


Introducing
the
RISCAuthority INFORMER database
Webinar #2



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RISK INSIGHT, STRATEGY AND CONTROL AUTHORITY
Reducing insurable risk through research, advice and best practice


Objective

To provide insurance relevant information at every one of the UK's 1.8 million postcodes


- within the confines of the postcode boundaries
- within appropriate proximity distances of postcode centroids

To assist with:

- Risk control
- Pricing
- Loss analysis



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What data gets in?

Any dataset of sufficient quality that:

- Is known to be important to insurers (i.e. Flood)
- Has a remote chance of being important one day (EV charge points)
- Is requested by insurers and is obtainable (i.e. Football stadia)



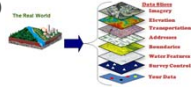
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Analysis Method

GIS – Geographic Information System

- Point and polygon datasets from sundry sources uploaded to FPA's powerful GIS system onto a map of the UK using various locational referencing systems, including:
 - Postcodes (accuracy postcode centroids)
 - Latitude / Longitude (accuracy 1 metre)
 - Ordnance Survey co-ordinates (1 metre)
 - Eastings / Northings
- Choice of co-ordinate system depends upon information format



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Challenges


UK Post coding system

- Postcode boundary areas are decided upon by number of post office letter drop off points (typically 17). They therefore vary in size and shape greatly (large in the countryside, very small in cities)
- Vertical Streets. The post coding system is 3-dimensional – a tower block may have different postcodes every 3 floors
- Cleanliness of data – mismatches between Postcode Centroid Point data and Postcode boundary area data / use of PO Box (hundreds on a small footprint)

Computing

- Some datasets are very large and require huge computing power and lots of time (7 to 27 hours not untypical)

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Data types - Points

Point data (1-Dimensional)

- UK Crime events
- Road traffic accidents
- Mining activity
- COMAH sites
- Heritage listed properties
- Earthquake epicentre
- Football stadia
- Schools
- Social Housing
- MetOffice weather data (Grid)
- F&RS Response

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Data types – Polygons & Lines

Polygon data (2-Dimensional)

- Fire Authority Boundaries
- Police Authority Boundaries
- Local geography and infrastructure (Motorway, Rail Track, Rail Station, River, Canal, Lake)
- Risk of Flooding from Rivers and Seas
- Flood Zone and Warning Areas
- Water Source Protection Zones
- Landfill Sites (Current & Historic)
- National Grid major electricity and gas infrastructure

Water Source Protection Zones



Processing

Data sets placed onto the GIS are encapsulated by a number of methods:

- Point data COUNT within PC Polygon i.e. crime types / school types
- Point data Highest or Lowest Value in PC Polygon i.e. Weather
- Point data BOOLEAN within PC Polygon i.e. Mining Activity / COMAH
- Point data COUNT within Proximity area of Postcode centroid i.e. crime
- Polygon data INTERSECTION with Postcode Polygon i.e. Flood



Inputs & Outputs (Example Postcode: Swan Theatre, Stratford-upon-Avon)

- Inputs: 2 simple fields – Postcode & Occupancy
- Outputs: Selectable fields and Statistical analysis

Please enter a Postcode (with spaces) and press 'Get PDF' then open or save the document.

Enter Postcode:

Select Occupancy (Optional):

* Selecting an occupancy will append the FPA Business Sector Risk Review Report to your PDF

Please select fields to include in your customised report:

1. Postcode Context <input checked="" type="checkbox"/>	9. Heritage <input checked="" type="checkbox"/>	15. Index of Deprivation <input checked="" type="checkbox"/>
2. Infrastructure <input checked="" type="checkbox"/>	10. Earthquake <input checked="" type="checkbox"/>	16. DATASET STATISTICAL ANALYSIS (8 pages) <input type="checkbox"/>
3. Crime <input checked="" type="checkbox"/>	11. Banking <input checked="" type="checkbox"/>	
4. Traffic accidents <input checked="" type="checkbox"/>	12. Built Environment <input checked="" type="checkbox"/>	
5. Flood <input checked="" type="checkbox"/>	13. Weather <input checked="" type="checkbox"/>	
6. Environmental & Conservation Protection <input checked="" type="checkbox"/>	14. Fire Service Intervention, resource and policy <input checked="" type="checkbox"/>	
7. Mining, Landfill & COMAH sites <input checked="" type="checkbox"/>		
8. Power Grid <input checked="" type="checkbox"/>		

RISCAuthority INFORMER database

Report Generation Date: 04/12/2015
Version: 2015/December



This data is used at the enquirer's own risk. FPA and RISCAuthority accept no responsibility for losses arising from the use of this data which should be used for the 'prompting of further investigation' rather than the execution of direct actions. Particularly where postcode areas are large, identified risk challenges may be quite remote from the property under consideration. Understanding of the context of the presented data requires cross referencing with the DATASET STATISTICAL ANALYSIS which may be optionally printed from the front end selector tool (Option 16).

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POSTCODE CONTEXT				CV37 7LS											
Demographic Data For Postcode															
In Country		England		In County		Warwickshire									
In Fire Authority		Warwickshire		In Police Authority		Warwickshire									
Postal delivery points in postcode			Postcode area	Vertical Streets (Normally associated with tall buildings)											
Total	Residential	Commercial	PO Box	km2	Is vertical street?		No Postcodes at same point								
8	4	4	0	0.047	No		1								
INFRASTRUCTURE															
Local Geography & Infrastructure in Postcode (UK)															
Infrastructure	Motorway	Railbank (as N)	Rail Station (as S)	River	Canal	Lake	Sea/Bay Front								
In Postcode	No	No	No	Yes	Yes	No	No								
1km	No	No	No	Yes	Yes	No	No								
CRIME															
Crime Incident Count in Postcode & Proximity of 1km & 2km (2013-2014 dataset - England, Wales & NI only)															
	PC	1km	2km	PC	1km	2km	PC	1km	2km						
Anti-social Behaviour	25	1027	1887	Drug Offences	0	34	68	Public Disorder & Weapons	0	10	16	Theft from the person	1	13	22
Bike Theft	5	91	141	Other Crime	0	22	37	Public Order	1	35	52	Vehicle Crime	3	171	366
Burglary	3	117	224	Other Theft	14	386	586	Robbery	0	5	15	Violent & Sexual Offences	5	200	337
Criminal Damage & Arson	2	201	355	Possession of Weapons	0	6	11	Shoplifting	0	288	505	Violent Crime	0	36	60

TRAFFIC ACCIDENTS												
Road Traffic Accident Severity Count in Postcode & Proximity of 1km & 2km (2005 - 2013 dataset - GB)												
	PC 1km		2km		PC 1km		2km		PC 1km		2km	
Killed	0	0	1	Serious	1	44	77	Slight	0	224	332	
FLOOD												
Environment Agency Risk of Flooding from Rivers & Seas Touching Postcode (England Only)												
High (1.30/year)	Yes	Medium (1.35-1.100/year)	Yes	Low (1.100-1.1000/year)	Yes	Very Low (<1.1000/year)	No	Insurance Risk	Yes			
Environment Agency Flood Zones Touching Postcode (England Only)												
Flood Alert Area	Yes	Flood Warning Area	Yes	Flood Risk Area	No	Historic Flood Map	Yes	Recorded Flood Outlines	Yes			
ENVIRONMENTAL & CONSERVATION PROTECTION												
EA Water Source Protection Zones (SPZs) Touching Postcode (England & Wales Only)												
Zone 1	No	Zone 2	No	Zone 3	No	Zone 4	No					
Environmentally Sensitive & Conservation Areas touching Postcode (England Only)												
Ancient Woodlands	No	Environmentally Sensitive Area	No	Potential Special Protection Area	No	Special Area of Conservation	No					
Area of Outstanding Natural Beauty	No	Local Nature Reserve	No	Sensitive Area - Bathing Waters	No	Special Protection Area	No					
Bathing Water Catchment Area	No	National Park	No	Sensitive Area - Eutrophic Lakes	No	Site of Special Scientific Interest	No					
Conservation Scheme Agreement	No	National Nature Reserve	No	Sensitive Area - Nitrate River	No	World Heritage Site	No					

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MINING, LANDFILL & COMAH											
Proximity [1km] to Mine Activity (UK)											
Coal Mine Methane Vent	No	Hydrocarbon Fields	No	Wells	No						
Environment Agency Landfill and Mining Waste Sites touching Postcode (England & Wales Only)											
Authorised Landfill Site (Current)	No	Historic Landfill Site (Closed)	No	Closed Mining Waste Facility	No						
Proximity to COMAH sites (England, Wales & Scotland Only), and Petrol Stations (UK)											
PC 1km 2km			PC 1km 2km			PC 1km 2km					
Top Tier COMAH site	No	No	No	Lower Tier COMAH Site	No	No	No	Petrol Stations	No	Yes	Yes
POWER GRID											
National Grid Installations in Postcode (England & Wales, Gas Pipe only for Scotland)											
Electricity Supply					Gas Supply						
Sub-Station Site	No	O/H Powerline	No	Underground Cable	No	Pylon Count	0	Gas Site	No	Gas Pipe	No
Nuclear Power Station	No	Postcode	No	1km	No	5km	No	10km	No	20km	No
HERITAGE											
Heritage Listed Properties in Postcode (UK)											
Grade I/A	1	Grade 2/B+	2	Grade 2/B	0	Listed but Grade Unknown	0				
EARTHQUAKE											
Proximity to UK Earthquake Epicentre (UK)											
Area				Richter Local Magnitude Range							
				<1.0		>1.0<2.0		>2.0<3.0		>3.0	
Count in Postcode	0		0		0		0		0		
Count within 1km	0		0		0		0		0		
Count within 5km	0		0		0		0		0		
Count within 10km	0		0		0		0		0		

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BANKING										
Banking Infrastructure Count in Postcode & Proximity of 1km & 2km (UK)										
Type	PC 1km		2km		Type	PC 1km		2km		
Banks	0	7	7	Building Societies	0	2	2			
Post Office	0	2	3	ATMs	0	10	13			
BUILT ENVIRONMENT										
Proximity to Football Stadia (GB)										
Count in Postcode	0	Count within 1km	0	Count within 5km	0	Count within 10km	0			
Proximity to Schools (England & Wales Only)										
Type	Nursery	Primary	Secondary	Sixth & FE College	All-Through	Independent	University	Special	Unknown	
In Postcode	0	0	0	0	0	0	0	0	0	
1km	0	3	1	0	0	1	0	0	0	
5km	0	8	3	1	0	2	0	1	0	
Social Housing in Postcode (England Only)										
Bungalow	0	Flat	0	House	0	Maisonette	0	Other	0	
Unknown	0									
Proximity to Civil Government Buildings (GB)										
Type	Gov. Depts	Gov. Offices	Legal & Prosecution	Finance & Revenue	Commissions & Agencies	Civil MoD				
In Postcode	0	0	0	0	0	0				
1km	0	0	0	1	0	0				
5km	3	0	0	2	0	0				

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WEATHER					
MetOffice Thermal & Precipitation Long Term Statistics (UK)					
Variable	Spring (March to May)	Summer (June to August)	Autumn (September to November)	Winter (December to February)	
Mean Days Rainfall<1mm per month	10.5	8.7	9.5	10.6	
Mean Days Rainfall<10mm per month	0.8	1.5	1.2	0.9	
Mean Rainfall per month (mm)	46.2	55.9	49.8	49.0	
Mean Days Ground frost per month	11.9	0.7	7.5	18.2	
Maximum Temperature in period (C)	16.1	21.5	18.3	7.2	
Mean Temperature in period (C)	8.2	15.4	10.1	3.8	
Minimum Temperature in period (C)	1.6	9.0	2.9	0.4	

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FIRE SERVICE INTERVENTION, WATER SUPPLIES AND POLICY									
Fire & Rescue Service Appliance delivery to Postcode using National Road Speed Limits (UK)									
Minimum number of the appliances provided for CV37 7LS in a 24 hour time period where the work hours are 09:00 - 17:00.									
Minutes (Maximum Time)	All appliances (inc. Retained/Mobilisation delay)				Immediate appliance mobilisation only (crew in station)				
	Work hours		Out of work hours		Work hours		Out of work hours		
	Number	Probability%	Number	Probability%	Number	Probability%	Number	Probability%	
10	2	62.4	2	62.4	1	96.0	1	96.0	
20	10	6.4	10	6.4	4	94.9	4	94.9	
30	35	0.1	33	0.1	20	44.2	17	50.0	
First High Volume Pump provision (mm:ss)	08:01			* Mobilisation delay not included in time					
First Aerial Appliance (Tall Ladder) provision (mm:ss)	21:15			* Mobilisation delay not included in time					
*assumes all appliances are available for deployment with no impedances en-route									
Minimum number of fire appliances provided for CV37 7LS:									
Minutes (Maximum Time)	All appliances (inc. Retained/Mobilisation delay)				Immediate appliance mobilisation only (crew in station)				
	PEAK TRAFFIC (7-9am & 4-7pm)		OFF-PEAK/NIGHT (7pm-7am)		PEAK TRAFFIC (7-9am & 4-7pm)		OFF-PEAK/NIGHT (7pm-7am)		
	Number	Probability%	Number	Probability%	Number	Probability%	Number	Probability%	
10	1	96.0	1	96.0	1	96.0	1	96.0	
20	3	40.6	5	25.3	1	96.0	2	52.2	
30	14	2.5	18	1.4	6	78.3	9	69.3	
First High Volume Pump provision (mm:ss)	10:43			* Mobilisation delay not included in time					
First Aerial Appliance (Tall Ladder) provision (mm:ss)	29:46			* Mobilisation delay not included in time					
*assumes all appliances are available for deployment with no impedances en-route									

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Probabilistic Fire & Rescue Service Appliance delivery to Postcode using Traffic De-Rated Road Speeds (UK) during Peak AM time period													
Appliance Order	Source Station	Crewing Regime	Arrival mm:ss	Appliance Delivery %									
				1	2	3	4	5	6	7	8	9	10
1	Stafford-upon-Avon	In-Station	07:43	96	-	-	-	-	-	-	-	-	-
2	Stafford-upon-Avon	Retained	10:43	98.6	62.4	-	-	-	-	-	-	-	-
3	Walesbourne	Retained	16:43	99.5	85.9	40.6	-	-	-	-	-	-	-
4	Alcester	In-Station	20:43	100	99	84.1	38.9	-	-	-	-	-	-
5	Bilford	Retained	20:53	100	99.6	93.8	68.3	25.3	-	-	-	-	-
6	Shipston-on-Stour	Retained	23:15	100	99.9	97.6	84.9	53.3	16.5	-	-	-	-
7	Henley-in-Arden	Retained	23:44	100	100	99.1	93.1	73.8	40.4	10.7	-	-	-
8	Pebworth	Retained	23:48	100	100	99.6	97	86.4	62.1	30	7	-	-
9	Leamington Spa	In-Station	25:41	100	100	100	99.5	96.6	85.4	60.8	29.1	6.7	-
10	Leamington Spa	In-Station	25:41	100	100	100	99.4	96.1	84.4	59.5	28.2	6.4	-
11	Gaydon	In-Station	27:38	100	100	100	100	99.9	99.3	95.6	83.4	58.3	27.3
12	Kenilworth	Retained	29:17	100	100	100	100	99.7	98	91.4	74.6	47.4	-
13	Evesham	In-Station	29:28	100	100	100	100	100	99.6	97.7	90.7	73.5	-
14	Chipping Camden	Retained	29:38	100	100	100	100	100	99.8	99	95.3	84.7	-
15	Canley	In-Station	30:03	100	100	100	100	100	100	99.8	98.8	94.9	-

Table shows how the probability of Appliance Delivery at a given response weight improves with time as more Source Station options become available
* assumes appliance availability of 96% whilst 'In-Station' (Whole time) crewed, and 65% whilst 'Retained' crewed
* 'Retained' appliance availability can vary greatly between fire authorities and stations

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Fire Fighting water provision at Postcode (Hydrant count at diameter)

0-100mm	0	101-200mm	1	201+mm	0	Diameter unknown	0
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*Dataset limited to those WA's and FRS that have supplied data

Automatic Fire Alarm Response Policy for Warwickshire (2015)

MONDAY - FRIDAY											
CSR		CHR		HCARC		RID		RMO			
Commercial Standard Risk		Commercial High Risk		Healthcare & Residential Care		Residential Individual Dwellings		Residential Multiple Occupants			
Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	Day	Night
3	3	3	3	3	3	3	3	3	3	3	3

WEEKEND											
CSR		CHR		HCARC		RID		RMO			
Commercial Standard Risk		Commercial High Risk		Healthcare & Residential Care		Residential Individual Dwellings		Residential Multiple Occupants			
Day	Night	Day	Night	Day	Night	Day	Night	Day	Night	Day	Night
3	3	3	3	3	3	3	3	3	3	3	3

Number of FALSE Alarms per year (2014/2015) **1179**

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INDICES OF DEPRIVATION (England)
Rank of English LSOA area where 1 is the most deprived and 32844 is the least deprived

Lower Layer Super Output Area (LSOA) Region Code in which postcode centroid resides **E01091225**

Index of Multiple Deprivation	Income	Employment	Education Skills and Training	Health deprivation and Disability	Crime	Barriers to Housing & Social Services	Living Environment	Income Deprivation affecting Children	Income Deprivation affecting Older People
31664	31237	26676	31652	28855	23944	24998	25240	31229	31610

Scaled rank of English LSOA area where 1% is the most deprived and 100% is the least deprived.

Index of Multiple Deprivation	Income	Employment	Education Skills and Training	Health deprivation and Disability	Crime	Barriers to Housing & Social Services	Living Environment	Income Deprivation affecting Children	Income Deprivation affecting Older People
96	95	82	96	88	73	76	77	95	96

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Boolean Field Statistics
Comparison made across all Postcodes / areas of dataset
October 2015

This data allows the context of the Postcode data to be understood in terms of the entire population dataset.

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Vertical Streets in Postcode Area		National Grid Infrastructure touching Postcode Area	
Source	Date	Source	Date
HERE Premium Mapping Ltd	February 2015	National Grid	October 2015
Population of Postcodes	1,733,536	Population of Postcodes	1,686,752
Vertical Street (N/YES)	6.27	Substation (N/YES)	0.09
		DCM Power Line (N/YES)	0.82
		Underground Cable (N/YES)	0.44
		Sea Site (N/YES)	0.02
		Sea Pipe (N/YES)	0.95

Local Geography & Infrastructure touching Postcode Area		Nuclear Power Stations in Postcode or within PC centroid Area	
Source	Date	Source	Date
HERE Premium Mapping Ltd	February 2015	EdF via Geo Magic Portal	October 2015
Population of Postcodes	1,735,070	Population of Postcodes	1,686,752
Motorway (N/YES)	0.70	In Postcode (N/YES)	0.00
Rail Tracks (N/YES)	4.44	10km (N/YES)	0.00
Rail Station (N/YES)	0.21	5km (N/YES)	0.16
River (N/YES)	4.98	20km (N/YES)	1.61
Canal (N/YES)	0.83	100km (N/YES)	3.28
Lake (N/YES)	0.77		
Sea / Bay Front (N/YES)	0.96		

Local Geography & Infrastructure within 5km of Postcode centre

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Numerical Field Statistics
Comparison made across all Postcodes / areas of dataset
October 2015

This data allows the context of the Postcode data to be understood in terms of the entire population dataset.

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Postcode Delivery Points in Postcode

Population of area or postcode	Source	ForGIS Points Plus	Date	Q1 - 2015		
Minimum	Maximum	Median	Totals	Range	Mean	Mode
0	100	1.7	28,594,881	100	16	1
0	97	0	1,295,348	97	1	0
0	1	0	56,370	1	0	0
0	100	1.2	27,235,163	100	16	0

Postcode Area (km2)

Population of area or postcode	Source	ForGIS Points Plus	Date	Q1 - 2015		
Minimum	Maximum	Median	Totals	Range	Mean	Mode
0.001	404	0	756,906	401	0.150	0

CRIME in Postcode

Population of area or postcode	Source	Office for Nat. Statistics	Date	2013-2014		
Minimum	Maximum	Median	Totals	Range	Mean	Mode
0	915	0	5,271,253	915	3	0
0	114	0	266,637	114	0	0
0	59	0	980,030	59	1	0

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Business Sector Risk Review Reports

- Each on x1 A4 sheet
- 83 business Sectors
- Same categories as IRS
- Fire & Financial Stats on front
- Bespoke Risk Control advice on back
- Available from RISCAuthority website

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Entertainment and Culture fires account for 2.2% of all large loss fires. Fires involving Other Entertainment Venue account for 0.4% of all large loss fires and 16.4% of all Entertainment and Culture fires.

Causation	Accidental	Deliberate	Unknown
Entertainment and Culture	34%	41%	19%
Other Entertainment Venue	22%	56%	22%

Time of fire	Midnight - 6am	6am - midday	Midday - 6pm	6pm - midnight
Entertainment and Culture	48%	17%	6%	29%
Other Entertainment Venue	56%	11%	11%	22%

Impedances	Access	Acetylene	Inadequate water supply	Resources
Entertainment and Culture	43%	14%	29%	14%
Other Entertainment Venue				100%

7 Entertainment and Culture fires of 61 had impedances, 0 of these had more than one impedance. 1 Other Entertainment Venue fires of 10 had impedances, 0 of these had more than one impedance.

Cost of fire
Entertainment and Culture fires account for 1% of all large loss financial loss, with a mean average cost of £447,549 per fire. Other Entertainment Venue fires account for 15% of all Entertainment and Culture loss, with a mean average cost of £511,842 per fire.

Insurance component	Material damage	Business interruption	Contents	Resources	Machine and plant	Stock	Other
Entertainment and Culture	64%	16%	15%	1%	2%	1%	1%
Other Entertainment Venue	49%	29%	7%		9%	4%	3%

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And new data:

- Google Earth and Google Map views of postcode area
- Police Response
- IRS fire data (every FRS turn out)
- EV charge points
- Religious establishments
- Traveller sites
- Renewable energy sites
- Airports

Development suggestions to:

- RISCAuthority Intervention & Monitoring Group I&M@RISCAuthority.co.uk

Potential use of the data

Simple interpretation using single data source: i.e.

- Theft quite prevalent therefore take measures against theft
- Insurance Flood Risk therefore insure / price / control risk accordingly

Complex interpretation using multiple data sources: i.e.

- Burglary prevalent, little Social Housing, lots of Heritage Properties – this is probably an affluent area
- Anti-social behaviour prevalent, lots of Social Housing, Inner City location, Vertical Street address – this might be a poorer area possibly in a high rise block

Interpretation of own loss data and impacting factors: i.e.

- Location of Insurer Claims history in accordance with Football Stadia locations – if a relationship is found – use in future insuring tools

Update frequency

- Annual Update of reference POSTCODES
- Data - Annual:
 - Roads
 - Crime
 - Accident
 - Mining
 - COMAH sites
 - F&RS Response
- Data – As needs
 - Environment Agency & Weather
 - National Grid
 - Heritage
 - Stadia, Schools, Government Buildings, Social Housing, Met Office

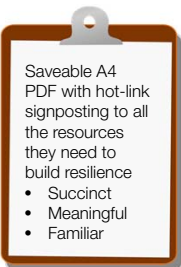
Educating & Tooling-Up the customer

INFORMER, in association with the RISCAuthority library can intelligently determine customer Risk Control needs. With limited tolerance for complexity everything must be:

- FREE
- Accessible
- Understandable & recognisable as relevant
- Intelligently delivered to minimise effort and encourage update



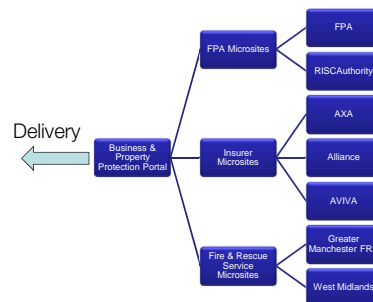
UK Business & Property Protection Portal



- Your business and location have been analysed and on the basis of the data we hold you are receiving this focussed, customised report:
 - FRS provision not meaningful in terms of time or weight of response to saving your business
 - Location on or near a flood plain
 - Particular type of crime is above average
 - Particular hazards associated with your business
 - BI loss prevalent
- MUST have – meeting mandation
- SHOULD have – on the basis of analysis
- COULD HAVE – additional recommendation

- Will deliver:
- FREE Documents, BCP Toolkits, Guides etc.
- Will recommend:
- Training, other documents, services etc.

Potential Micro-Site Exploitation



Thank you

Coming soon:

15th January 2016: Updates to the LPC Rules for Automatic Sprinkler Systems (Simon Bird)

12th February 2016: Security – Insurance appropriate CCTV systems (Mike Jay)

CII CPD awards under negotiation



Dr Jim Glockling
Technical Director
Fire Protection Association



RISK INSIGHT, STRATEGY AND CONTROL AUTHORITY
Reducing insurable risk through research, advice and best practice

