

# Executive Briefing Snapshot

Pre-season surge readiness signals for underwriting and exposure decisions

## Key Takeaways

What to know ahead of hurricane season

- Florida surge risk is highly local; estuaries, inlets, and barrier geometry can amplify impacts beyond coarse model views.
- Physics-consistent surge interpretation supports underwriting triage and internal model governance discussions.
- Delivered as decision-ready briefings, hazard grids, ZIP+4 scoring, and rapid post-event synthesis.

## Primary Outputs

What you receive

### Annual Surge Outlook

Concise PDF briefing with scenario-based risk interpretation.

### Hazard Grids (Selected Regions)

High-resolution surge depth and inundation layers with documentation.

### ZIP+4 Underwriting Score

Property-level surge triage signal for screening and segmentation.

### Post-Event Analysis

Rapid surge reconstruction and affected-zone identification after major events.

## Regional Focus Notes

Illustrative qualitative signals

- **Tampa Bay - Elevated**  
Complex inlets and estuary response
- **SW Florida - Moderate-High**  
Shallow shelf and coastal geometry
- **NE Florida - Moderate**  
River and tide interaction

Signals shown are examples for briefing preview only.

## Suggested Workflow

How teams typically use the briefing

### 1) Portfolio scan

Identify coastal concentrations and underwriting priorities.

### 2) Targeted review

Use hazard grids and ZIP+4 signals for screening and segmentation.

### 3) Governance support

Summarize assumptions for internal model review and discussions.

## Interested in a pilot or a pre-season surge briefing?

We typically respond within 1-2 business days. Sample preview - not a complete product.