

insurity SpatialKey | Underwriting Quick Start Guide

Whether you're new to SpatialKey or new to our underwriting solution, this guide will help you get oriented and get the most out of your underwriting analyses. We value your feedback. Reach out to your account manager with questions or email support@spatialkey.com.

Contents

Run an Analysis	2
Enter an address, upload a schedule, use geo-correction, enter TIV, select reports and more.	
Visualize & Download Results	3
How to use the map, scorecard/summary report, location report and list report.	
Layers, Base Map & Legend	4
Change hazard layers, use comparison mode, enable the elevation layer, adjust the base map and use the legend.	
Labels	5
Add labels to top values in your data and customize the placement, color, size, etc.	
Analysis Tools	6-7
Use manual markers, measure with the distance tool, get elevation profiles and see detailed information on portfolio locations.	
Filtering Data	8
Filter by hazard bins, data attributes, the visible map area or custom drawn shapes.	
Save & Share Dashboards	9
Collaborate and share with others across your organization.	

Are you a site admin? Check out our [Underwriting Admin Guide](#) for help rolling out the Underwriting application to your team.

Underwriting 101

Watch this companion tutorial video to get a jump start on using the Underwriting application.



More Quick Start Guides

[SpatialKey 101](#) | [Analyst](#) | [Accumulations](#) | [Event Response](#) | [Underwriting](#) | [APIs](#)

Run an Analysis

As submissions come to your desk, use Insurity Geospatial to enter locations you want to analyze.

1. Enter a **single address or multiple addresses**.
2. Or, **upload a schedule of locations** that has been prepared.
3. For addresses that you type in, use **geo-correction** to adjust the position of the point before analysis. Simply drag the marker to the correct location (e.g., move the marker from the alley to the rooftop).
4. If your organization manages accumulations, **enter insured values (TIV)** for the location(s) you want to analyze. When uploading a schedule, you'll be able to select a column that represents insured value.

Customization Options Pre-Analysis

5. If relevant for your analysis, **enter policy terms** for the risk(s) you are evaluating.

TIP! Use an accumulations analysis to compare new risks to your in-force portfolio—leveraging policy terms and thresholds—to inform bind-time decisions. [Learn more about the Accumulations Report](#)

6. **Select hazards** to run for your analysis.

TIP! Build a complete view of risk, spanning multiple hazards—like flood, wildfire, hurricane, and more—with data from dozens of providers. [View all providers here](#)

7. **Select an in-force portfolio** to visualize locations already on the books or understand the impact of adding the new location(s) to existing concentrations.

8. **Bypass this screen** by selecting “Don’t show these options each time I start an analysis” if you don’t often need to configure hazards and/or your in-force portfolio

The screenshot displays the SpatialKey Underwriting interface. On the left, a sidebar contains an 'Enter Locations' form with the following elements:

- 1**: Input field for 'Add Address or Lat, Long' with a placeholder example: 'e.g., 1434 Spruce St, Boulder or 40.0193, -105.2766'.
- 2**: 'Import Schedule' button.
- 3**: 'Search using Bing' button and 'Add Location' button.
- 4**: 'Options' button.
- Confirm Locations** section with a 'Clear All' button and three entries:
 - 4512 Beach Ct, Denver, CO 80211-1250, Denver, US
 - 6932 Juniper Ct, Arvada, CO 80211-1250, Jefferson, US (with TIV: 1,000,000)
 - 1243 Martin Rd, Longmont, CO 80211-1250, Boulder, US
- Start Analysis** button.

The main area shows an aerial map with a grid. A blue location marker is placed on a house, with a dashed line and a red circle **3** indicating a drag action for geo-correction. The map labels include 'W 69th Pl', 'W 69th Pl', 'W 69th Pl', and 'Juniper Ct'.

An 'Options' dialog box is open, titled 'Review Analysis Options', with the following sections:

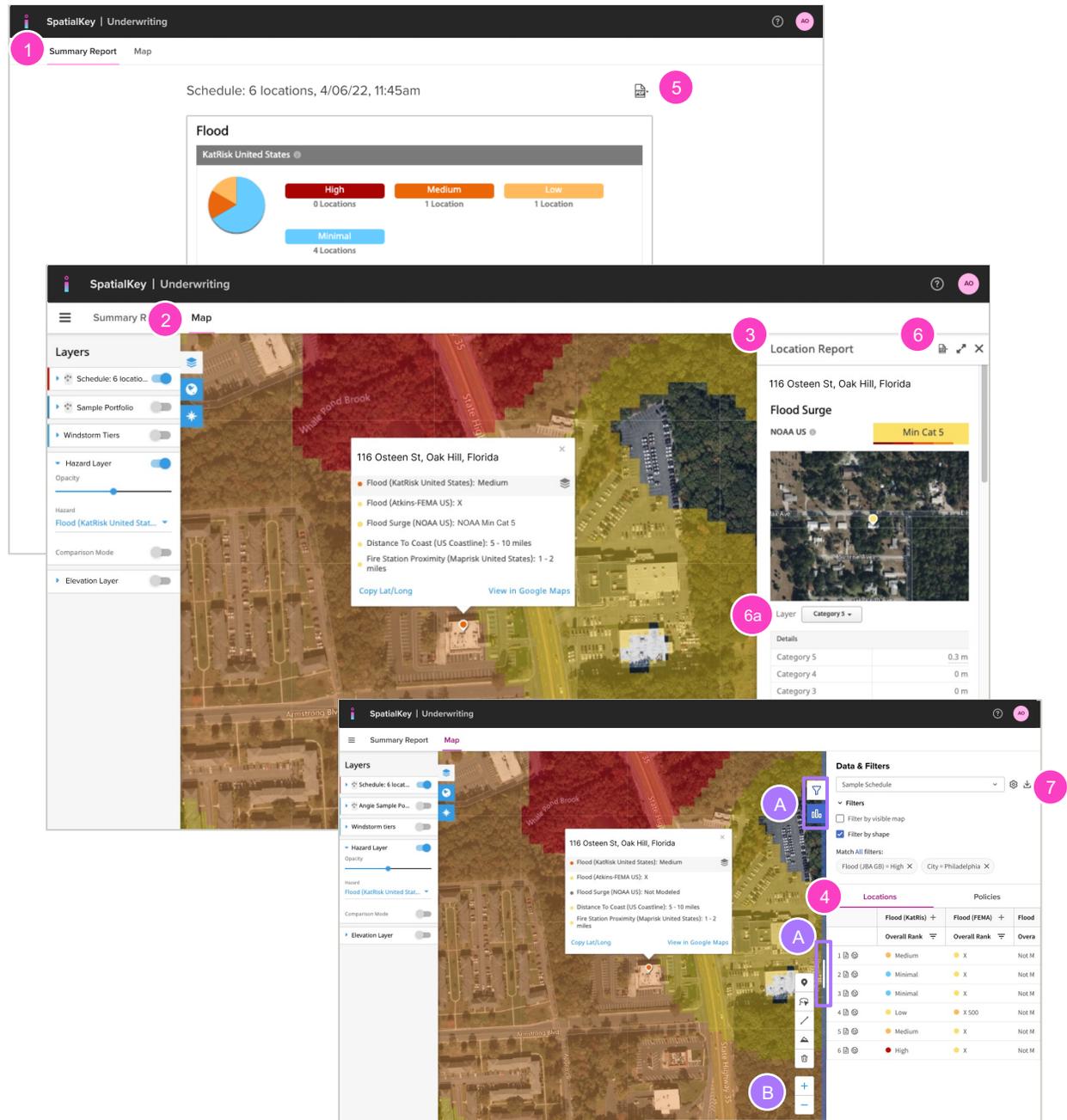
- Schedule Policy Terms**: None (with an **Edit 5** button).
- Report Options**: Flood Accumulation, Flood (KatRisk), Flood (JBA), Tornado (HazardHub) (with an **Edit 6** button).
- Portfolio**: None (with an **Edit 7** button).
- 8**: Don't show these options each time I start an analysis (with a **Save** button).

Visualize and Understand Results

1. If you ran more than 1 location in your analysis, you'll initially see a **Summary Report** of your risks based on all the hazards enabled for analysis.
2. With the **map**, you can visualize various hazard layers, prospective risks, portfolio or secondary datasets.
3. Click on a prospective location (either on the map or in the list report) to pull up a **Location Report**. Location reports contain detailed information from the hazard enhancement as well as mini-maps to help you visualize all of the hazards together.
4. A **List Report** is provided of prospective risks enhanced with hazard information that you can use to sort and filter. The list report is available in the right panel when you aren't viewing a location report.

Download Reports

5. Download the **Summary Report PDF** for an overview of all schedule locations.
6. Download individual **Location Report PDFs** to keep record of newly written risks.
 - a) If you want to adjust the visuals that are included in the location report PDF, adjust the map layers for each hazard before downloading.
7. The **List Report** is available as a **PDF or CSV** download. Fields shown in the PDF can be customized.



TIP!

- A. Click the Filter or Chart icons to expand or collapse the view. Drag the blue vertical bar to resize the right panel and get a better view.
- B. Use your mouse to drag & pan the map. Use your mouse wheel or the "+" & "-" buttons to zoom.

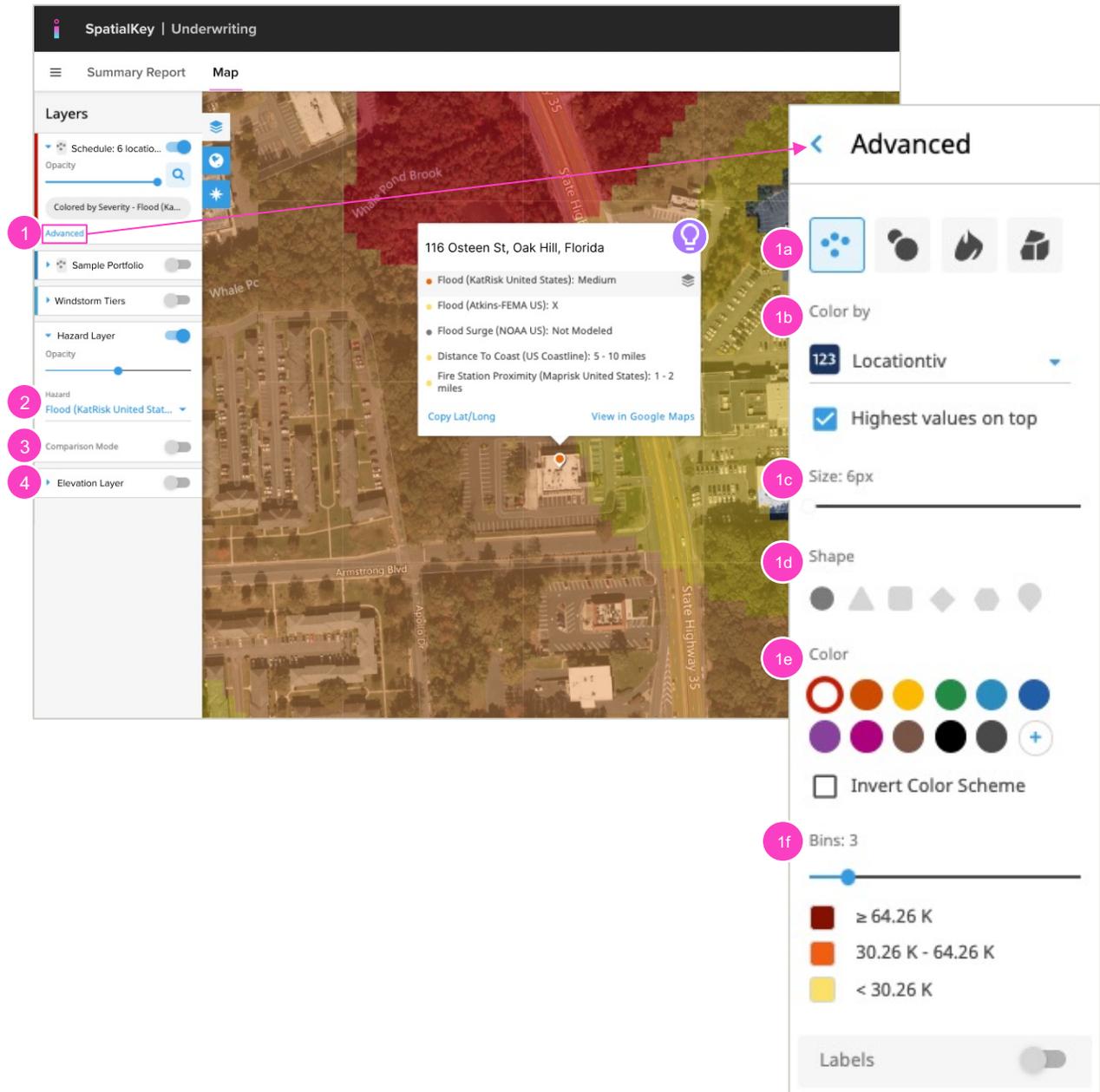
Layers, Base Map & Legend

Use the **layers** to adjust the visualization of your data. Toggle the layers on/off or adjust the opacity of layers to make different elements stand out on your map.

- Use the **Advanced** options to adjust the visualization of any point dataset in your dashboard.
 - Visualization Options:** Point datasets will have 4 display options: individual points, graduated circles, heatmap, and thematic.
 - Color By:** Color your data by any column on your dataset e.g., TIV or City. When visualizing by graduated circles, heatmap, or thematic, only aggregate numeric values will apply.
 - Size:** Adjust how large points render.
 - Shape:** Select from 6 different shapes when viewing your data as individual points.
 - Color:** Select from various preset color family options or create your own with the “+” icon.
 - Bins:** Select from between 2 to 9 bins to color and group your data.
- Change the **hazard layer** visualized on the map.
- Enable **comparison mode** to visualize two different hazard layers side-by-side, helping you compare two different models or points in time in the same view.
- Enable the **elevation layer** to view global contours.

Adjust the **base map** visualization from satellite to street view. If you have more than one base map enabled, you could switch between them here.

The **legend** helps you make sense of all the data that is being visualized.



TIP! Hazard layer visuals can also be adjusted via the tooltip that appears over individual locations.

Labels

Add custom labels to any point dataset in your dashboard. By default, the first column on your data will be used to label the top 10 values.

Click the "Advanced" link in the layer panel to find the toggle for labels along with other visualization options.

1. **Select a column** (numeric or text) to quickly add top labels to your dataset.
2. Use the **Advanced option** to create your own formula to fully customize the labels.
3. Label up to **20 top values**.
4. Change the **background color** to help the labels stand out on the map. Labels default to a white background.
5. Adjust the **text size** between 1-30px. Text size defaults to 15px.

The screenshot displays the SpatialKey Underwriting interface. On the left, the 'Advanced' layer panel is open, showing configuration options for labels. A pink arrow points from the 'Advanced' link in the layer panel to the 'Advanced Labels' dialog box. The dialog box contains a text input field with the formula 'TIV: \$(locationtiv)', a search for columns, and a list of columns to add. The map on the right shows several points with labels indicating TIV values: \$16,606,115.32, \$458,020, and \$1,259,521.65. A pink circle with the number '2' is placed over the 'Advanced Labels' dialog box.

TIP! Drag labels around to position them to your liking. Double-click a label to customize each one individually. Deleting the text within a label will return it to its default state.

TIP! Select "Filter by visible map" if you'd like to narrow what is labeled to only locations you can see on your screen (vs. top values across the dataset).

Analysis Tools

Enhance your analysis with these reporting tools:

1. Statistics Panel

By default, you'll see a Stats pod in your dashboard with total location count and the sum of the metric selected for the analysis or TIV (if available).

You can add additional statistics to your dashboard by clicking the more menu icon in a stats pod or by clicking the "Stats" button under "Add Charts" in the right panel. Select from any numeric value in your dataset and aggregate by Sum, Avg, Min or Max.

The Stats pod will appear, and you can drag it anywhere on your map.

2. Unique Value Lists

Next to the Stats button in the Charts panel, you'll find the Unique Value List (UVL) button.

Click the button and then select any column from your location or policy file and the metric you want to aggregate.

The UVL will pop up with your unique values and aggregates. You can drag the pod anywhere on your map and use the rows to filter your data.

1a

Add Statistic

The Statistic chart displays the Sum, Avg, Min, or Max for any numeric field. The Value is kept to date as you filter your data.

Sample Portfolio

Select a column...

Σ Sum

Show Aggregate as: Values % Percent Chart

Note: Count will be added automatically

Save

2a

Add Unique Value List

The Unique Value List groups your data by all the unique values for a particular field.

Sample Portfolio

Select a column...

Select a column... Σ Sum

Show Aggregate as: Values % Percent Chart

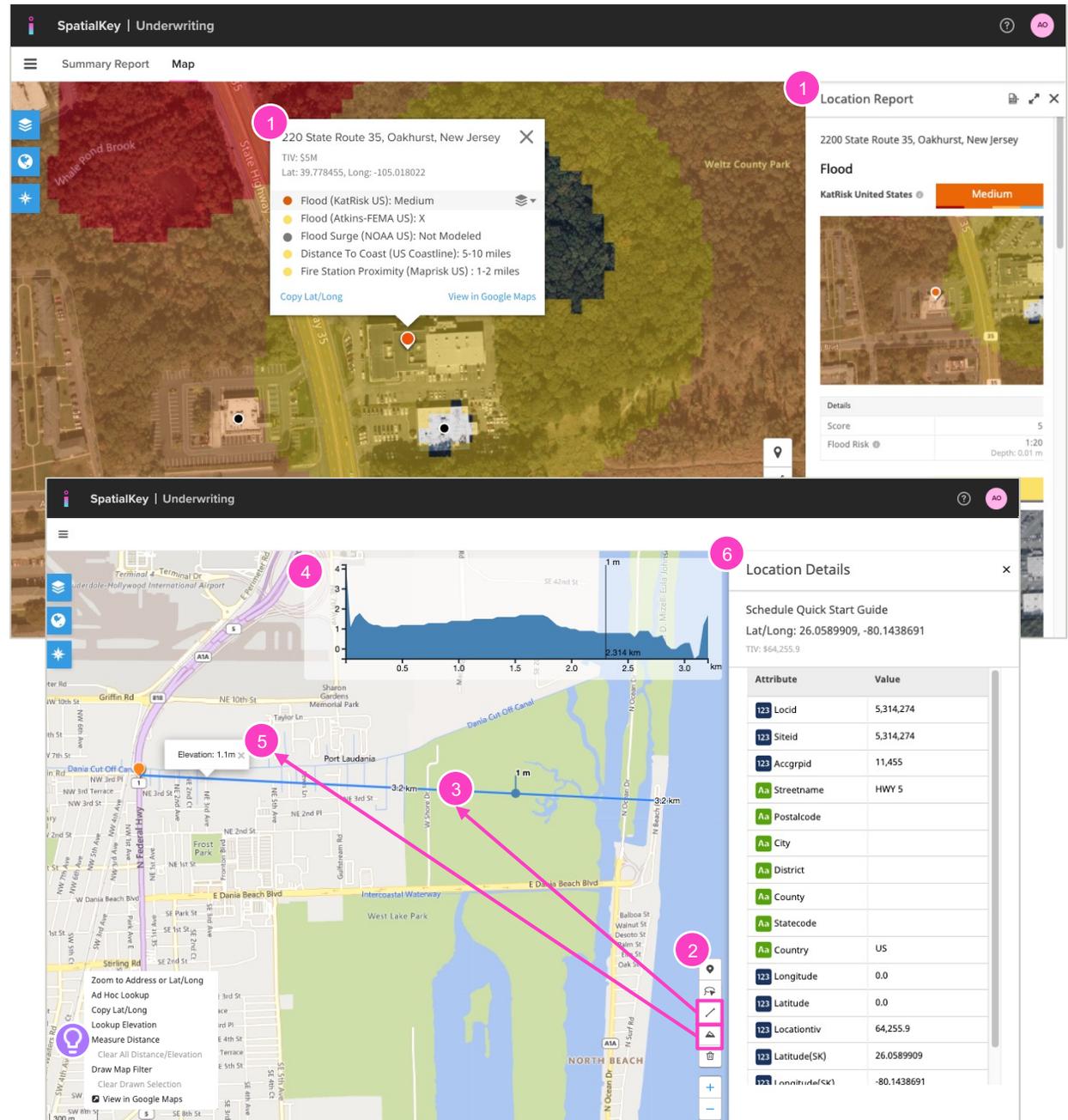
Note: Count will be added automatically

Save

Analysis Tools (continued)

Enhance your analysis with these analytic tools:

- 1. Tooltip & Location Report:** Click on a prospective risk to see the tooltip and the full location report. Here you'll see a summary of the hazard scores. Click on a row to change the hazard layer. Also find an option to copy the lat/long or view in Google Maps street view.
- 2. Ad Hoc Lookup:** Use the ad hoc lookup to drop a new point on the map and start an ad hoc analysis of a new location or of different corners of the building you are analyzing. Some hazard data available in SpatialKey is so granular that you could get a very different answer depending on the geocoding results, even if they are rooftop level results.
- 3. Distance Tool:** The distance tool allows you to measure the distance between any points on the map. You can add as many vertices to your ruler as you wish.
- 4. Elevation Profile:** To visualize the elevation across the ruler that you drew with the distance tool, hover over the line to view the elevation profile.
- 5. Elevation Tool:** Use the elevation tool to look up the elevation for any single point on the map.
- 6. Location Details:** Hover and click locations from reference datasets like a portfolio to see all the details of those locations.



TIP! The ad hoc lookup, distance tool and elevation tool can also be accessed by right clicking anywhere on the map.

Additional tools accessible in the right-click menu:

- Zoom to Address or Lat/Long
- Copy Lat/Long
- View in Google Maps

Filtering Data

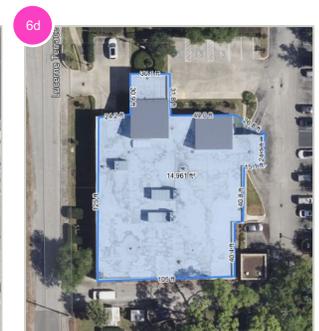
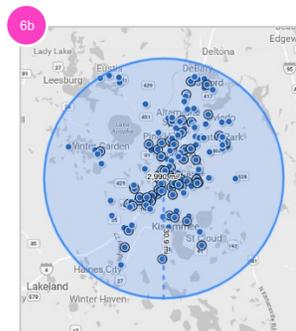
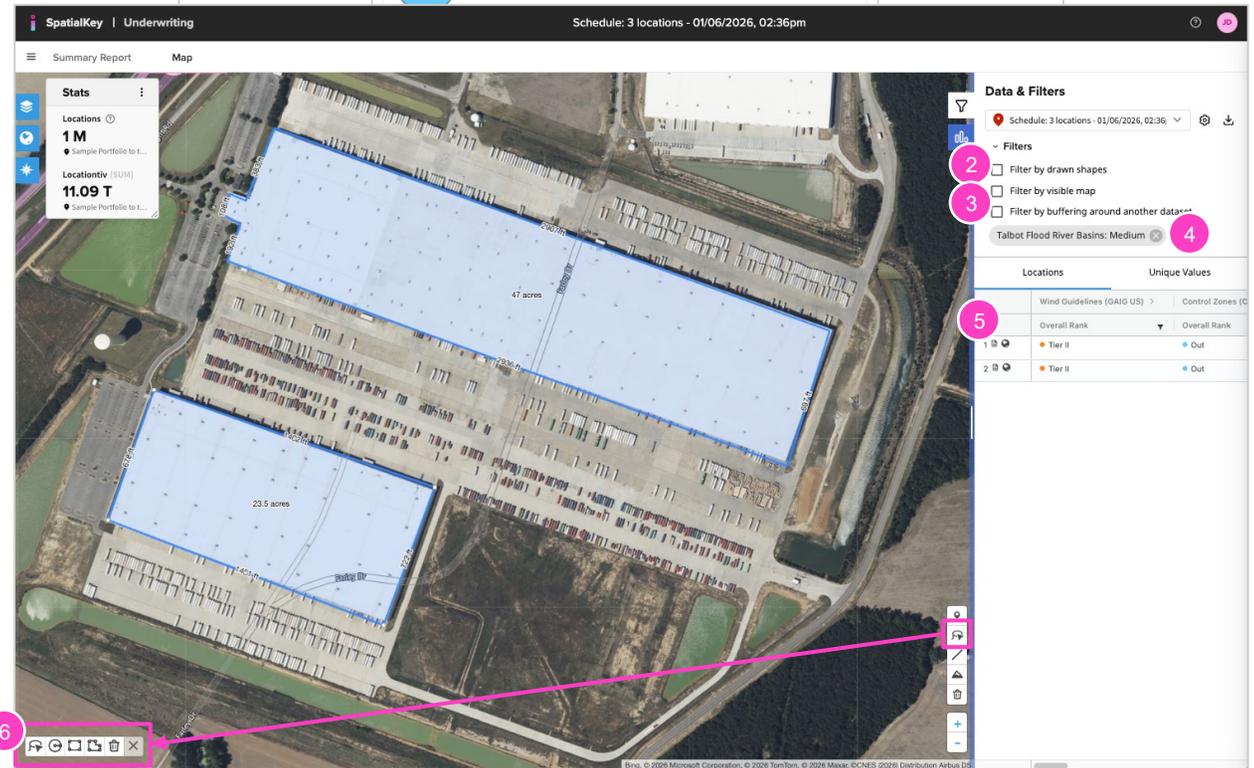
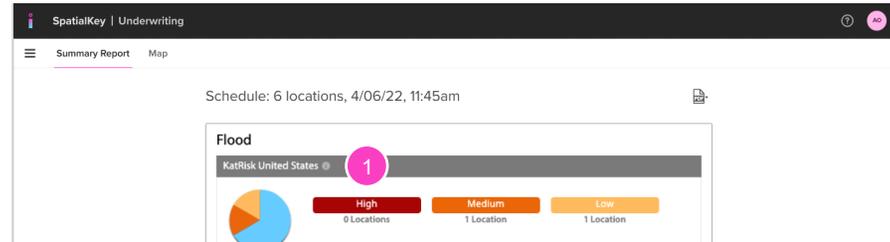
There are many ways to filter your data to narrow your analysis:

- Filter by Hazard Bin:** Click on a hazard bin in the scorecard report (e.g., High) to be taken to the map where you'll find the list report filtered to the hazard bin you selected.
- Filter by Drawn Shapes:** When drawing custom shapes, this checkbox allows you to easily toggle to filter by the shape or not.
- Filter by Visible Map:** You can select to filter by visible map which will limit the locations in the List Report to only those visible on the map. This is helpful in keeping the List Report in sync with what you see.
- Filter Chips:** Filters applied from data columns will display as chips that can be removed here.
- Column Filters:** Use the column filters in the List Report to narrow down your locations. Apply filters across multiple columns and then set the filter to require ALL or ANY of the criteria to be met (i.e., "and" vs. "or").
- Custom Shapes:** Draw custom shapes to filter your data, show the square feet or miles and, where relevant, radius, distance, and perimeter.

Click individual shapes to **edit**, **drag** them to a new position, or hit the **delete** key to remove them. Use the **trash can** to **clear all** drawn shapes at once.

Drawing filters have 4 different options:

- Use the **freehand lasso** tool to draw a custom shape around locations to filter your data.
- Draw a **circle** to see how many locations fall within a certain radius.
- The **rectangle** tool can help you quickly calculate a perimeter.
- Use the **polygon** tool for irregular perimeters or to estimate square footage.



Save & Share Dashboards

Easily collaborate and share dashboards across your organization to ensure seamless communication.

Save

Underwriting dashboards are **automatically saved** for the following defined periods of time: 5 days for single location analyses and 90 days for multi-location analyses.

1. Dashboards can be accessed via the "Recent Lookups" list in the Underwriting app or on the "Dashboards" tab in the home interface.

Share

2. Access your dashboards via the "Dashboards" tab in the home interface. Click the settings icon to get to Dashboard Sharing.
3. A dashboard owner can share it with other SpatialKey users by clicking "Add Owner" in dashboard settings.

Adding an owner allows you to select specific users or groups and give them access to your dashboard and your underlying data all in one step. Anyone who didn't already have access to the underlying data will be given Viewer permissions on the data.

Shared dashboards will show for those users in the Dashboard tab.

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Enter Locations | Import Schedule

Add Address or Lat, Long

e.g., 1434 Spruce St, Boulder or 40.0193, -105.2766

Search using Bing Add Location

Options

1 Recent Lookups All Open

Schedule: 7 locations Open

TIV: 10,000,000 Limit: 5,000,000
 Layer: 5,000,000 Attachment: 2,000,000
 Portfolio: Terror Portfolio
 Models: Flood Accumulation, Flood (KatRisk)
 Expires in 30 days

London Schedule Open

Address - Street (MapQuest)
 TIV: 10,000,000 Limit: 5,000,000
 Layer: 5,000,000 Attachment: 2,000,000
 Portfolio: Terror Portfolio
 Models: Flood Acc
 Expires in 5 days

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1 Dashboards Datasets People

Type

- All Dashboards 110
- Uploaded by me
- Uploaded by Others
- Automated

Templates

- Templates

Folders

- Favorite Dashboards

Dashboards

Search Items...

<input type="checkbox"/>	App	Name	Expires In	Created	Accessed	
<input type="checkbox"/>		Portfolio ring accumulation analysis Ring analysis for North America exposures	90 days	Nov 8 2021 12:17PM Angie Olivero	15,111	
<input type="checkbox"/>		Analyst Quick Start Guide	Never	Nov 8 2021 12:17PM Angie Olivero	15,111	
<input type="checkbox"/>		Underwriting analysis New accounts for Chicago area	90 days	Nov 8 2021 12:17PM Angie Olivero	15,111	

2

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Apps Dashboards Datasets People

Underwriting Analysis

Options

- Details
- Dashboard Sharing

Who can see this dashboard

Type	Name	Permission Level
	Angie Olivero (angie.olivero@insurity.com)	Creator

3 Add Owner