

To raise public and corporate awareness of natural hazard threats to property and life, MDS and its newest partner, Risk Frontiers, have launched two new street address based online services – a **Natural Hazard Risk Profile** application and a **Natural Hazards Risk Web Service** – that summarise natural hazard threats to individual Australian properties. Profiles provide scientific information relevant to bushfire, earthquake, hailstorm, tropical cyclone, and, where available, riverine flood. They also provide a ranking of the relative threat by peril along with other contextual information such as elevation above mean sea level, aspect and distance from the shoreline.

While no substitute for a property inspection, we expect these Profiles to become a standard part of the due diligence in property transactions. The Profiles will also aid mortgage providers and insurers to make risk-informed decisions and help emergency managers better allocate and manage resources.

MDS' Risk Frontiers Natural Hazard Risk Profile Application reports can be accessed at (www.mapds.com.au/solutions_risk_frontiers.aspx) using credit card payment transactions. This application allows a registered user to determine the risk rating for a property at a chosen street address. A user can enter a street address which is then validated in the **Risk Frontiers Natural Hazards Risk Rating** database to determine that address's exposure to bushfire, flood, earthquake, hailstorm and cyclone. The application then returns a report in PDF format which contains a table of risk ratings and a series of maps identifying the location of the property.

Institutional users can access the natural Hazards Risk Rating database as a subscription service via the **MDS' Risk Frontiers Natural Hazards Risk Web Service**.

The Web Service is a programmable web service hosted by MDS. It is used by enterprises and independent software developers to integrate individual street address risk rating data into software applications, business processes and mapping exposures.

Via the Natural Hazards Risk Web Service, a corporate user can determine the risk rating of a property or properties in real-time to determine whether or not to offer insurance or to inform premium pricing. This has great benefits for handling phone or web based inquiries from prospective customers, or assessing the risk of existing customer's properties.

The MDS Web Service:

- Enables cost-effective access to the Risk Frontiers Natural Hazards Risk Database.
- Delivers a cost-effective investment by removing the IT management burden.
- Enables ease-of-use for developers with any modern development environment and builds upon a standards-based programming model.
- Delivers a service level commitment with in excess of 99.0 percent uptime.
- Using Natural Hazards Risk Rating information can provide input to in-house GIS applications for the mapping of, for example, Portfolio Risks;

Perils considered are:

Bushfire - Bushfire risk ratings based on the distance to the nearest area of extensive bushland. Distance from bushland is demonstrably the most important factor in determining fire risk.

Riverine Flood - Flood risk ratings for 1.3 million addresses on the eastern seaboard of Australia. This rating is based on the return period of flooding at ground level and, where relevant, the depth of water above ground level for a 1-in-100 year flood is included.

Hail - Nationwide ratings of the hail threat to property based on recorded hailstone sizes and hailstorm frequency.

Earthquake - Nationwide earthquake hazard ratings based on peak ground acceleration for a 1-in-475 year event, the return period event currently specified in the Building Code of Australia for commercial buildings in order to maintain life safety. A soil zonation takes into account the affect of local soil conditions.

Tropical Cyclone - Wind risk ratings based on modelled peak gusts for a 1-in-100 year event and distance from the shoreline.

For each peril, the database gives a five-point hazard risk rating (5 being very high and 1 negligible) of the relative threat by peril along with elevation above mean sea level, aspect and distance from the shoreline.

ABOUT RISK FRONTIERS

Risk Frontiers is a world leader in quantitative natural hazards risk assessment. Natural hazards studied include bushfire, flood, hailstorm, earthquake, tropical cyclone, volcano and tsunamis. Through research into the likelihood and costs of natural disasters, Risk Frontiers aims to build safer communities, aid in the responsible management of natural hazard risks and assist the insurance industry in pricing catastrophe risks.

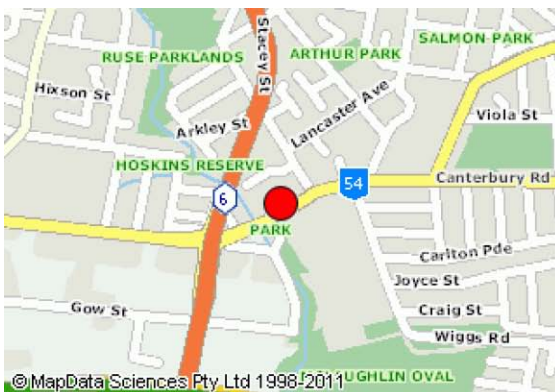
Risk Frontiers is an independent research organisation sponsored by insurance industry partners: Swiss Re, Australian Reinsurance Pool Corporation, IAG Insurance, QBE, Suncorp group, Aon Re, Benfield Australia and Guy Carpenter. For more information visit www.riskfrontiers.com

ABOUT MDS

MapData Sciences is a company specialising in the provision of digital mapping data, services and geocoding software. With offices in Sydney, Australia and Wellington, New Zealand, MDS has a dedicated team of GIS and software professionals who build and maintain digital mapping data products and host spatially enabled applications including Location Based Services, Demographic Analysis, Where's the Nearest, Travel Planning, Route Optimisation, Site Selection, as well as GIS consulting services and data development projects. MDS has an extensive list of clients involved in the banking, insurance, retail, franchise, travel, oil, transport, government and automotive sectors. For more information visit www.mapds.com

Address Information

Number XX
 Street CANTERBURY ROAD
 Suburb BANKSTOWN
 State NSW
 Postcode 2200
 Elevation 4m (ground level)
 Aspect South



Map extent 1.6x1.2km Map extent: 14x10km. Map Copyright © 2011, MapData Sciences Pty Ltd, PSMA

Address Risk Rating

	Risk Rating		Overall
Bushfire	Distance to Bushland (m)		1
	Greater Than 700m		
Flood	Average Recurrence Interval (year)	Water depth at 100-year ARI (m)	2
	ARI above 100 years	0	
Earthquake	Peak Ground Acceleration (g)	Soil Zonation	2
	0.06	4	
Hailstorm	Storm Zone		4
	4		
T. Cyclone	Distance to Shoreline (km)	Wind Zone	1
	3	above 980 hPa	

Indicative Risk Levels

1 Negligible
 2 Low
 3 Medium
 4 High
 5 Very High
 NA

Please visit our website for information on our other Web Services eg mapping and routing