FOR P&C UNDERWRITERS, ACTUARIES & RISK TEAMS

Underwriting *Suite*

$599

SUITE LICENSE

HOW TO GET YOUR VALUE FROM THE STATE WORKBOOK + REPORT

Convert public crime data into a defensible underwriting signal, compound-risk flags, and per-offense pricing bands.

§ ONE WORKBOOK · FIVE WAYS TO READ IT

§ What this unlocks for you

The Underwriting Suite gives your pricing and risk teams a clean, city-level crime signal that sits beside your existing perils. It won't set your rates — but it will show where reported property crime runs hot, where clearance rates are weak enough to change loss expectations, and where a single city stacks risk across multiple offense types. Every figure traces back to FBI NIBRS, so it survives a regulator's or reinsurer's question.

§ Your three headline sheets

01 / HEADLINE SHEET

Clearance Rates

Clearance % by city and offense, benchmarked to the national rate — a leading signal for recovery and repeat-loss exposure.

> EG ILLUSTRATIVE Motor-vehicle-theft clearance in [City] runs 8.1% vs. the 12.9% national mark. Low clearance means stolen vehicles rarely recovered — a signal to widen the comprehensive band.

02 / HEADLINE SHEET

Compound Risk

Flags cities carrying elevated rates across several offense categories at once, not just one headline crime.

> EG ILLUSTRATIVE [City] carries a COMPOUND RISK of 3 (burglary + larceny + MVT all above the state 75th percentile) — a stacked property-loss profile a single-peril lookup would miss.

03 / HEADLINE SHEET

Cities · per-offense per-100k

The 18 per-100K columns let you build offense-specific pricing bands instead of one blunt territory factor.

> EG ILLUSTRATIVE A burglary rate of 612 per 100k places [City] in your Band C (500–750); the neighbouring county seat at 289 lands in Band A.

§ Workflow recipe

01 Open the Cities sheet; isolate the per-100K columns for the offenses that map to your book (burglary, larceny, MVT, arson for property lines).

02 Rank your quoted territories by each per-100K column and cut them into three to five bands.

03 Pull the Clearance Rates sheet and flag any territory below the national clearance mark for that offense.

04 Cross-reference the COMPOUND RISK column to escalate cities that stack multiple elevated offenses.

05 Document the source in your rate filing or underwriting memo.

QUOTE IT LIKE THIS

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[City] burglary rate 612 per 100k (national 269); MVT clearance 8.1% vs 12.9% national.
Source: Safety Atlas (FBI NIBRS), safetyatlas.us
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§ What to watch out for

§ **A signal, not a rating factor**
This is a public-data input, not a filed rate variable — use it alongside your own loss experience and build bands from the raw per-100K columns, not the adjusted composite.

§ **Non-reporting agencies are excluded**
Cities served only by agencies that did not report to FBI NIBRS are left out entirely. A missing city means missing data — never read it as a safe town.

§ **Scores are population-adjusted**
The composite is scaled by a logarithmic population factor so small towns aren't unfairly penalized. Present it as a population-adjusted index, never as a raw crime count or rate.

§ **Coverage runs through 2024**
2024 is the most recent full year of FBI NIBRS data in this edition. Frame every figure as “latest available FBI data (through 2024)” rather than “this year.”