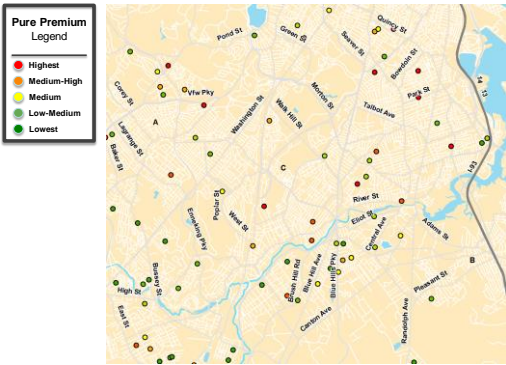
High Precision Predictive Crime Risk Analytics

- Improved Risk Selection and Management Process
- Deeply Granular Territory Segmentation
(over 3 billion geospatial points for the U.S.)
- Reveal New Properties to Insure Down to the Address



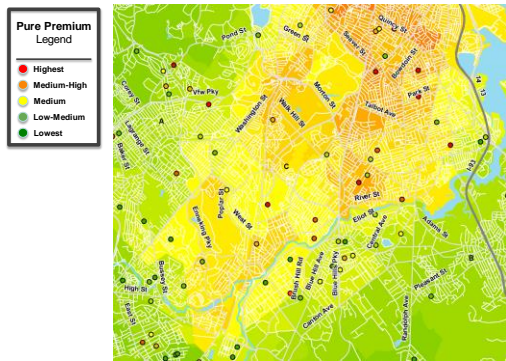
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Fire & Crime - Current Pure Premiums



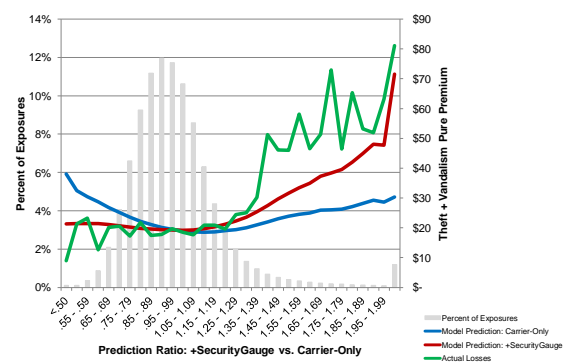
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SecurityGauge Geospatial Risk Layer Added



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Home By-Peril Model Lift - Theft + Vandal



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Commercial Lines Model Lift

Crime Risk Index	Average Crime Risk of Bin	Policy Years in Bin	% of Policy Years in Bin	Total Earned Premiums	TVF Claims Frequency (as % of Policy Years)	TVF Claims Severity per Policy Year	% of Total TVF Losses in Bin	TVF Loss Ratio
1	15	4,375	2.6%	\$ 4,680,724	0.65%	\$ 10.77	0.90%	7%
2	30	16,059	10.1%	\$ 16,330,955	0.72%	\$ 4.21	7.38%	16%
3	50	18,622	11.8%	\$ 16,911,397	0.99%	\$ 3.82	7.79%	16%
4	71	21,287	13.5%	\$ 18,617,566	1.03%	\$ 3.12	10.32%	20%
5	95	20,388	12.9%	\$ 17,101,716	1.22%	\$ 3.22	10.14%	21%
6	122	15,221	9.6%	\$ 13,440,440	1.39%	\$ 6.75	9.89%	26%
7	164	26,724	16.9%	\$ 23,984,041	1.52%	\$ 2.81	17.49%	26%
8	260	25,611	16.2%	\$ 25,748,908	2.13%	\$ 2.45	19.26%	27%
9	421	7,067	4.5%	\$ 7,393,893	3.91%	\$ 10.39	9.19%	44%
10	614	3,064	1.9%	\$ 3,319,798	4.57%	\$ 33.69	7.64%	82%

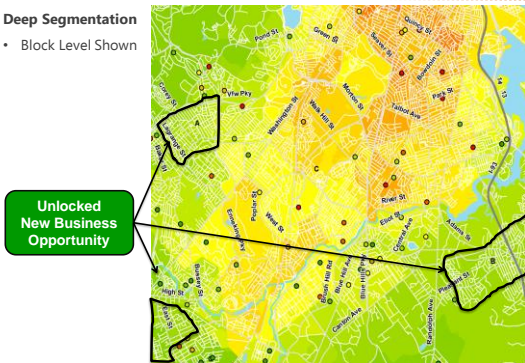
"TVF" stands for Theft+Vandalism+Fire

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New Book Growth Opportunity

Deep Segmentation

- Block Level Shown



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www.LocationInc.com

Location, Inc.
 86 Shrewsbury Street
 Worcester, Massachusetts 01604
 (508) 753-8029
csimons@locationinc.com