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Next generation flood risk business impact analysis

Understanding the commercial impact

Poor business resilience increases the threat of disruption to operations and supply chains, creating infrastructure instability which can result in loss of productivity and lost revenue, placing businesses, employees, and communities in a distressed position.

For example, the Business Continuity Institute reported that as many as 40%-60% of SMEs are unable to reopen following a major incident. Using enriched data intelligence that complements underlying flood hazard data, D-Risk FloodBITM can refine the understanding of flood hazards to improve business sustainability and improve the customer interface of lenders.

£670million estimated annual direct damages to non-residential properties from all sources of flooding.

Introducing FloodBI[™]

Strengthening the synergy between lenders and businesses

D-Risk FloodBl™ is changing this by delivering an enhanced level of evaluation of the physical and operational vulnerability of businesses. It is set to revolutionise how commercial flood impact is assessed and strengthen the lender/borrower relationship, increasing confidence and trust.

By using advanced, next generation data analysis we provide quick and reliable flood impact ratings which support climate change business strategies, helping both parties to work together to understand how resilient a property and its assets are to a potential flood event. It also supports the criteria required by lenders to meet PRA and counterparty engagement.



An API driven service providing you with instant results about any commercial property in the UK

How does FloodBI™ work?

A powerful combination of market-leading, intelligent data from CLSQ and expertise from D-Risk allows us to identify the physical and transitional risk to property from flood using the D-Risk FloodBITM assessment rating.

This delivers a flexible graded Business Impact score of business resilience ranging from 'exceptional' through to 'very poor'. Identifying this score helps to enhance the relationship between lenders and businesses to understand the potential risk and how to mitigate it.