

**A New
Approach
Ground
Motion Risk
Profiling**



property
assure
Your Property Matters

Hi_ground Addresses Market Need

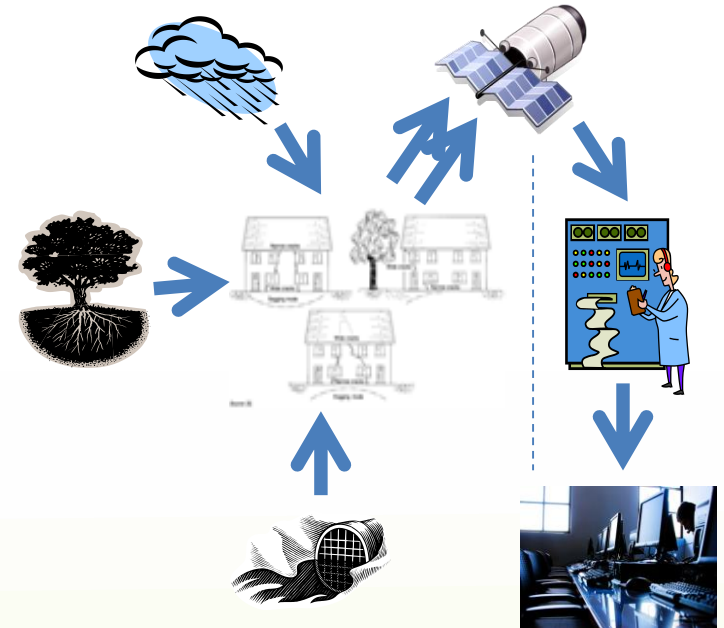
Subsidence in the UK

- Last 10 years cost economy >£3bn – costliest geohazard
- 1 in 5 properties is at risk of effects of shrink/swell – 35% of properties in high risk postcode sectors
- Annual incidents equal to flood – even in ‘event’ years – 25,000 in average year – 57,000 in 2003 event year. Last 3 years static.
- Prevalent in clays areas - accounts for >75% of all claims
- Swiss RE: 50% increase in subsidence across Europe in the last 25 years & 50% increase in next 25
- Environment Agency predicts a drought equivalent to 1976 occurring every 10 years
- Current profiling based on soil

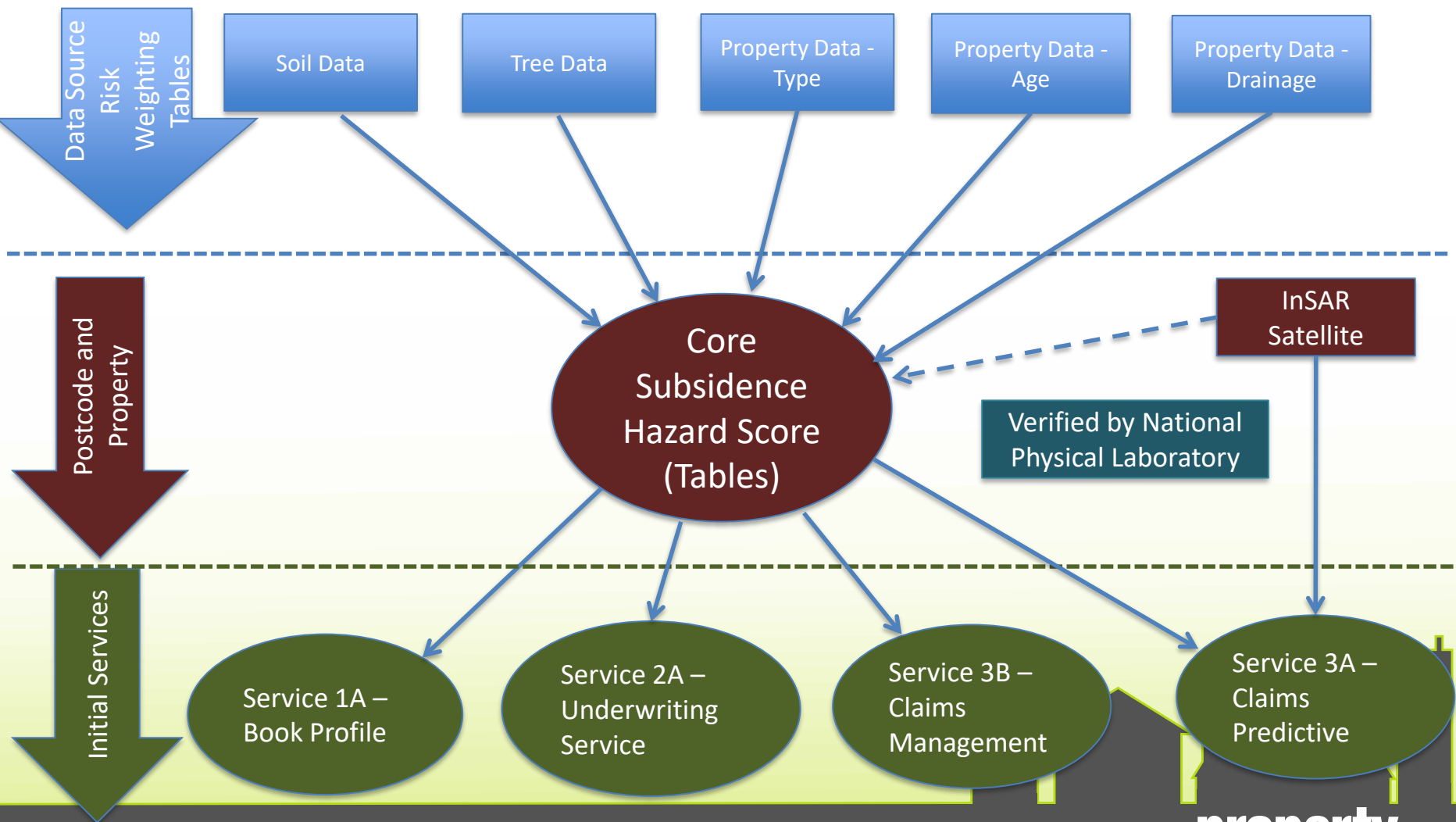


Hi_Ground Development – A Robust Development Process

- Part of European Space Agency development programme
- Working with Key Users from the Insurance market to detail need
- Working with Key Industry Consortium including BGS
- Undertook Feasibility Study and built Demo version for London (Inner M25)
- Developed Hi_Ground service that will:
 - Accurate and predictive ground instability risk across insurance disciplines
 - Integration of key drivers and triggers of subsidence data sources and the promising nature of satellite elements.



Hi_Ground – Built on a New Algorithm



Video





GROUND