

Insurance insider

EMAPSITE™



# What's your address data challenge?

Creating efficiencies, pinpointing risks and cutting costs for the insurance industry

Put Emapsite to the test

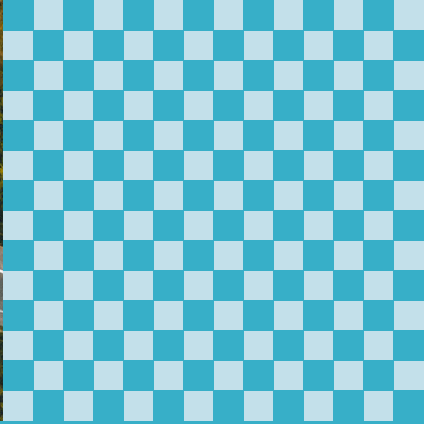

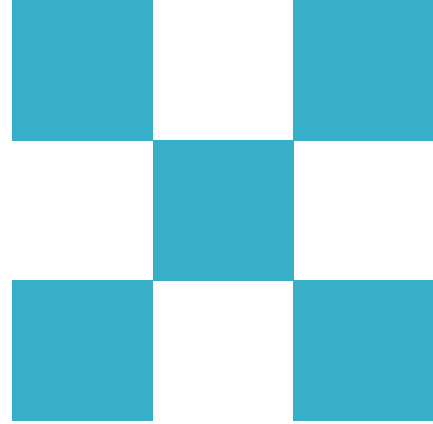


## What's your challenge?


We guarantee to deliver real improvements that you'll value.

By delivering the most comprehensive data.

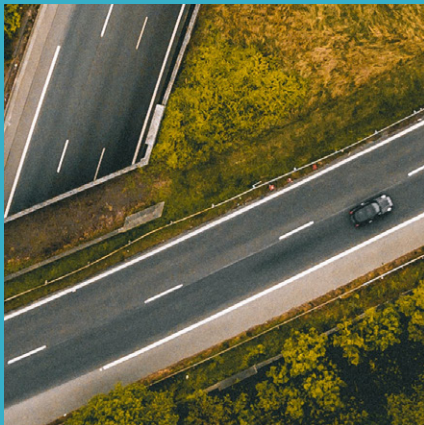
In the most cost-effective way.



From the complete address product to critical location-based risk data, we guarantee we can provide all insurers with an answer that meets their needs – and much, much more.



That's why we're a trusted partner for all types of property insurer across all types of property insurance, from home to commercial, big brand to specialist service.



With unique risk profiling information and the most detailed view of address data in Great Britain.

## Critical Insight for Insurers

### AddressBase Premium

The most detailed address dataset in Great Britain.

### AddressBase Core

Over 33 million UPRN-linked addresses.

### Addressible

Our complete address product – and the most cost-effective.

### + Risk data

Seamlessly blended external datasets for risk factors like flood, subsidence, future planning and resilience, proximity to risk, and more.

We have all the information you need, all delivered in the way you want it, whether you're you're a risk manager, a data manager, an underwriter or in procurement..

Increase your competitive advantage. Spend less. Put us to the test.

Read on to find out how Emapsite can help solve your address data challenge.

Selected clients




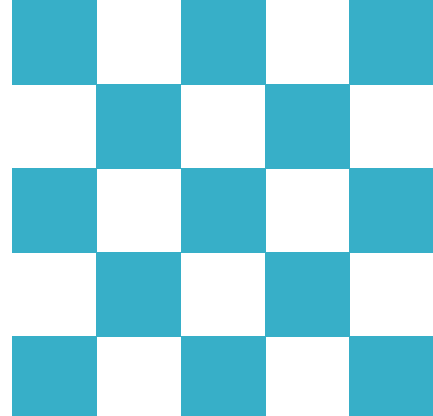
LLOYDS BANK  Direct Line®

ageas® esure

TESCO

# Challenge #1

Keeping a close eye on cost



First: our data is excellent. Fully-featured, comprehensive, always up-to-date, precise.

Second: we make seriously useful products. Like Addressible, which combines Royal Mail's Postcode Address File (PAF) with Unique Property Reference Number (UPRN) data and a whole lot more to create the most flexible dataset in Great Britain.





“Leading the pack when it comes to quality AND cost”

Which brings us to pricing. It's a critical consideration for you, and it's where we lead the pack.

Where other suppliers are rigid, we're proudly flexible. We won't ask you to pay for the whole dataset if you don't need the whole dataset. We won't ask you to pay for an enterprise licence if only one team needs access.

And it's not only location data. We can supply all the risk and perils data you might need, how you want it, where you want it and when you want it – cutting time and resource costs.

We believe we have the most cost-effective solution in the country.

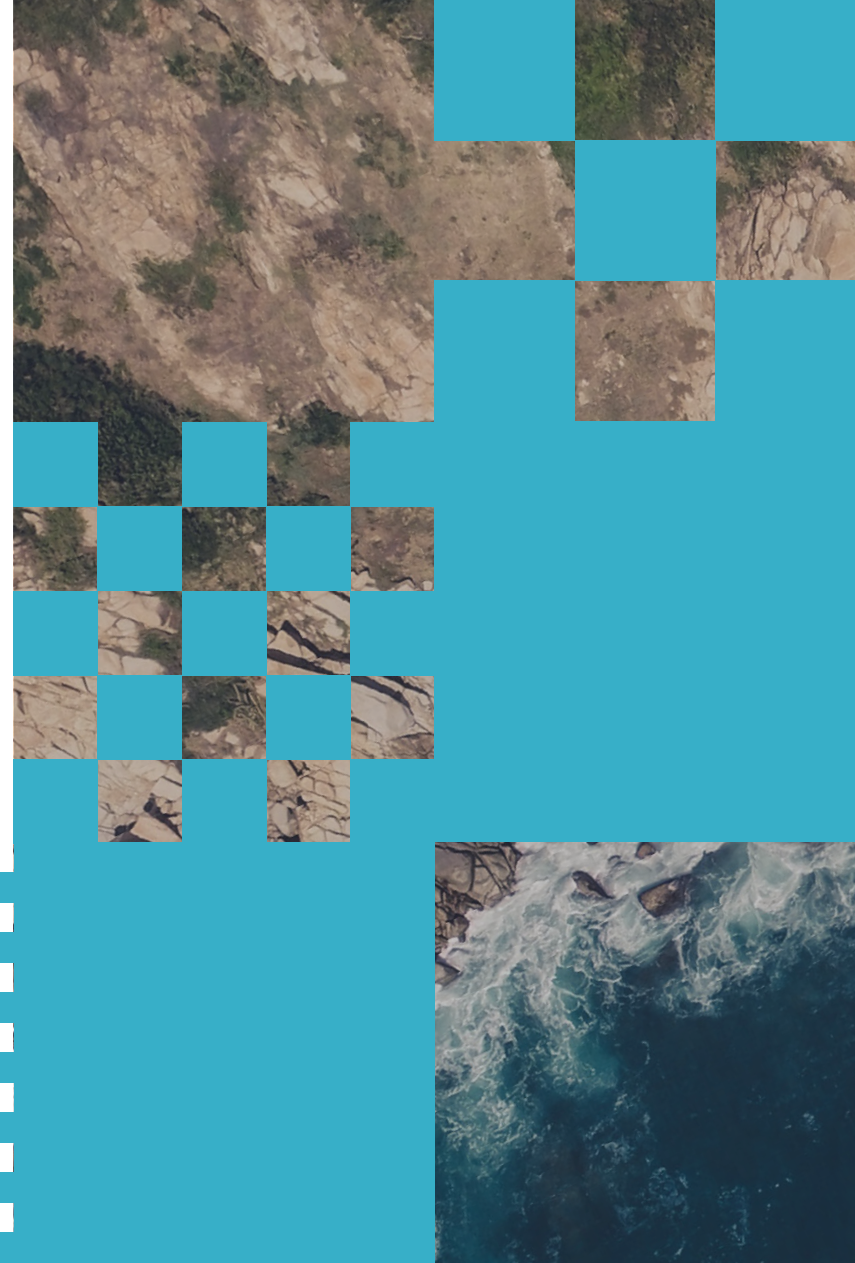
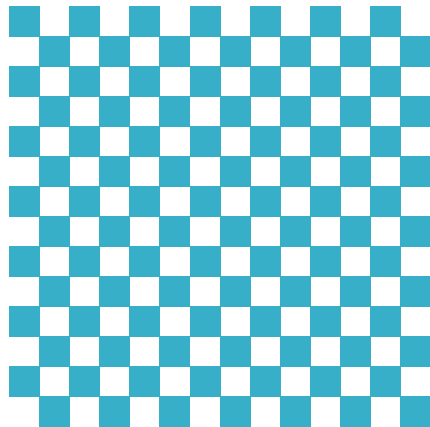
Why not put us to the test?

# Challenge #2

Making smarter decisions around risk

A significant competitive advantage for any insurer is how they differentiate their risk profile. That's not just about data size – it's about insight accuracy.

Our address products and services offer proven, trusted, property-level intelligence. Millions of datapoints that are quickly and easily searched, surfaced and visualised.





“Uncover hidden risks  
AND opportunities”

Our unique risk insights and perils data is just as comprehensive, and just as easy to interrogate. Seamlessly blended or viewed on its own – depending on your model, your project, your team, your capability.

From present and future flood risk to comprehensive subsidence assessment (including National Tree Map data and weather modelling). From crime scoring to proximity analysis (including bus stops, schools, pubs, etc.).

Know the neighbourhood. Discover unexpectedly profitable insights. Spatialise risk for faster, smarter decisions.

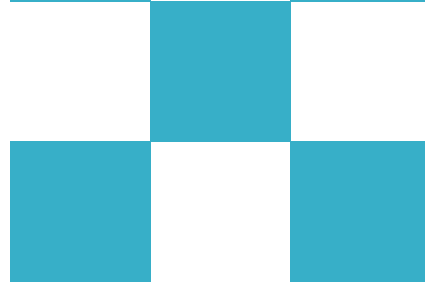
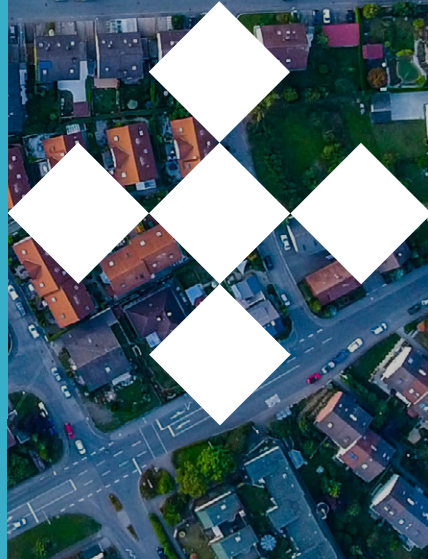
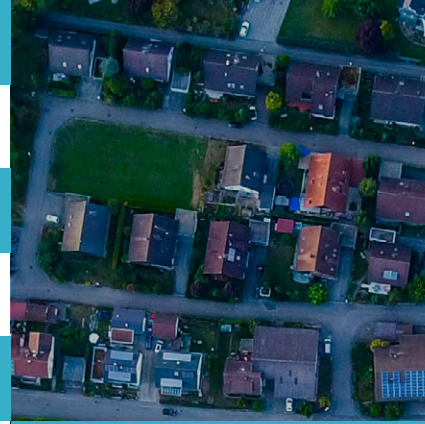
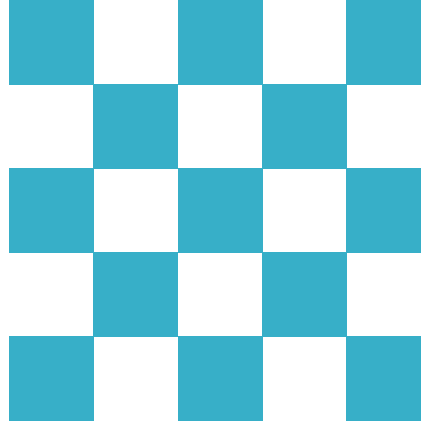
# Challenge #3

Digging deeper into location data

Granularity creates predictability: the more detailed your information, the more accurate your model.

With Emapsite, you can go much deeper into the data to create competitive advantage. Number of bathrooms, number of bedrooms, basements and sub-basements, extent of boundary, proximity to trees, proximity to tree canopies, flood types and likelihood modelling, subsidence risk related to current and previous year weather conditions...

And because our spatialising techniques provide a unique dimension to risk profiling, you'll uncover more location, property and associated risk insights, tailored to your product, more quickly than ever before.





An aerial photograph of a residential neighborhood on the left, featuring houses with red and grey roofs, streets, and green lawns. On the right, a river flows through a dense forest with trees in various shades of green, yellow, and orange, suggesting autumn. The image is overlaid with a grid of semi-transparent blue squares of varying sizes and opacities, creating a digital or data-like aesthetic. The text "Dig deeper AND get there faster" is centered in the upper-left quadrant.

“Dig deeper AND  
get there faster”

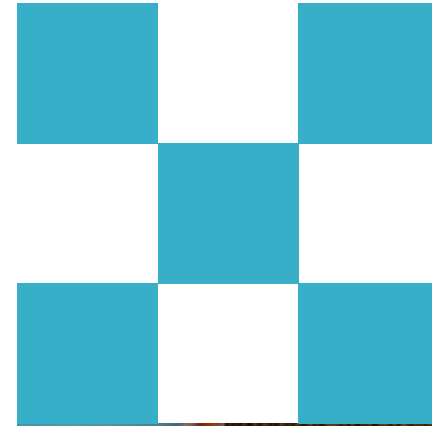
# Challenge #4

Linking PAF to UPRN



For any insurer, connecting massive property, location, spatial and risk datasets is a costly and time consuming task. For Emapsite, it's our core expertise.

Our products and services combine Royal Mail's Postcode Address File (PAF) with Ordnance Survey (OS) addressing data and Unique Property Reference Number (UPRN) data for the best of all worlds.





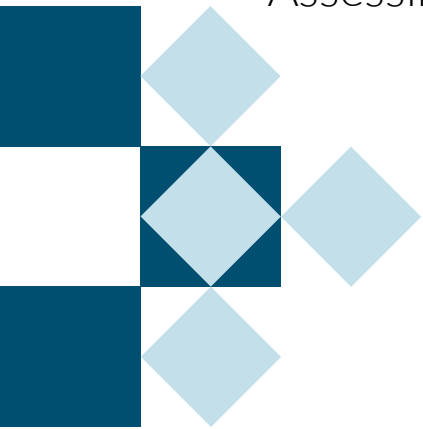
“Instant access AND unrivalled insight”

The PAF is quicker to update (for example on new builds and aliases). OS location data is unrivalled. And UPRN data is used by all big insurers. Find out why *and* add new dimensions of insight without disrupting your internal models.

All of the data with none of the hassle. And, because we think differently about pricing, more insight for less cost.

# Challenge #5

## Assessing climate data

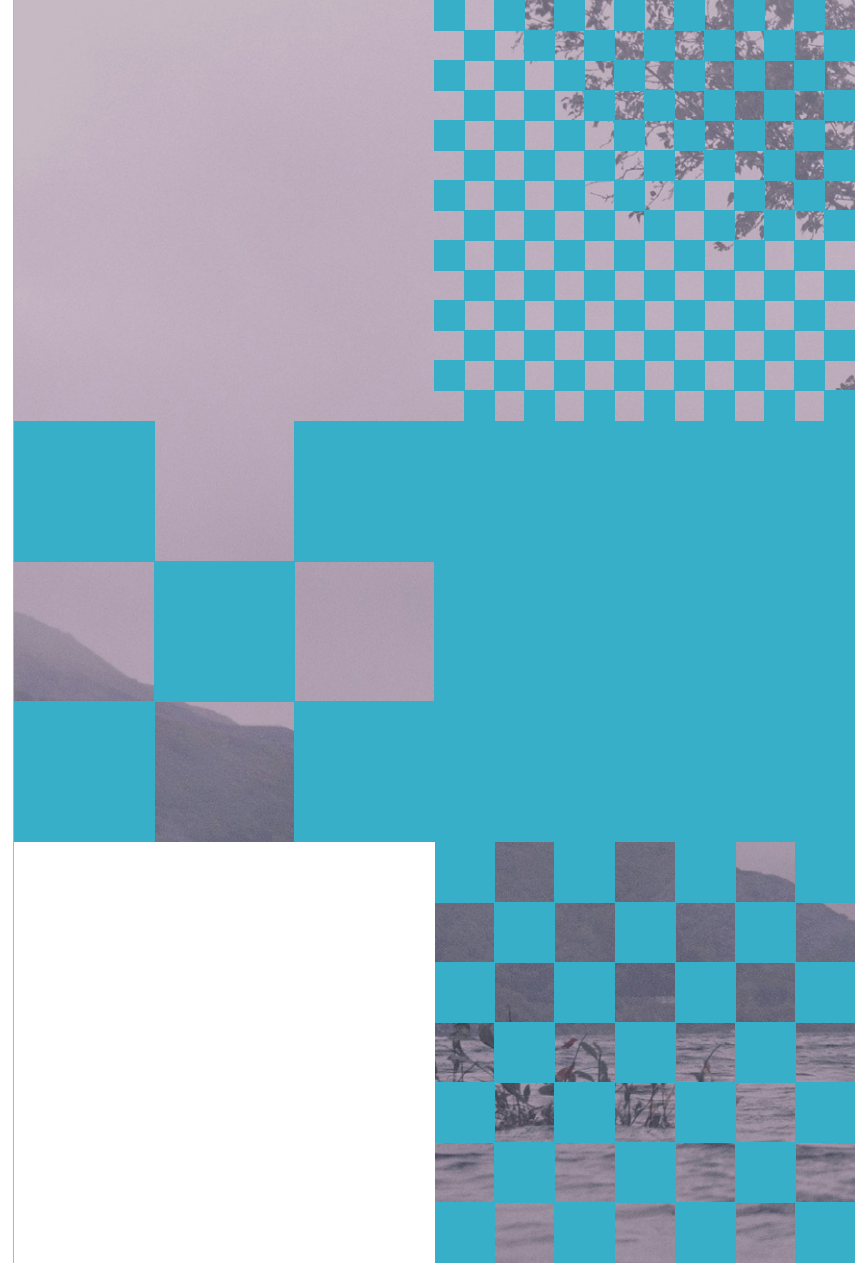


Environmental data and geological data are important considerations for many insurers today, as the risks and perils of flood and subsidence, in particular, play an increasingly large – and complex – role in risk profiling.

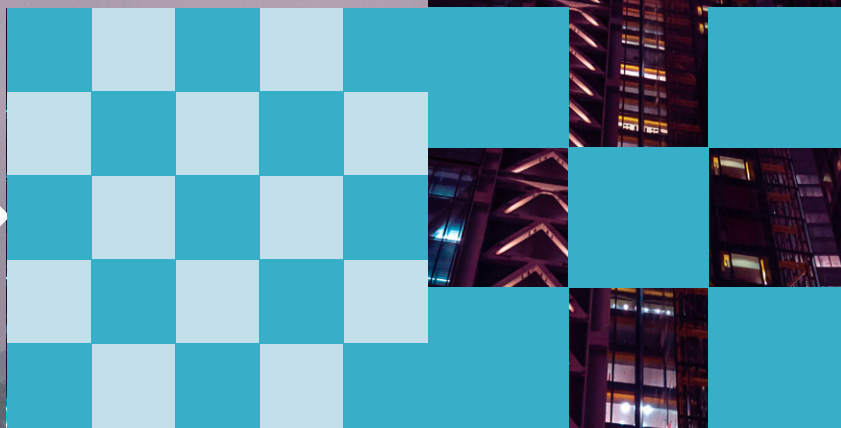
At Emapsite, we supply flood mapping and data intelligence models to many FTSE 100 companies, as well as top UK insurers, to help them predict and manage this increasingly unseasonal ‘seasonal’ risk.

We also offer comprehensive subsidence risk data using the latest geology and tree data, including the susceptibility of natural clay “shrink swell” as a result of climate change. Plus the latest intelligence on green spaces (and the use of them).

Quick and easy access to a huge range of data that is important today. And will be critical tomorrow.



“Flood mapping, subsidence  
data AND more”

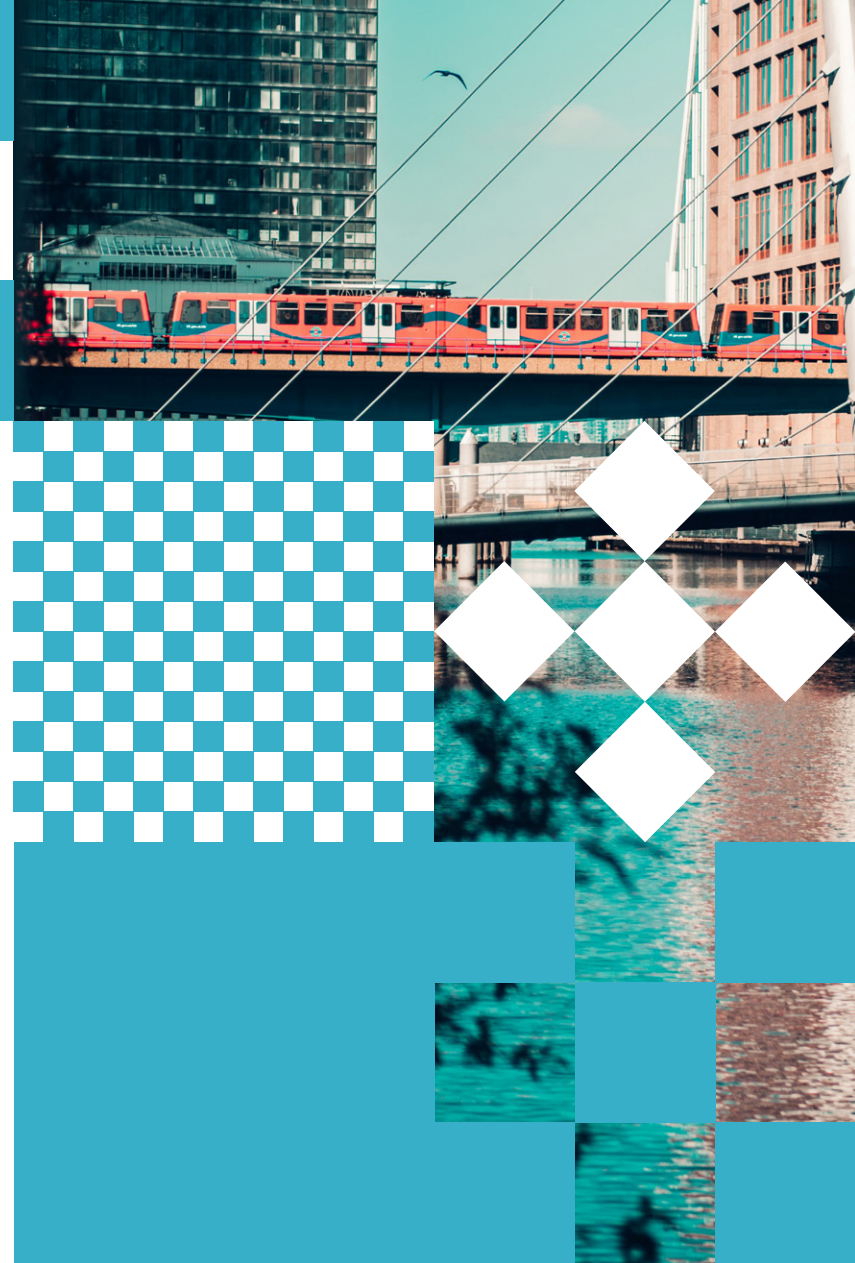


# Challenge #6

Scrutinising multiple datasets

Emapsite can provide a huge range of data – both our own and from our network of industry-standard suppliers, including Ordnance Survey (OS), British Geological Survey (BGS), Ambiental and JBA.

So you can model it according to your business-, portfolio - and location data priorities and specific risk requirements.





“Comprehensive AND competitive solutions”

We are a one-stop-shop for the datasets that matter to UK insurers. And we will tailor their delivery accordingly.

Selected datasets include:

- Address data
- ‘Proximity to’ data (inc. bus stops, schools, pubs, trees and tree canopies)
- Subsidence and geoclimate data (inc. present and future assessment)
- Flood risk mapping and data (inc. groundwater and flood forecasting)
- Commercial ownership
- Title and tenure
- UK crime modelling (inc. burglary, arson and criminal damage)

We believe our comprehensive and flexible solutions can help you gain a competitive advantage.

Why not put us to the test?

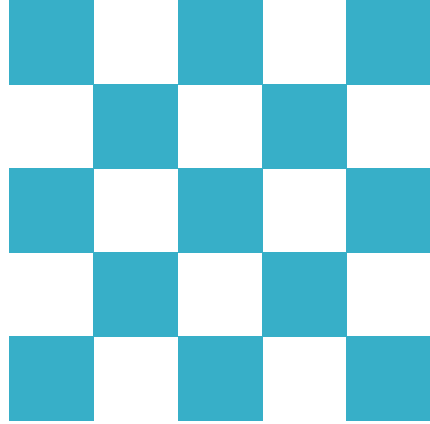
# Challenge #7

Ease of use



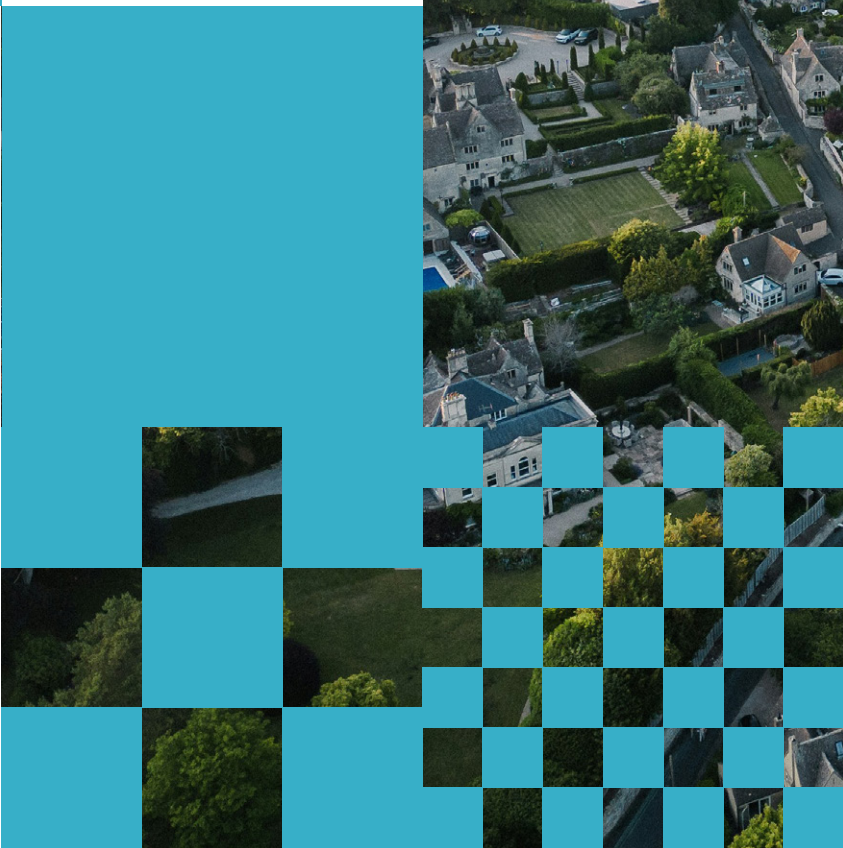
If you want a small, specific piece of data. We do that. If you want massive amounts of raw data to plug into your systems. We do that. If you want an API or a web service you can call on us to process, manage and store the data on your behalf. We do that.

Because we don't just think differently about pricing. We think differently about customer service too.

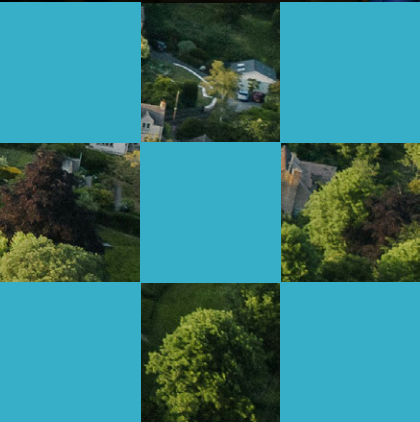
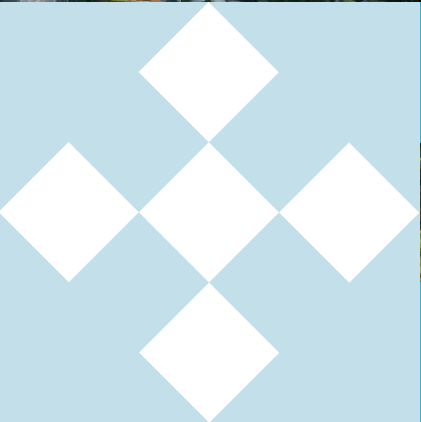
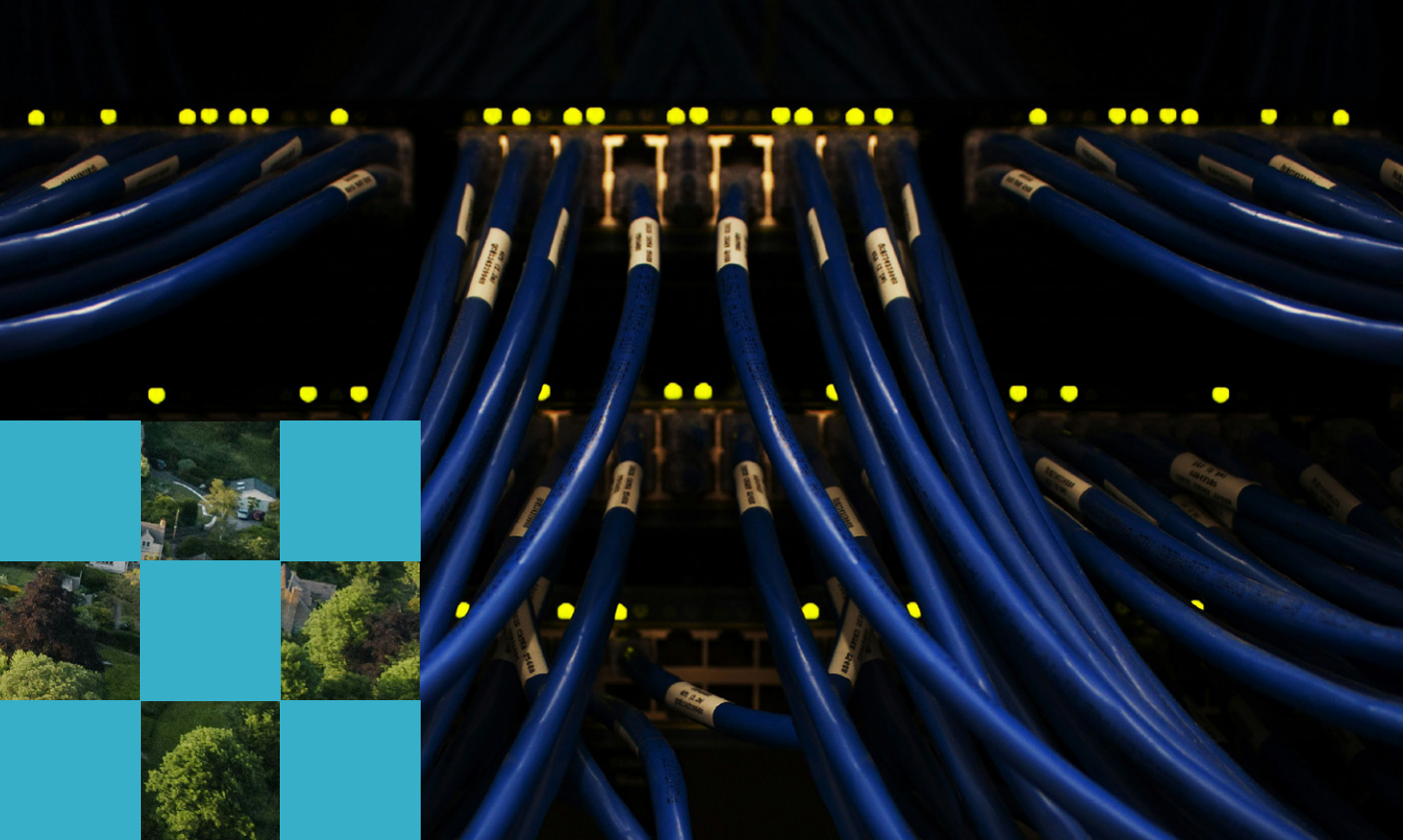


Big or small, every UK insurer has a unique model, risk appetite and data needs. That's why our insurance customers value our flexibility so highly, not just around licensing and scale, but also how we provide and present the data.

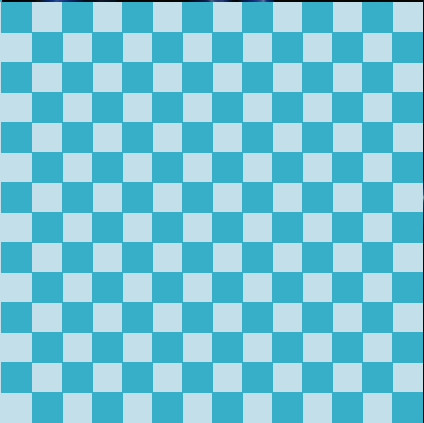
Quick, easy and reliable access to huge amounts of constantly updated, deeply granular data supported by a dedicated in-house customer service team. Guaranteed.







“Quality service AND dedicated support”

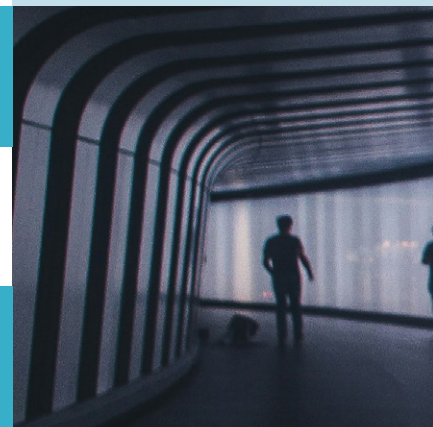
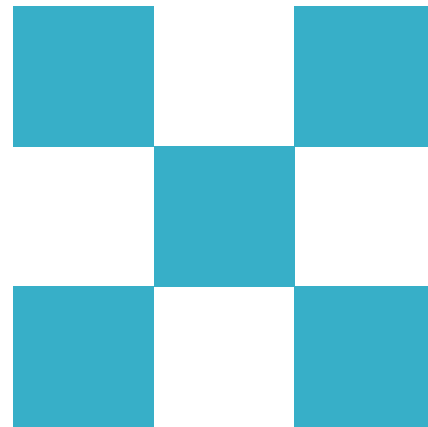
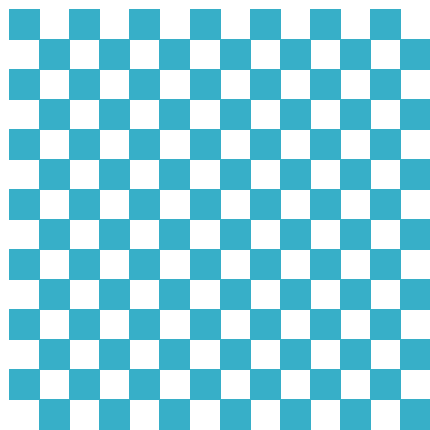


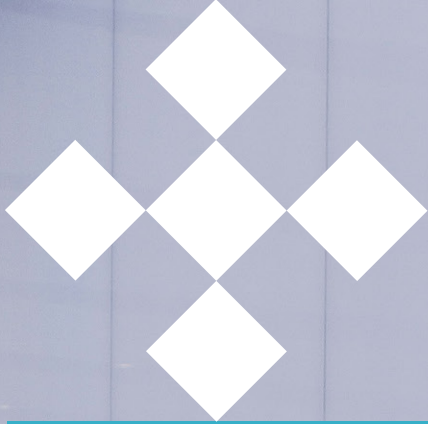
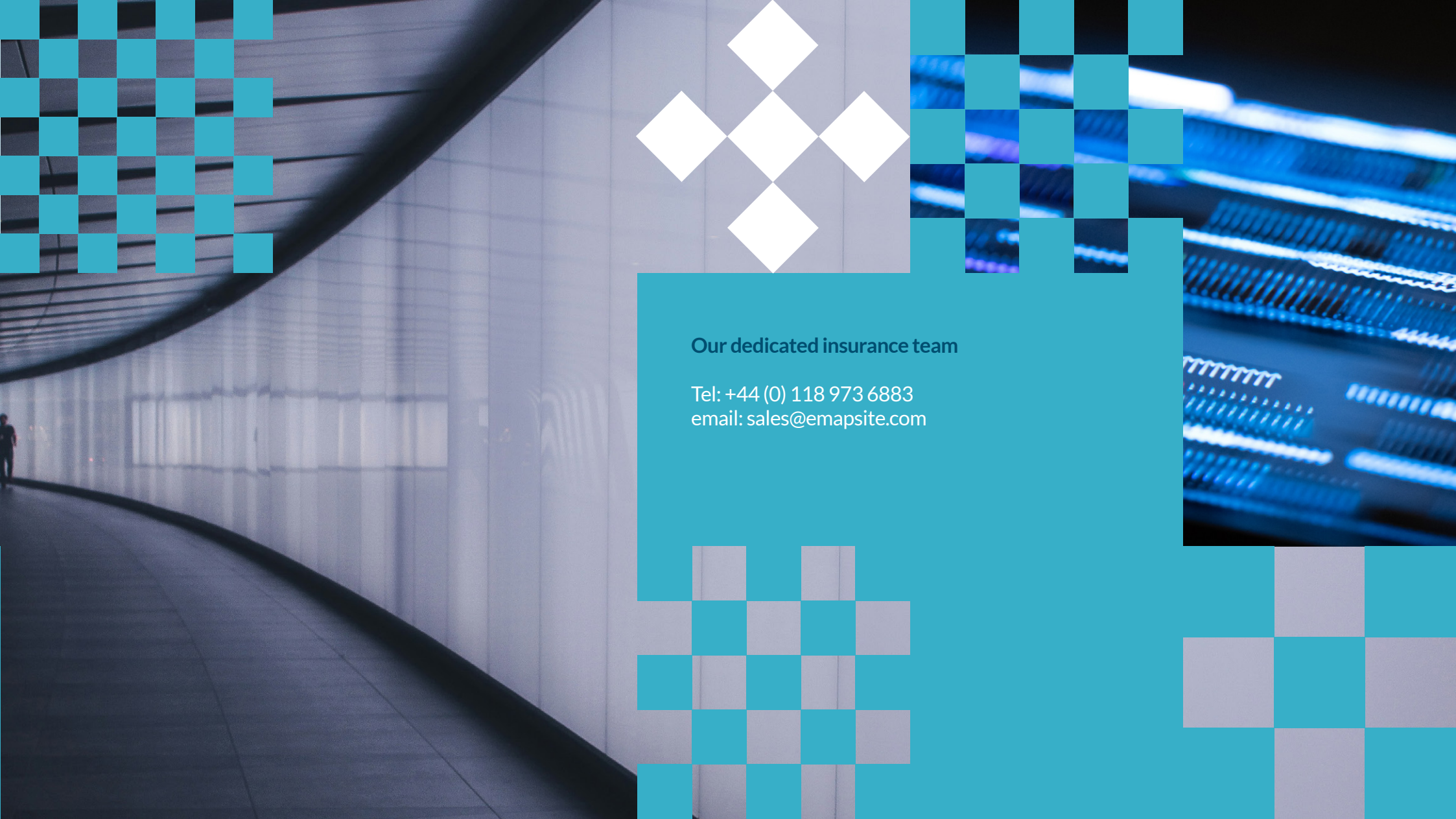


# What's your challenge?

From cutting costs to creating smarter decisions around risk, we guarantee we can provide you with an answer that meets your needs – and more.

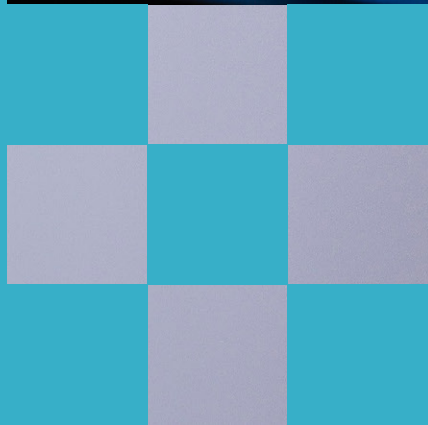
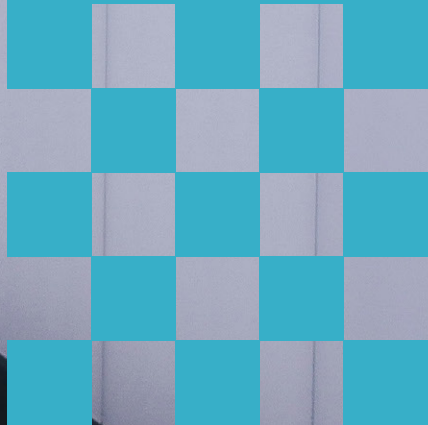
Put us to the test. Tell us your address data challenge today.





**Our dedicated insurance team**

Tel: +44 (0) 118 973 6883  
email: [sales@emapsite.com](mailto:sales@emapsite.com)



**EMAPSITE™**

Geospatial advantage from Idox

