

Spectrum[™] Technology Platform Version 2018.2.0

GeoEnrichment Risk Database Guide

Table of Contents

1 - Introduction

| GeoEnrichment Risk Data | 4 |
|--------------------------------------|---|
| Installation | 6 |
| Address Fabric Version Compatibility | 6 |

| Getting | Support |
|--------------------------|---------|
| Wildfire Risk | 26 |
| Property Fire Protection | 24 |
| Premium Tax | 20 |
| Historical Weather Risk | 20 |
| Flood Risk | 15 |
| Earthquake | 11 |
| Distance to Coast | 10 |
| Crime Index | 8 |
| | |

1 - Introduction

In this section

| GeoEnrichment Risk Data | 4 |
|--------------------------------------|---|
| Installation | 6 |
| Address Fabric Version Compatibility | 6 |

GeoEnrichment Risk Data

GeoEnrichment Risk Data provides comprehensive location-based coverage of distance to coastal boundaries, property fire protection, wildfire risk, and flood risks faced by insurance companies. This information is pre-processed so that a user can immediately access the information with a pbKey[™] from a geocoded address or US Address Fabric record.

For reference, see the *GeoEnrichment Risk Data Product Guide*. You can download the document in PDF format from **GeoEnrichment Risk Data Product Guide**.

GeoEnrichment Risk Data consists of the following:

Crime Index

CrimeIndex data measures the likelihood of where crime may occur by 11 crime types for all block groups in the US and Puerto Rico. Pitney Bowes Software defines crime according to Federal Bureau of Investigation (FBI) definitions for crime. Specific crime variables measured are:

Overall crime (a composite measure based on all crime types)

Violent crime, which is composed of the following offenses:

- Murder
- Rape
- Robbery
- · Aggravated Assault

Property crime includes the offenses of

- Burglary
- · Larceny/Theft
- Motor Vehicle Theft
- Arson

Each crime variable includes both a numerical score – where higher values denote the increased likelihood of criminal activity – and a qualitative categorization that helps explain the numerical crime score probability.

Distance to Coast

U.S. Coastal Waters includes a region file of coastal water boundaries and water body names within 3 miles of the coastline. This dataset is linked to Location data based on the nearest coastal water. This dataset also includes the name and type of water body connected to the coastal water body to account for hurricane storm surge.

Earthquake

This dataset provides information to easily determine the earthquake-related information for a given location. The attributes include information from following earthquake related features:

- Aggregate Earthquake Event Information: Contains aggregate earthquake event data in the United States. R numbers correspond to the magnitude scale.
- · Earthquake Fault Lines: Depicts location of the fault lines
- Earthquake Fault Zones: Defines a 1/4 mile buffer around each fault line
- Soil Classifications: Presents information on soil type which affects the amplification of ground motion.
- California PML Zones: Probable maximum loss, which is the expected insured loss after deductible, for areas in the state of California.

Wildfire Risk

Wildfire Risk is a nation-wide wildfire hazard and risk assessment tool. Incorporating the predicted severity (hazard) and the predicted frequency (risk) of wildfire in a given location. Wildfire Risk gives a comprehensive view of the danger that a structure is exposed to. This dataset provides which is an overall rating of the likelihood of a wildfire at a given location. It also provides a descriptive name for the wildfire risk at a given location. This dataset also provides many other attributes that further describe the factors that are used to calculate the Risk50 score.

These attributes include information about where there has been extensive bark beetle kill and previous wildfire burn perimeters from the past year.

Flood Risk

Flood Risk is a map database that includes digital versions of Flood Insurance Rate Maps (FIRMS), Flood Hazard Boundary Maps (FHBM), Digital Flood Insurance Rate Maps (DFIRM), Letter of Map Revisions (LOMR) and National Flood Insurance Program (NFIP) community participation maps. Dataset can be used to determine the flood zone for a given location.

Property Fire Protection

Property Fire Protection provides information to allow the insurance industry to easily assess the structure fire for a given location. This dataset provides the drive distance and drive times to the three closest fire stations. It can also be used to determine if a given location is within an incorporated place. This is important because incorporated places have fire hydrant standards, which impact the level of fire protection provided. Also includes the distance to the nearest body of water for a given location which impacts the level of fire protection in rural areas where a local body of water might be used as a water source by fire fighters.

Premium Tax

Pitney Bowes Insurance Premium District data is used by the insurance industry to determine sales tax on insurance premiums written in some states. This allows insurers to correctly determine the rate due on each insurance policy. Pitney Bowes Insurance Premium District data is for use with Pitney Bowes geocoding and spatial technology.

Installation

- 1. Download the compressed data file to your computer.
- 2. Open the compressed file and find the base data folder containing the documentation link file.
- 3. Extract the base data folder to find the final .txt file.

Note: If you have downloaded the zip with name **Crime_AK_H2DB201803.7z**, then you need to extract this zip to find another zip with name **crime_index_h2db_AK.7z** with a documentation link file. Finally extract the **crime_index_h2db_AK.7z** to find the **crime_index_final_output_AK.h2.db** as final data file.

4. Copy the data to any directory. Note the file name and path.

Note: You may install databases on a mapped drive, but performance will be affected since you will be accessing them on a network rather than accessing them locally.

5. After you install the database files, you will need to define the database as a resource.

For more information, see "Adding a GeoEnrichment Module Database Resource" in the applicable version of the *GeoEnrichment Guide* at **support.pb.com/spectrum**.

After downloading data and installing the Spectrum Client you need to configure the GeoEnrichment Module in the Spectrum for data processing. For that, follow the steps mentioned in the document available here.

Address Fabric Version Compatibility

All Risk databases require Address Fabric, January, 2019 vintage except Crime Index, which is compatible with the Address Fabric, July, 2018 vintage.

In this section

| Crime Index | 8 |
|--------------------------|----|
| Distance to Coast | 10 |
| Earthquake | 11 |
| Flood Risk | 15 |
| Historical Weather Risk | 20 |
| Premium Tax | 20 |
| Property Fire Protection | 24 |
| Wildfire Risk | 26 |

Crime Index

CrimeIndex data measures the likelihood of where crime may occur by 11 crime types for all block groups in the US and Puerto Rico. For this product crime is defined according to Federal Bureau of Investigation (FBI) definitions for crime. The specific crime variables measured are:

Overall Crime (a composite measure based on all crime types)

Violent crime, which is composed of the following offenses:

- Murder
- Rape
- Robbery
- Aggravated Assault

Property crime includes the offenses of

- Burglary
- Larceny/Theft
- Motor Vehicle Theft
- Arson

Each crime variable includes both a numerical score – where higher values denote the increased likelihood of criminal activity – and a qualitative categorization that helps explain the numerical crime score probability.

Crime Index Data Fields

| Field Name | Field Type | Description | |
|-----------------|------------|--|--|
| pbkey | Char(12) | A unique address identifier that is returned when an address match is made using the Master Location Dataset. | |
| code | Char(12) | Block Group layer code | |
| composite_crime | Float | Composite measure based on all crime types | |
| violent_crime | Float | Violent crime - measure | |

| Field Name | Field Type | e Description Robbery - Defined as the taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and / or by putting the victim in fear. | |
|--------------------------|------------|---|--|
| robbery | Float | | |
| rape | Float | Rape - Defined as penetration, no matter how slight, of the vagina or anus with any body part or object, or oral penetration by a sex organ of another person, without the consent of the victim. | |
| aggravated_assault | Float | Aggrevated assault - Defined as an unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. | |
| murder | Float | Murder - Defined as the willful (non-negligent) killing of one human being by another. | |
| property_crime | Float | Property crime - measure | |
| arson | Float | Arson - Defined as any willful or malicious burning or attempting to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle or aircraft, personal property of another, and other such cases. | |
| burglary | Float | Burglary measure. The unlawful entry of a structure to commit a felony or theft. To classify an offense as a burglary, the use of force to gain entry need not have occurred. | |
| car_theft | Float | Motor vehicle theft measure. Motor vehicle theft is defined as the theft or attempted theft of a motor vehicle. | |
| larceny | Float | Larceny-theft measure. The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another. | |
| composite_crime_category | Char(15) | Composite crime - category lowest / low / below average / above average / high / highest | |
| violent_crime_category | Char(15) | Violent crime - category lowest / low / below average / above average / high / highest | |
| robbery_category | Char(15) | Robbery - category lowest / low / below average / above average / high / highest | |

| Field Name | Field Type | Description |
|-----------------------------|------------|---|
| rape_category | Char(15) | Rape - category lowest / low / below average / above average / high / highest |
| aggravated_assault_category | Char(15) | Aggrevated assault - category lowest / low / below average / above average / high / highest |
| murder_category | Char(15) | Murder - category lowest / low / below average / above average / high / highest |
| property_crime_category | Char(15) | Property crime - category lowest / low / below average / above average / high / highest |
| arson_category | Char(15) | Arson - category lowest / low / below average / above average / high / highest |
| burglary_category | Char(15) | Burglary - category lowest / low / below average / above average / high / highest |
| car_theft_category | Char(15) | Motor vehicle theft - category lowest / low / below average / above average / high / highest |
| larceny_category | Char(15) | Larceny-theft - category lowest / low / below average / above average / high / highest |

Distance to Coast

GeoEnrichment Distance to Coast is built upon the Coastal Waters data bundle. All of the attribute categories from Coastal Waters are assigned to locations from the Address Fabric. A user with a pbKey[™] can quickly integrate distance to coast risk values into processing. GeoEnrichment Distance to Coast Risk delivers all elements of the Coastal Waters data without any GIS processing by using the pbKey[™] as a lookup.

Coastal Risk Data Fields

| Field Name | Field Type | Description | |
|------------|------------|---|--|
| pbkey | Char (12) | A unique identifier that is returned when an address match is made using the Master Location Dataset. | |
| dc_name | Char (40) | Name of water boundary | |
| dc_cnty | Char (5) | Five-character Census Bureau FIPS code identifying the county from which the record came. | |
| dc_state | Char (2) | State | |
| dc_type | Integer | Water feature type: | |
| | | 0: Unknown Type | |
| | | 1: Oceans and Seas | |
| | | 2: Lake | |
| | | 7: Others | |
| | | 99: Intermittent Water Body | |
| dc_adjname | Char (40) | Name of water body into which the feature referenced by this record flows. | |
| dc_adjtype | Integer | Water feature type of the adjacent water boundary. | |
| dc_dist | Float | Distance to water body in feet | |
| | | | |

Earthquake

This dataset provides information to easily determine the earthquake related information for a given location. The attributes include information from following earthquake related features:

- Aggregate Earthquake Event Information: Contains aggregate earthquake event data in the United States. The R numbers correspond to the Magnitude Scale.
- Earthquake Fault Lines: Comprises location of the fault lines
- Earthquake Fault Zones: Contains a 1/4 mile buffer around each fault line
- Soil Classifications: Comprises information on soil type which affects the amplification of ground motion
- California PML Zones: California zone determination for the Probable Maximum loss of the expected insured loss after deductible, for structure and contents damage from large earthquakes.

Earthquake Data Fields

| Field Name | Field Type | Description | |
|------------|------------|---|--|
| pbkey | Char(12) | A unique address identifier that is returned when an address match is made using the Master Location Dataset. | |
| eq_r0 | Integer | Count of R0 events* | |
| | | Note: Eq_R* describes aggregate earthquake event data in the United States. The R numbers correspond to the Magnitude Scale. | |
| eq_r1 | Integer | Count of R1 events* | |
| eq_r2 | Integer | Count of R2 events* | |
| eq_r3 | Integer | Count of R3 events* | |
| eq_r4 | Integer | Count of R4 events* | |
| eq_r5 | Integer | Count of R5 events* | |
| eq_r6 | Integer | Count of R6 events* | |
| eq_r7 | Integer | Count of R7 events* | |
| eq_r0_ge | Integer | Count of events >= R0* | |
| eq_r1_ge | Integer | Count of events >= R1* | |

| Field Name | Field Type | Description | |
|------------|------------|---|--|
| eq_r2_ge | Integer | Count of events >= R2* | |
| eq_r3_ge | Integer | Count of events >= R3* | |
| eq_r4_ge | Integer | Count of events >= R4* | |
| eq_r5_ge | Integer | Count of events >= R5* | |
| eq_r6_ge | Integer | Count of events >= R6* | |
| eq_r7_ge | Integer | Count of events >= R7* | |
| eqf_name | Char (80) | Name of fault | |
| eqf_dist | Double | Distance to closest fault in miles (up to 5 decimal precisions) | |
| eqf_sliprt | Char (15) | Amount of offset divided by time interval, normalized to millimeters per year (mm/yr). | |
| eqf_type | Char (25) | Fault type based on fault location | |
| eqf_sldrcd | Char (15) | Four-character code with the first two characters indicating earthquake fault. The next two characters describe the slip direction: _ = no data C_ = center E_ = east LL = left lateral N_ = north | |
| | | NE = northeastNW = northwest | |
| | | • RL = right lateral | |
| | | • S_ = south | |
| | | • SE = southeast | |
| | | SW = southwest W_ = west" | |
| | | | |

| Field Name | Field Type | Description | |
|----------------|------------|--|--|
| eqf_age | Char (30) | Age of fault in years | |
| eqf_slpsns | Char (15) | Angle of dip of the fault and the relative direction of movement across the fault. | |
| eqf_dipdir | Char (15) | General direction of fault dip, which is the angle at which the fault is inclined from the horizontal plane. | |
| pml_zonegrade | Char (2) | Probable Maximum Loss Zone Grade – Currently only available for the state of California | |
| eqs_nehrp | Char (2) | Modified NEHRP Classification | |
| | | Note: Pitney Bowes has adopted a modified NEHRP soil type classification, based on <i>Site Classification Based on Geological Genesis</i> by Wen et al. (2008). For more information refer to the Modified NEHRP Classification table below. | |
| eqs_index | Double | Numeric value representing NEHRP classification | |
| newmadrid_dist | Double | Numeric value representing distance from the New Madrid Fault region | |

Table 1: Modified NEHRP Classification

| Modified NEHRP Classification | Numerical Index | Shear-wave Velocity (Vs) (m/s) | Description |
|----------------------------------|-----------------|--------------------------------------|--|
| В | 1 | >760 | Most volcanic, plutonic, metamorphic and coarse grained sedimentary |
| BC | 1.5 | 555-1000 | Vretaceous siltstones or mudstone |
| C | 2 | 360-760 | Sedimentary rocks of Oligocener to Cretaceous age or younger coarse grained sedimentary rocks |

| Modified NEHRP Classification | Numerical Index | Shear-wave Velocity (Vs) (m/s) | Description |
|----------------------------------|-----------------|--------------------------------------|--|
| CD | 2.5 | 270-555 | Sedimentary rocks of Miocence and younger age. |
| D | 3 | 180-360 | Younger alluvium |
| DE | 3.5 | 90-270 | Fine grained alluvial and estuarine deposits along the coast |
| E | 4 | <180 | Intertidal mud |

Flood Risk

GeoEnrichment Flood Risk is built upon the FloodRisk Pro data bundle. All of the attribute categories from FloodRisk Pro are assigned to each impacted locations from the Address Fabric. A user with a pbKey[™] can quickly integrate distance to coast risk values into processing. GeoEnrichment Distance to Coast Risk delivers all elements of the Coastal Waters data without any GIS processing by using the pbKey[™] as a lookup.

Flood Risk Data Fields

| Field Name | Field Type | Description |
|---------------|------------|----------------------|
| pbkey | Char (12) | Unique key |
| flood_id | Integer | Unique identifier |
| flood_mapname | Char (11) | Map panel identifier |

| Field Name | Field Type | Description |
|--------------------|-------------|--|
| flood_type | Char (3) | Flood Zone Map Type Note: Refer Type Table Definitions Note: For more information refer Type Definitions , table below. |
| flood_statecode | Char (2) | State FIPS code |
| flood_fipscode | Char (12) | Deprecated [Should be changed to Federal Information Processing Standard (FIPS) numerical code: 2-digit state FIPS +3-digit county FIPS] |
| flood_floodzone | Char (4) | Flood Zone with Base Flood Elevation (Bfe_Elev) or Additional |
| flood_prim_zone | Char (5) | Flood zone |
| flood_addl_info | Char (4) | Additional Information |
| | | Note: For more information refer to the Additional Information Definition, table below |
| flood_bfe_elev | Char (6) | Base flood elevation (BFE) in feet |
| flood_commnum | Char (3) | Community number |
| flood_commstatus | Date / Time | Community status in the National Flood Insurance Program (NFIP) as follows: |
| | | • E = Emergency |
| | | • NIP = Not in Program |
| | | R = Regular SUS = Suspended |
| flood_map_eff_date | Date / Time | Map effective date |
| flood_lomr_date | Char (20) | Letter of Map Revision date |
| flood_casenumber | Float | Letter of Map Revision case number |
| flood_init_fhbm | Date / Time | Initial date of Flood Hazard Boundary Map |
| flood_init_firm | Date / Time | Initial date of Flood Insurance Rate Map |
| | | |

| Field Name | Field Type | Description |
|----------------------|------------|--|
| flood_elevation | Float | Point elevation |
| flood_dist100yr | Float | Distance to 100 year flood zone, within 1 mile, in feet |
| flood_distshx | Char (512) | Distance to SHX or B flood zone, within 1 mile |
| flood_elv_prof | Double | Elevation profile describing elevation changes (in feet) at specific intervals between the location and the nearest body of water. |
| flood_elev_prof_dist | Char (100) | Distance in feet to the nearest water body listed in the elevation profile. |
| flood_waterbody | Char (12) | Name of the closest body of water. |

Table 2: Type Definitions

| Туре | Remarks |
|------|---|
| Q3P | Printed PaneL in Q3 Data |
| Q3I | Panel Not Printed in Q3 Data |
| DLC | Printed/ Not Printed Panel in DLG Data |
| DLP | Printed Panel in DLG Data |
| DLI | Panel Not Printed in DLG Data |
| PFP | Printed Panel (with Enhanced Details Like Flood ways as per Old Specifications) |
| PFI | Panel Not Printed (with Enhanced Details Like Flood ways as per Old Specifications) |
| PF1 | Not Sure, May Be Typo Error, should be PFI |
| PFC | Printed/ Not Printed Panel (as per Old Specifications) |

| Туре | Remarks |
|------|--|
| P2P | Printed Panel (Without Flood ways as per current specifications) |
| P2I | Panel Not Printed (as per Current Specifications) |
| P2C | Printed/ Not Printed Panel (as per Current Specifications) |
| NMP | Represents Never Mapped Areas |
| NMA | If a valid zone not available, Flood Zone given as NMA for Never Mapped Areas |
| Q3C | Printed/ Not Printed Panel in Q3 Data |

Table 3: Additional Information Definitions

| | Addl_Info | Remarks |
|------|-----------|--|
| UB | | Flood Polygon with Cobra Zones where the identifcation Date is not clear on Firm |
| UB1 | | Flood Polygon with Cobra Zones Dated 10-01-1983 |
| UB10 | | Flood Polygon with Cobra Zones Dated 12-06-1999 |
| UB11 | | Flood Polygon with Cobra Zones Dated 10-18-2004 |
| UB12 | | Flood Polygon with Cobra Zones Dated 11-29-1999 |
| UB13 | | Flood Polygon with Cobra Zones Dated 10-01-1983 |
| UB2 | | Flood Polygon with Cobra Zones Dated 10-01-1983 |
| UB21 | | Flood Polygon with Cobra Zones Dated 10-01-1983 |
| UB3 | | Flood Polygon with Cobra Zones Dated 10-01-1983 |
| UB31 | | Flood Polygon with Cobra Zones Dated 11-16-1991 |

| Addl_Info | Remarks |
|-----------|--|
| F-UB3 | Flood Polygon with Cobra Zones |
| UB4 | Flood Polygon with Cobra Zones Dated 10-23-1992 |
| UB41 | Flood Polygon with Cobra Zones Dated 10-23-1992 |
| UB5 | Flood Polygon with Cobra Zones Dated 11-15-1993 |
| UB51 | Flood Polygon with Cobra Zones Dated 11-16-1993 |
| UB6 | Flood Polygon with Cobra Zones Dated 2-24-1997 |
| UB61 | Flood Polygon with Cobra Zones Dated 2-24-1997 |
| UB8 | Flood Polygon with Cobra Zones Dated 2-23-1995 |
| UB9 | Flood Polygon with Cobra Zones Dated 10-19-2000 |
| UB91 | Flood Polygon with Cobra Zones Dated 10-27-2000 |
| (NULL) | Flood Polygon Not Covered with Cobra Zones and LOMR Updations |
| FE | Flood Polygon Falling within Flood Easement Boundary as Printed on Firms |
| LOMR | Flood Polygon with LOMR updates |
| F | Flood Polygon for which the the Base Flood Elevations are available |
| L | Flood Polygon Covered by Levees as Printed on Firms |

Historical Weather Risk

The GeoEnrichment Historical Weater dataset is built from the US Address Fabric and the datasets from the Risk Data Suite Weather Bundle. Attributes from Weather Risk data are linked to locations in the Address Fabric via the pbKey[™], integrating hail, tornado, hurricane, and wind risks with location information, without the need for GIS processing.

Historical Weather Risk Data Fields

| Field Name | Field Type | Description |
|--------------------|------------|--|
| pbkey | Char (12) | Unique key |
| hail_h5ge_range | Char (25) | Number of hail events greater than or equal to H5 |
| hail_risklevel | Char (6) | Verbal description of hail risk |
| tornado_f2ge_range | Char (25) | Number of tornado events greater than or equal to F2 |
| tornado_risklevel | Char (6) | Verbal description of tornado risk level |
| hurricane_events | Char (25) | Hurricane events count |
| wind_w9ge_range | Char (25) | Number of wind events greater than or equal to W9 |
| wind_risk_level | Char (6) | Verbal description of wind risk level |

Premium Tax

Pitney Bowes Insurance Premium District data is used by the insurance industry to determine sales tax on insurance premiums written in certain states. This allows insurers to correctly determine the

rate due on each insurance policy. This dataset is intended for use with Pitney Bowes geocoding and spatial technology.

Note: This dataset includes a file named premium_tax_multiple_districts.txt, which consists of pbKey[™] associated with more than one district. pbKey[™] in this file duplicate some found in the premium_tax_final_output file, with both pbKeys representing different districts.

Premium Tax Data Fields

| Field Name | Field Type | Description |
|-----------------|------------|--|
| pbkey | Char(12) | A unique identifier |
| tax_code | Integer | Fire control district code |
| dist_name | Char (50) | Insurance premium district name |
| dist_type | Char (10) | Type of district |
| state_fips | Char (3) | State FIPS code |
| state_abbr | Char (2) | Two letter state abbreviation |
| update | Char (10) | Date when district boundary was created or updated, in MMYYYY format. |
| currency | Char (10) | Date when district became active, in MMYYYY format. |
| notes | Char (255) | Boundary notes |
| fips | Char (10) | Combination of state and county FIPS codes. |
| change_date | Char (10) | Date on which insurance premium district was edited, in MMDDYY format. |
| new_effect_date | Char (10) | Effective date of changes to insurance premium district, in MMDDYY format. |
| expiration_date | Char (10) | Date on which district became inactive, in MMDDYY format. |

| muni_gnis | Char (10) | |
|------------|-----------|--|
| | | Municipality's Geographic Names Information System (GNIS) code. GNIS is the official repository of geographic feature names for the United States. |
| fire | Char (15) | Fire tax rate. Format is dependent on value of FireFlag. |
| fireflag | Char (2) | Fire tax rate format. |
| | | P = percentage |
| | | F = flat fee |
| | | M = multiple |
| casualty | Char (15) | Casualty tax rate. Format is dependent on value of CasualtyFlag. |
| casltyflag | Char (2) | Casualty Flag rate format. |
| | | Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) |
| vehicle | Char (15) | Vehicle tax rate. Format is dependent on value of VhclFlag. |
| vhclflag | Char (2) | Vehicle Flag rate format. |
| | | P: Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) Example: P, F, M |
| inlandmrn | Char (15) | Inland Marine tax rate. Format is dependent on value of InlandFlag. |
| inlandflag | Char (2) | Inland Marine Flag rate format |
| | | P: Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) Example: P, F, M |
| health | Char (15) | Health Tax Rate. Format is dependent on value of HealthFlag |

| Field Name | Field Type | Description |
|-----------------|------------|--|
| healthflag | Char (10) | Health Flag rate format. |
| | | Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) Example: P, F, M |
| life | Char (15) | Life Tax rate. Format is dependent on value of LifeFlag |
| lifeflag | Char (10) | Life Flag rate format. |
| | | P: Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) Example: P, F, M |
| other | Char (15) | Other Tax rate. Format is dependent on value of OtherFlag |
| otherflag | Char (10) | Other Flag rate format |
| | | P: Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) Example: P, F, M |
| mintax | Char (15) | Minimum Tax rate. Format is dependent on value of MinTaxFlag |
| mintaxflag | Char (10) | Minimum Tax Flag rate format. |
| | | P: Percentage (10% represented as 0.1000) |
| | | F: Flat Fee |
| | | M: Multiple (3% or 7% represented as 0.0300; 0.0700) Example: P, F, M |
| multiplerecords | Char (1) | Multiple tax records found |
| | | True/false indicator of whether multiple tax records were found for this location. |
| | | |

Property Fire Protection

GeoEnrichment Property Fire Risk is built upon the Fire Station data bundle. All of the attribute categories from Fire Station bundle are assigned to each location from the Address Fabric. Users with a pbKey[™] can quickly integrate property fire risk values into their processing. Additionally, driving time and distance to the three closest fire station by distance and time are provided. This dataset can be used to determine customized property fire protection scores. Additional information in this dataset includes:

- Fire hydrant coverage for properties in municipal areas
- · AM, PM and off-peak drive times
- Driving distance to the three closest fire stations

Property Fire Protection Data Fields

| Field Name | Туре | Description |
|----------------------|---------------------|---|
| pbkey | Char(12) | A unique identifier |
| place_code | Char(12) | Incorporated place ID. Value will be NULL if address is located in an unincorporated place. |
| place_name | Char(40) | Incorporated place name. Value will be NULL if address is located in an unincorporated place. |
| fs1_department_id | Integer | Fire department ID of first closest fire station. |
| fs1_department_type | Char(20) | Department type for first closest fire station. |
| fs1_station_id | Integer | Station ID of first closest fire station. |
| fs1_drivetime_ampeak | Double Precision | Driving time in minutes from first closest fire station during peak AM time. |
| fs1_drivetime_pmpeak | Double Precision | Driving time in minutes from first closest fire station during peak PM time. |

| Field Name | Туре | Description |
|-----------------------|---------------------|--|
| fs1_drivetime_offpeak | Double Precision | Driving time in minutes from first closest fire station during off-peak time. |
| fs1_drivetime_night | Double Precision | Driving time from first closest fire station at night. |
| fs1_drivedistance | Double Precision | Distance in miles from first closest fire station. |
| fs2_department_id | Integer | Fire department ID of second closest fire station. |
| fs2_department_type | Char(20) | Department type for second closest fire station. |
| fs2_station_id | Integer | Station ID of second closest fire station. |
| fs2_drivetime_ampeak | Double Precision | Driving time in minutes from second closest fire station during peak AM time. |
| fs2_drivetime_pmpeak | Double Precision | Driving time in minutes from second closest fire station during peak PM time. |
| fs2_drivetime_offpeak | Double Precision | Driving time in minutes from second closest fire station during off-peak time. |
| fs2_drivetime_night | Double Precision | Driving time from second closest fire station at night. |
| fs2_drivedistance | Double Precision | Distance in miles from second closest fire station. |
| fs3_department_id | Integer | Fire department ID of third closest fire station. |
| fs3_department_type | Char(20) | Department type for third closest fire station. |
| fs3_station_id | Integer | Station ID of third closest fire station. |
| fs3_drivetime_ampeak | Double Precision | Driving time in minutes from third closest fire station during peak AM time. |
| fs3_drivetime_pmpeak | Double Precision | Driving time in minutes from third closest fire station during peak PM time. |

| Field Name | Туре | Description |
|-----------------------|---------------------|---|
| fs3_drivetime_offpeak | Double Precision | Driving time in minutes from third closest fire station during off-peak time. |
| fs3_drivetime_night | Double Precision | Driving time from third closest fire station at night. |
| fs3_drivedistance | Double Precision | Distance in miles from third closest fire station. |
| nearest_water_body | Double Precision | Distance (in feet) between location and nearest body of water. |

Wildfire Risk

GeoEnrichment Wildfire Risk is built upon the FireRisk Pro data bundle. All of the attribute categories from FireRisk Pro are assigned to locations from the Address Fabric. Users with a pbKey(tm) can quickly integrate whildfire risk values into their processing. Information from mountain pine beetle kill areas is included in this dataset, as are burn perimeters from recent wildfires that have not yet been incorporated into FireRisk Pro. GeoEnrichment Wildfire Risk delivers all the elements of FireRisk Pro without the need for any GIS processing.

Wildfire Risk Data Fields

| Field Name | Field Type | Description |
|----------------|------------|--|
| pbkey | Char(12) | A unique identifier |
| fire_refid | Integer | Unique reference value for data records Note: Refld is not a static reference between product releases |
| fire_statecode | Char (2) | State abbreviation |
| fire_fipscode | Integer | Federal Information Processing Standard (FIPS) state code |

| Char (2) | IF = Interface, IM = Intermix, WL = Wildland |
|-----------|---|
| Integer | Overall risk rating to reflect the predicted fire behavior and likelihood of ignition. |
| | Scale: 0 = Low Risk, 49 = High Risk. Refer Risk Data Suite Product Guide for important details on how to use this value for different values of RISKTYPE (such as Interface versus Intermix and Wildland). The RISK50 rating should always be used in conjunction with the RISKTYPE to understand the specific hazard(s). |
| Integer | Fireshed identifier. Unique reference value when used with StateCode and RiskType |
| | Note: FireShedId is not a static reference between product releases |
| Char (10) | Descriptive Risk category. Scale: Smoke Risk, Low, Moderate, High, Very High |
| Integer | Type of threat present in this area |
| | Scale: 0 = Flame Impingement/Embers/Smoke, 1 = Embers/Smoke, 2 = Smoke. Valid when RISKTYPE = IF |
| Integer | Likelihood of future wildfires based on simulation |
| | Scale: 0 = Least Likely, 49 = Most likely. Valid when RISKTYPE = IM |
| Integer | Distance to nearest fire station to reflect probability of a successful wildfire suppression or structure protection effort |
| | Scale: 0 = Closer to Fire Station, 49 = Farther from Fire Station. Valid when RISKTYPE = IM |
| Char (10) | Effect related to the continuity of burnable area (roads, bare ground, etc.) which may reduce wildfire severity |
| | Scale: Greatest mitigating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| Integer | Likelihood of future wildfires based on where they have occurred in the past |
| | Scale: 0 = Least Likely, 49 = Most Likely. Valid when RISKTYPE = IM |
| - | Integer Integer Char (10) Integer Integer Integer Char (10) |

| Field Name | Field Type | Description |
|-----------------|------------|--|
| fire_im_severe | Integer | Severity of fire behavior based on topography (slope, aspect and elevation), prevailing weather patterns (based on weather readings at nation-wide stations) and the fuel type present (40 different subsets of grass, shrub and timber vegetation types) |
| | | Scale: 0 = Lowest Severity, 49 = Highest Severity. Valid when RISKTYPE = IM |
| fire_im_adjmnt | Integer | Intermix risk adjustment due to weighted effect of aspect, crown fire, evc, foehn, golfcourse, roaddist, slope and waterdist values |
| | | Scale: 0 = Greatest Mitigating Effect, 49 = Greatest Aggravating Effect. Valid when RISKTYPE = IM. |
| fire_im_aspect | Char(10) | Moisture drying effect relative to sun and topological slope |
| | | Scale: Greatest mitigating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| fire_im_crown | Char(10) | Crown fire effect |
| | | Scale: Least aggravating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| fire_im_vegcvr | Char(10) | Vegetation cover effect |
| | | Scale: Greatest mitigating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| fire_im_foehn | Char (10) | Warm dry wind effect |
| | | Scale: Least aggravating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| fire_im_golfcrs | Char (10) | Irrigated golf course effect |
| | | Scale: Greatest mitigating effect (Low) to least mitigating effect (High). Valid when RISKTYPE = IM |
| fire_im_roadist | Char (10) | Impact of distance to nearest road on evacuation and fire suppression efforts. Scale: Greatest mitigating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| fire_im_slope | Char (10) | Slope fire suppression effect |
| | | Scale: Greatest mitigating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |

| Field Name | Field Type | Description |
|------------------|------------|---|
| fire_im_water | Char (10) | Availability of water sources |
| | | Scale: Greatest mitigating effect (Low) to greatest aggravating effect (High). Valid when RISKTYPE = IM |
| fire_wl_freq | Integer | Likelihood of future wildfires based on simulation |
| | | Scale: 0 = Least Likely, 49 = Most Likely. Valid when RISKTYPE = WL |
| fire_wl_fsprox | Integer | Impact of distance to nearest fire station on the probability of successful fire suppression or structure protection efforts. |
| | | Scale: 0 = Closer to Fire Station, 49 = Farther from Fire Station. Valid when RISKTYPE = WL |
| fire_wl_nonburn | Char (10) | Effect related to the continuity of burnable area (roads, bare ground, snow and ice, etc.) which may reduce wildfire severity. Captures coarser-scale interruptions in fuels than IM_VEGCVR component Scale: Least mitigating (Low) to greatest mitigating (High). Valid when RISKTYPE = WL |
| fire_wl_pstfire | Integer | Likelihood of future wildfires based on where they have occurred in the past |
| | | Scale: 0 = least likely, 49 = most likely. Valid when RISKTYPE = WL |
| fire_wl_severe | Integer | Severity of fire behavior based on topography (slope, aspect and elevation), prevailing weather patterns (based on weather readings at nation-wide stations) and the fuel type present (40 different subsets of grass, shrub and timber vegetation types) |
| | | Scale: 0 = Lowest Severity, 49 = Highest Severity. Valid when RISKTYPE = WL |
| fire_beetle_flag | Char (1) | Indicates the presence of Mountain Pine Beetle (MPB) activity between 1997 and 2012. This information can be used as a general indicator of MPB presence but does not provide information about its pervasiveness or impact on fuel profile. |
| fire_fp_acres | Float | Calculated acreage inside of the fire perimeter |
| fire_fp_agency | Char (15) | Agency responsible for managing the fire |
| | | |

| Field Name | Field Type | Description |
|----------------|------------|---|
| fire_fp_year | Char (4) | Year the fire started |
| fire_fp_firenm | Char (50) | Name of the fire |
| fire_fp_date | Date | Date the ignition occurred |
| fire_dist_wui | Double | Distance to wildland urban interface (WUI). |
| fire_dist_high | Double | Distance to the closest high location RiskDesc |
| fire_dist_vh | Double | Distance to the closest very high location RiskDesc |
| | | |

Notices

[©] 2019 Pitney Bowes. All rights reserved. MapInfo and Group 1 Software are trademarks of Pitney Bowes Software Inc. All other marks and trademarks are property of their respective holders.

USPS[®] Notices

Pitney Bowes Inc. holds a non-exclusive license to publish and sell ZIP + 4[®] databases on optical and magnetic media. The following trademarks are owned by the United States Postal Service: CASS, CASS Certified, DPV, eLOT, FASTforward, First-Class Mail, Intelligent Mail, LACS^{Link}, NCOA^{Link}, PAVE, PLANET Code, Postal Service, POSTNET, Post Office, RDI, Suite^{Link}, United States Postal Service, Standard Mail, United States Post Office, USPS, ZIP Code, and ZIP + 4. This list is not exhaustive of the trademarks belonging to the Postal Service.

Pitney Bowes Inc. is a non-exclusive licensee of USPS[®] for NCOA^{Link®} processing.

Prices for Pitney Bowes Software's products, options, and services are not established, controlled, or approved by USPS[®] or United States Government. When utilizing RDI[™] data to determine parcel-shipping costs, the business decision on which parcel delivery company to use is not made by the USPS[®] or United States Government.

Data Provider and Related Notices

Data Products contained on this media and used within Pitney Bowes Software applications are protected by various trademarks and by one or more of the following copyrights:

[©] Copyright United States Postal Service. All rights reserved.

© 2014 TomTom. All rights reserved. TomTom and the TomTom logo are registered trademarks of TomTom N.V.

© 2016 HERE

Fuente: INEGI (Instituto Nacional de Estadística y Geografía)

Based upon electronic data [©] National Land Survey Sweden.

© Copyright United States Census Bureau

[©] Copyright Nova Marketing Group, Inc.

Portions of this program are [©] Copyright 1993-2007 by Nova Marketing Group Inc. All Rights Reserved

© Copyright Second Decimal, LLC

© Copyright Canada Post Corporation

This CD-ROM contains data from a compilation in which Canada Post Corporation is the copyright owner.

© 2007 Claritas, Inc.

The Geocode Address World data set contains data licensed from the GeoNames Project (www.geonames.org) provided under the Creative Commons Attribution License ("Attribution License") located at http://creativecommons.org/licenses/by/3.0/legalcode. Your use of the

GeoNames data (described in the Spectrum[™] Technology Platform User Manual) is governed by the terms of the Attribution License, and any conflict between your agreement with Pitney Bowes Software, Inc. and the Attribution License will be resolved in favor of the Attribution License solely as it relates to your use of the GeoNames data.

Getting Support

If you have any questions or concerns, you may contact our support or fulfillment team directly by calling and emailing on the below mentioned contact details:

Data Support: 800.367.6950

Software Support: 800.762.5158

Email: software.support@pb.com

Email: pbs_fulfillment@pb.com, for any fulfillment related issue



3001 Summer Street Stamford CT 06926-0700 USA

www.pitneybowes.com

© 2019 Pitney Bowes Software Inc. All rights reserved