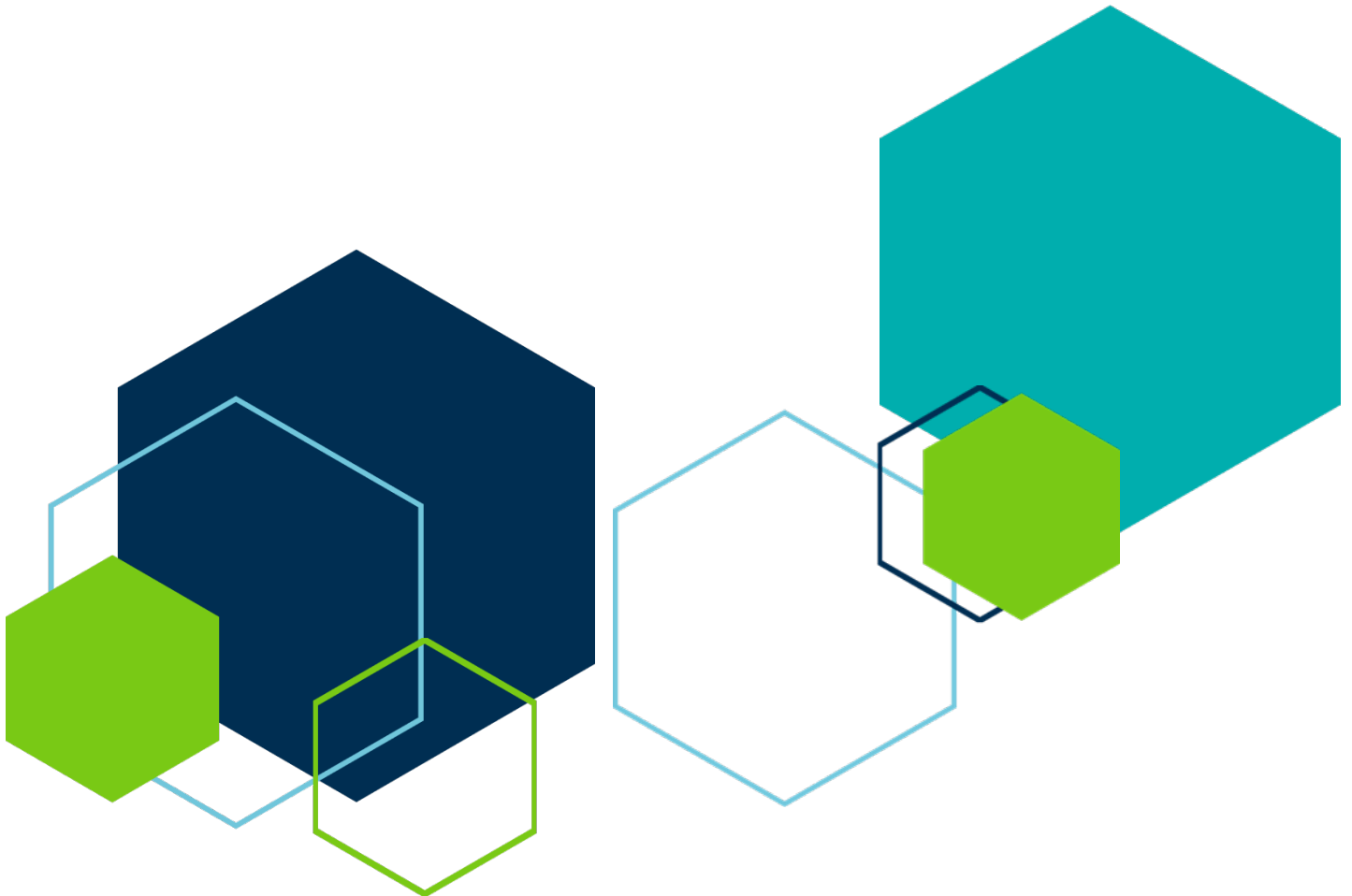


Property – Hazards and Perils API Reference

January 2023



**Property – Hazards and Perils
API Reference**



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POST services/property

The Fenris Digital Property – Hazards and Perils API quickly and accurately provides a targeted assessment of geographic risks for property policy underwriting. The categories covered by this service are:

- Climate
- Fire
- Costal
- Crime
- Flood
- Geology
- Man-made
- Weather
- Wildfire

In addition to the categories above, you can obtain information on insurance premium taxes in applicable states, such as Kentucky.

Endpoint

<https://api.fenrisd.com/services/property/v1/risks/search>

Request

This section describes the headers and request body for the Property – Hazards and Perils API.

Headers

Field	Type	Description
Content-Type	application/json	The body is in JSON format, using UTF-8 character encoding.
Authorization	Bearer <i><token></i>	The header includes a Bearer token for authentication.
Submission-Id	string	Passthrough field: A client-specified identifier used to tie back to client data or systems. If not supplied, uses an auto-generated field.

Sample headers

- Content-Type: application/json
- Authorization: Bearer *<token>*
- Submission-Id: abcd-efgh-ijkl

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Request body fields

Field	Type	Description
addressLine1	string	Required – Standard street and unit designator portion of an address
city	string	Required if no zipCode is present - City name: city or zipCode is required.
state	string	Required – Two-character state abbreviation
zipCode	string	Required if no city is present – Five-digit USPS® postal code

Sample request body

```
{  
  addressLine1:"123 Main St",  
  "city":"Anytown",  
  "state":"IA",  
  "zipCode":"54321"  
}
```

Response

This section outlines the responses returned for an address and ZIP Code by a call to POST SERVICES/PROPERTY.

Body

Field	Type	Description
status	string	Returns the status of the search: Usually, SUCCESS or NOT FOUND
requestId	string	Returns an Internally generated unique ID used for auditing and support
submissionId	string	Returns a client-supplied identifier that ties back to client data or systems: If not supplied, the API uses the requestId.

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Field	Type	Description
document	various	<ul style="list-style-type: none">• location – Provides basic information about the input location including Census block and municipality• climateRisk – Provides detail about the location's likelihood of being affected by climate-related events• coastalRisk – Provides detail about the location's likelihood of being affected by coastal circumstances, especially tropical storms. This does not include data on flooding from streams and rivers.• crimeRisk – Provides detail about crime and criminal activity near the location• fireRisk – Provides detail about the location's likelihood of being affected by fire events• floodRisk – Provides detail about the location's likelihood of being affected by flood events• geologyRisk – Provides detail about the location's likelihood of being affected by geological events, such as earthquakes• manMadeRisk – Provides detail about the location's likelihood of being affected by human-made risks, such as underground storage tanks or proximity to airports• weatherRisk – Provides detail about the location's likelihood of being affected by weather events, such as tornadoes, wind, or lightning. This does not include data on tropical storms.• wildfireRisk – Provides detail about the location's likelihood of being affected by wildfires• premiumTax – Provides details about the insurance premium taxes applicable to the location

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location

This section of the response returns information about the input location ([Request body fields](#)) submitted.

Field	Type	Description
municipality	string	Name of the municipality or place for the input location according to the US Census
placeCode	string	Census code for this place
placeType	string	Type of place (Incorporated, etc)
censusBlock	string	15-digit Census Block identifier. Returned as a string since leading zeroes are significant
stateName	string	Returns the full spelling of a state's name
countyName	string	Returns the county name for the input location
schoolDistrict	string	Returns the school district associated with the input location
elevationFeet	string	Returns the elevation, in feet, for the input location provided
slope	string	Returns the degree of incline for the property location provided
aspectDirection	string	Returns the compass direction for the slope above the property
texasTerritory	string	If the input location is in Texas, returns the two-digit Territory Code
texasName	string	If the input location is in Texas, returns the Territory name
floridaName	string	If the input location is in Florida, returns the Florida Territory name
googleMapsUrl	string	Returns the Google Maps URL containing the input address location

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climateRisk

This section of the response returns climate risk details for the input location ([Request body fields](#)) submitted.

Field	Type	Description
temperatureProfile	TemperatureProfile	Object that gives annual and seasonal data for the expected temperatures at this location
snowProfile	SnowProfile	Object that returns annual and seasonal data for the expected snowfall at this location
averageAnnualPrecipitationInches	double	Returns the average annual precipitation amount, in inches, for the subject address, with up to two decimal places
hardinessZone	string	Returns a USDA-determined area that encompasses a range of climate conditions describing plant growth and survival, for the subject address
hardinessZoneSegment	string	For the hardinessZone, returns "a" or "b," representing the segment of the zone to precisely target the subject address area
moldIndex	string	Returns the representative composite rating for the level of mold occurring in the subject address area
moldRisk	string	Returns the likelihood that the subject address would incur a mold issue, based on geographic and climatic conditions
frozenPipeIndex	string	Returns the representative composite rating for the level of freezing plumbing occurring in the subject address area
frozenPipeRisk	string	Returns the likelihood that the subject address would experience frozen plumbing pipes, based on geographic and climatic conditions
iceDamIndex	string	Returns the representative composite rating for the level of ice dam issues occurring in the subject address area

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Field	Type	Description
iceDamRisk	string	Returns the likelihood that the subject address would experience ice dams, based on geographic and climatic conditions

TemperatureProfile

The following table describes the information returned by the temperatureProfile field in climateRisk

Field	Type	Description
annualDaysLessThan0	double	Returns the likely number of below-zero-degrees Fahrenheit days that the subject address may experience in one year
annualDaysLessThan10	double	Returns the likely number of below-ten-degrees Fahrenheit days that the subject address may experience in one year
annualDaysLessThan20	double	Returns the likely number of below-20-degrees Fahrenheit days that the subject address may experience in one year
annualDaysMoreThan40	double	Returns the likely number of more-than-40-degrees Fahrenheit days that the subject address may experience in one year
annualDaysMoreThan50	double	Returns the likely number of more-than-50-degrees Fahrenheit days that the subject address may experience in one year
annualDaysMaxLessThan32	double	Returns the likely number of below-freezing days that the subject address may experience in one year
fallProfile	SeasonalTemperature Profile	Returns seasonal temperature ranges for the subject address/location
winterProfile		See SeasonalTemperatureProfile for details.
springProfile		

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Field	Type	Description
coolingDegreeDays	double	The number of cooling degree days for this location. One cooling degree day is the number of hours that the outside temperature is above 72 degrees Fahrenheit times the number of degrees above 72, divided by 24. It represents the expected air conditioning load on a location. (Reference - https://www.degreedays.net/introduction)
heatingDegreeDays	double	The number of heating degree days for this location. One heating degree day is the number of hours that the outside temperature is below 68 degrees Fahrenheit times the number of degrees below 68 degrees, divided by 24. It represents the expected heating load on a location. (Reference - https://www.degreedays.net/introduction)

SeasonalTemperatureProfile

The following table describes seasonal profile data returned as part of the temperatureProfile response.

Field	Type	Description
daysLessThan0	double	Provides the fall, winter, and spring temperature ranges for the subject address/location. See the Annual values in Temperature Profile for more information
daysLessThan10	double	
daysLessThan20	double	
daysMoreThan32	double	
diurnalRange	double	Provides the typical high- and low-temperature range that occurs in one day for each seasonal profile

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SnowProfile

The following table describes the snowProfile data returned as part of the [climateRisk](#) response.

Field	Type	Description
snowfallInches	double	Returns the amount of snowfall, in inches, for a year, for the subject address
daysSnowfallGreater1Inch	double	Returns the number of days in which the subject address receives more than one inch of snowfall
daysSnowfallGreater10Inches	double	Returns the number of days in which the subject address receives more than 10 inches of snowfall
daysSnowDepthGreater1Inch	double	Returns the number of days in which the subject address maintains a snow depth of more than one inch
daysSnowDepthGreater10Inches	double	Returns the number of days in which the subject address maintains a snow depth of more than ten inches
fallSnowProfile	SeasonalSnowProfile	Returns data that provides snowfall information for a specific season
winterSnowProfile		
springSnowProfile		

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SeasonalSnowProfile

The following table describes the data returned by the seasonal [snowProfile](#) response elements. Values are summarized for the indicated season.

Field	Type	Description
snowfallInches	double	Returns the likely total snowfall amount, in inches, that the subject address experiences
daysSnowDepthGreater1Inch	double	Returns the likely snowfall depths and the number of days that each snowfall depth is maintained
daysSnowDepthGreater3Inches	double	
daysSnowDepthGreater5Inches	double	
daysSnowDepthGreater10Inches	double	

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coastalRisk

This response element returns information about the coastal address location ([Request body fields](#)) submitted.

Field	Type	Description
hurricane	string	Returns a text description of the likely impact of hurricanes on the input location
tsunami	string	Returns a text description of the likely impact of typhoons on the input location
windPoolZone	string	Returns one of the following wind pool zones if the input address is on one of the following states: <ul style="list-style-type: none">AlabamaFloridaLouisianaMississippiNorth CarolinaSouth CarolinaTexasWind Pool is a mandated risk-share program for states most at risk for hurricane or wind damage.
windPoolRisk	string	Returns the likelihood that the subject address would experience wind-related disasters
windBorneDebrisZone	string	Indicates whether the subject address is in a wind-borne debris region (110-119mph winds)
coastDistanceFeet	string	For the subject address, returns the distance from the coastline
beachDistanceFeet	string	For the subject address, returns the distance from a beach

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Field	Type	Description
surgeMax	SurgeMax	Returns a detailed storm surge information for the subject address See SurgeMax for details
cbrs	CoastalBarrierResourcesSystem	Returns CBRS information for the subject address For more information, see CoastalBarrierResourcesSystem
enhancedHurricane	EnhancedHurricane	Returns details about hurricane statistics for the subject address For more information, see EnhancedHurricane

SurgeMax

The following table describes the storm surge data returned by the SurgeMax model.

Field	Type	Description
risk	string	Returns the overall risk of hurricane-related storm surges for the subject address
category5	string	Returns the percentage and frequency of occurrence of a category 5 surge
innundationLevel5	string	Text description of a category 5 event; for example, "11 – 12 feet"
category4	string	Returns the percentage and frequency of occurrence of a category 4 surge
innundationLevel4	string	Text description of a category 4 event; for example, "8 – 9 feet"
category3	string	Returns the percentage and frequency of occurrence of a category 3 surge

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Field	Type	Description
innundationLevel3	string	Text description of a category 3 event; for example, "5 – 6 feet"
category2	string	Returns the percentage and frequency of occurrence of a category 2 surge
innundationLevel2	string	Text description of a category 2 event; for example, "1 – 2 feet"
category1	string	Returns the percentage and frequency of occurrence of a category 1 surge
innundationLevel1	string	Text description of a category 1 event; for example, "N/A"

CoastalBarrierResourcesSystem

The following table describes USDI CBRS data returned in the [coastalRisk](#) element.

Field	Type	Description
status	string	"IN" or "OUT" depending on whether the input location is inside a CBRS unit
unitDesignation	string	Returns the CBRS unit number in AA Anna format
unitName	string	Returns name of the CBRS unit
type	string	"System Unit" or "Otherwise Protected Area," depending on the type of CBRS unit
floodInsuranceProhibitionDate	string	CBRS insurance prohibition date; structures built and permitted after this date cannot purchase or renew federal flood insurance
unitEstablishmentDate	string	Returns the date that the CBRA established the unit on which the subject property is located

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Field	Type	Description
fastAcres	string	Acres of dry land in the CBRS unit
wetAcres	string	Acres of land underwater in the CBRS unit
shoreLineMiles	string	Returns the total number of shoreline miles for the CBRS unit on which the subject property is located

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EnhancedHurricane

The following table describes the enhanced hurricane data returned in the [costalRisk](#) element.

Field	Type	Description
risk	string	Returns the overall risk of hurricane occurrences at this location
eventsSince1980	integer	Returns the number of named hurricanes occurring at this location since 1980
averageWindSpeedKnots	double	Returns the average windspeed, in knots, of hurricanes occurring at this location
averageBarometricPressureMb	double	Returns the average barometric pressure, in millibars, occurring during hurricanes occurring at this location
minBarometricPressureMb	double	Returns the minimum recorded barometric pressure, in millibars, occurring during a hurricane at this location
eventsWindGreaterThan50Knots	integer	Returns the recorded number of wind events, over 50 knots, occurring at this location
eventsPressureLessThan950Mb	integer	Returns the recorded number of wind events, with a barometric pressure less than 950 millibars, occurring at this location
tropicalWaves	integer	Returns the average annual number of tropical wave weather events occurring at this location
disturbances	integer	Returns the average annual number of tropical weather system events occurring at this location
extratropicalSystems	integer	Returns the average annual number of extratropical weather system events occurring at this location

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Field	Type	Description
lows	integer	Returns the average annual number of low barometric pressure weather events occurring at this location
subtropicalDepressions	integer	Returns the average annual number of subtropical depression weather events occurring at this location
subtropicalStorm	integer	Returns the average annual number of subtropical storms occurring at this location
tropicalDepressions	integer	Returns the average annual number of tropical depression weather events occurring at this location
tropicalStorms	integer	Returns the average annual number of storms occurring at this location
hurricanes	integer	Returns the yearly number of hurricanes occurring at this location
cat0Hurricanes	integer	Returns the average annual number of hurricanes in each category/classification occurring at this location
cat1Hurricanes	integer	
cat2Hurricanes	integer	
cat3Hurricanes	integer	
cat4Hurricanes	integer	
cat5Hurricanes	integer	
maxWindEvent	Event	Names the hurricane event with the highest wind speeds recorded at this location since 1980
minPressureEvent	Event	Names the hurricane event with the lowest barometric pressure recorded at this location since 1980

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Field	Type	Description
eventsWindGreaterThan50KnotsPerYear	double	Returns the yearly average number of weather events having speeds over 50 knots at this location
eventsPressureLessThan950MbPerYear	double	Returns the yearly average number of weather events having barometric pressure of fewer than 950 millibars at this location

Event

The following table describes the event data returned in the [EnhancedHurricane](#) object.

Field	Type	Description
name	string	Provides hurricane's name
date	integer	Provides the year of the named hurricane (yyyy)

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crimeRisk

This section of the response returns information about the likelihood of the occurrence of specific crimes in the input address ([Request body fields](#)). Numerical values are based on projected FBI crime statistics and represent a percentage of the median expected rate of crime occurrence. Scores are from 0 – 200, with higher numbers representing a higher crime rate. The US median crime rate is 100 for all scores.

Field	Type	Description
crimeRisk	string	A text description of the relative overall level of crime in this area; Values are graded into very low, low, medium-high, and very high.
crimeScore	int	Overall crime score: See the description above.
murderRisk	string	A text description of the relative level of this crime in this area; Values are graded into very low, low, medium-high, and very high.
murderScore	string	The score for this crime: See the description above.
forcibleRapeRisk	int	A text description of the relative level of this crime in this area. Values are graded into very low, low, medium-high, and very high.
forcibleRapeScore	string	The score for this crime: See the description above.
forcibleRobberyRisk	string	A text description of the relative level of this crime in this area: Values are graded into very low, low, medium-high, and very high.
forcibleRobberyScore	int	The score for this crime: See the description above.
aggravatedAssaultRisk	string	A text description of the relative level of this crime in this area: Values are graded into very low, low, medium-high, and very high.
aggravatedAssaultScore	int	The score for this crime: See the description above.

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Field	Type	Description
burglaryRisk	string	A text description of the relative level of this crime in this area: Values are graded into very low, low, medium-high, and very high.
burglaryScore	int	The score for this crime: See the description above.
larcenyRisk	string	A text description of the relative level of this crime in this area; Values are graded into very low, low, medium-high, and very high.
larcenyScore	int	The score for this crime: See the description above.
MotorVehicleTheftRisk	string	A text description of the relative level of this crime in this area; Values are graded into very low, low, medium-high, and very high.
motorVehicleTheftScore	string	The score for this crime. See description above.
drugAlcoholDeathsRisk	int	A text description of the risk of alcohol- and drug-related deaths in this region.
numDrugAlcoholDeaths	string	Number of alcohol- and drug-related deaths in the reporting regions
drugAlcoholDeathsRate100k	double	Provides the statistics on drug and alcohol deaths per 100,000 people

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fireRisk

This response section returns information about the level of protection from fire for the input location. Unlike other sections, this [section of the return document is focused on the level of protection rather than the level of risk.](#)

Field	Type	Description
protectionClass	string	Rating of fire protection for this location based on the AAIS methodology
description	string	Describes the inputs used to determine the protection class
propertyFireScore	string	Provides a measurement of risk to an individual property based on a proprietary methodology
waterScore	string	Provides a score based on a reliable water supply at this location
averagePercentLoss	double	Provides the expected fire loss, expressed as a percentage of the building's value, for this location
expectedLoss	double	Expected loss from a fire at this location based on the building's value and the average percent loss above
perennialWaterStatus	string	Provides the availability from running water in lakes, perennial streams, and large rivers
perennialWaterName	string	Provides the name of the nearest perennial water source
perennialWaterType	string	Provides the type of the perennial water source: stream, river, lake, or pond, for example
availableWaterType	string	Provides the type of available water for this location: Allowable values are Hydrant, Incorporated Place, Perennial water, and null.
hydrantStatus	string	Provides the status of the hydrant data collection for this location by the vendor
hydrantsWithin1KFeet	int	Provides the number of hydrants within 1,000 feet

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Field	Type	Description
fireStationsWithin5miles	int	Provides the number of fire stations located within 5 miles of the property
fireStationsWithin10Miles	int	Provides the number of fire stations located within 10 miles of the property
aais	AAIS	Data used to determine the fire protection class using the AAIS methodology
fireStations	[FireStation]	Returns an array of the three closest fire stations to this location, in order from nearest to farthest

AAIS

The AAIS object groups together the standard variables and outcomes used to determine fire protection class using the AAIS methodology.

Field	Type	Description
protectionClass	string	Returns the protection class using AAIS methodology
protectionText	string	Returns a description of the Protection class
availableWaterType	string	Returns the available water type at this location
hydrantAndFireStationText	string	Returns the nearest hydrant and fire station for this location

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FireStation

The following table describes the FireStation nearest the subject address.

Field	Type	Description
name	string	Returns the name of the fire department and fire station at this location
type	string	Returns the type of staffing at this fire station: paid, volunteer, or blended
responseArea	string	Returns the geographical area covered by this fire station
longitude	double	Returns the longitude in degrees, minutes, and seconds for this fire station
latitude	double	Returns the latitude in degrees, minutes, and seconds for this fire station
distanceMiles	double	Returns the number of miles from this location to the fire station
driveDistanceMiles	double	Returns the number of miles from this location to the fire station using roads
driveTimeMinutes	double	Returns the average number of minutes it takes to travel from this location to the fire station

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floodRisk

This response section returns information about the likelihood of the occurrence of floods and the resources to mitigate flooding at the input address.

Field	Type	Description
femaFlood	FemaFlood	Provides information about this location, based on FEMA Flood information
floodGrade	string	Letter grade (A-F) based on a proprietary flood risk rating system
floodDescription	string	Description of the flood grade
hundredYearFloodPlainDistance	string	Provides the distance to the Hundred Year Flood Plain from the address
hundredYearFloodPlainElevationFeet	double	Provides the difference in elevation between the flood plain and the address
baseFloodElevationFeet	string	Provides the distance from the base flood elevation location and its value

FemaFlood

The FemaFlood object includes data about the location of the input address in the FEMA flood maps and further historic data about floods in the census tract.

Field	Type	Description
zone	String	Returns the FEMA Flood Zone
mapId	Integer	Returns the Map ID
areaId	Double	Returns the Area ID
effectiveDate	Double	Returns the effective date of the latest FEMA flood zone revision

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Field	Type	Description
claimsInTract	ClaimsInTract	Returns the number of claims from the National Flood Insurance Program (NFIP) in the census tract containing this address

ClaimsInTract

The Claims InTract object returns the number of claims made to the National Flood Insurance Program (NFIP) in the indicated year.

Field	Type	Description
Any year, 1999 through 2018, specified as "yyyy"	integer	Returns the number of NFIP claims in the census tract containing this location in the designated year
total	integer	Returns the total number of NFIP claims in the census tract containing this location for the past 20 years

geologyRisk

This response section returns information about the likelihood of the occurrence of geological phenomena.

Field	Type	Description
earthquake	Earthquake	Returns earthquake risk and inputs to risk models related to earthquakes
mudslide	string	Text description of the grade in the surrounding area for a mudslide event
landslide	string	Text description of the grade in the surrounding area for a landslide event

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Field	Type	Description
radon	string	Text description of average indoor radon screening level
sinkhole	Sinkhole	Sinkhole risk and known sinkholes near this location
volcano	string	Text description of risk from a volcanic eruption for this location
nearestVolcano	Volcano	Description of volcano nearest to this location
lavaFlow	string	Description of lava flow risk near this location (HI only)
lavaZone	int	Rating of the known lava flow near this location (non-zero, for HI only)
lavaFlowDescription	string	Description of any known lava flow near this location (HI only)

Earthquake

The Earthquake object returns an overall level for earthquake risk, as well as supporting information.

Field	Type	Description
risk	string	Returns the overall risk of earthquake-related events for this location
mmi	int	Returns the Modified Mercalli Intensity (MMI) scale number for the largest expected earthquake for this location: The Modified Mercalli Intensity scale describes the observed effects of an earthquake, including what people experience and what happens to buildings and objects.
mmiText	string	Returns a textual description of the MMI returned above
richterRange	string	Returns the Richter Scale range for the largest expected earthquake for this location

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Field	Type	Description
faultDistance	string	Returns the distance to the nearest geological fault line for this location
faultName	string	Returns the name of the nearest fault line for this location
usgsFaultZone	string	Returns the U.S. Geological Survey designated fault zone name and number for this location
frackingEarthquakeZone	string	Returns whether this location is in a fracking earthquake zone

Sinkhole

The following table describes the enhanced hurricane data returned by the [sinkhole](#) request.

Field	Type	Description
susceptibility	string	Returns the overall risk of sinkhole-related events and sinkhole formation for this location
karstType	string	Returns the Karst Type in terms of the type of landscape with distinctive hydrology that arise when the underlying rock is soluble: These landscapes may include, caves, enclosed depressions, disappearing streams, springs, and sinkholes.
climate	string	Description of climate type as it relates to sinkhole formation
rockType	string	Description of the type of geological formation
closedDepression	string	Reports whether this location is in a closed depression or subsurface drainage. Returns null if not

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Field	Type	Description
numWithin1Mile	int	Returns the number of sinkholes within 1 mile of this location
numWithin2Miles	int	Returns the number of sinkholes within 2 miles of this location
numWithin3Miles	int	Returns the number of sinkholes within 3 miles of this location
numWithin4Miles	int	Returns the number of sinkholes within 4 miles of this location
numWithin5Miles	int	Returns the number of sinkholes within 5 miles of this location

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Volcano

Returns the characteristics of a volcano near the subject location.

Field	Type	Description
name	string	USGS approved name for this volcano
status	string	Current status of this volcano (active or dormant, for example)
type	string	Type of volcano
elevationFeet	double	Elevation of this volcano in feet
distanceMiles	double	Distance from this location to this volcano, measured in miles

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manMadeRisk

This response section returns information about the likelihood of the occurrence of man-made environmental hazards that could result in claims at the input address.

Field	Type	Description
superfund	riskLocation	Provides the distance to the nearest EPA-designated superfund site
brownfield	riskLocation	Provides the location of the nearest EPA-designated brownfield site
mineSubsidence	string	Provides the number of earth depressions caused by mining
airportNoise	string	Provides a noise measurement from commercial and regional airports (not military facilities)
airportNoiseDecibels	string	Provides the Decibel measurement of airplane noise at the location
nearestTankLocation	undergroundTank	Provides distance to the nearest underground storage tank
numTanksWithinQuarterMile	int	Provides the number of underground storage tanks within one quarter-mile
numTanksWithinHalfMile	int	Provides the number of underground storage tanks within one-half mile
numTanksWithinOneMile	int	Provides the number of underground storage tanks within one mile
nearestLeakingTankLocation	undergroundTank	Returns information on nearest leaking UST facility within one mile
nuclearSite	nuclearSite	Provides the distance to the nearest nuclear facility, in miles
toxicReleaseFacility	toxicRelease	Provides the distance to the nearest toxic release facility, in miles

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Field	Type	Description
policeStationsname	string	Provides the name of the closest police station
policeStationsDistance	int	Provides the distance to the nearest police station, in miles
numPoliceStationsWithin5Miles	int	Provides the number of police stations within 5 miles of the subject address
numClandestineLabsWithin5Miles	int	Provides the number of clandestine drug labs that have been closed down within 5 miles of the subject address

undergroundTank

The following table describes the detailed underground tank data returned by the [undergroundTank](#) request.

Field	Type	Description
risk	string	Returns the overall risk of an underground tank leak for the subject address
name	string	Returns the name of the nearest facility with underground storage tanks
address	string	Returns the address of nearest facility with underground storage tanks
registryNumber	string	Returns the UST facility national registry identification number
numTanks	int	Returns the number of tanks in the underground tank field at this location
leaking	string	Returns the number of known leaking underground tanks at this location

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riskLocation

The following table describes environmental risk data returned by the [riskLocation](#) request.

Field	Type	Description
risk	string	Returns the overall environmental risk for the subject address
name	string	Returns the named risk, if any
address	string	Returns the address of the named risk
registryNumber	string	Returns the government registry number referencing the named risk

nuclearSite

The following table describes nuclear facilities data returned by the [nuclearSite](#) request.

Field	Type	Description
risk	string	Returns the risk rating based on nuclear plant proximity
name	string	Returns the name of the nuclear site
type	string	Describes the nuclear plant
numReactors	int	Returns the number of reactors at the nuclear site.
distanceMiles	double	Returns the distance, in miles, to the nearest nuclear site

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toxicRelease

The following table describes the detailed toxic waste facilities data returned by the [toxicRelease](#) request.

Field	Type	Description
risk	string	Returns the overall grade, A thorough F, based on the toxic release facility's proximity to the subject address
name	string	Returns the name of the toxic release facility
facilityID	string	Returns the toxic release facility's reference ID
federalID	string	Returns the facility's federal reference ID
address	string	Returns the facility's address
industry	string	Returns the facility's industry classification
chemical	string	Returns the chemical contained at the facility
carcinogen	boolean	Returns the name of any carcinogen contained at the facility

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API Reference



weatherRisk

This request returns information about the likelihood of the occurrence of weather phenomena and the resources to mitigate such an occurrence at the input address.

Field	Type	Description
wind	weatherDetails	Provides a likelihood score for each event, A through F, based on the locational event probability
hail	weatherDetails	
tornado	weatherDetails	
lightening	lightening	
convectionStormsLastDecade	int	

Property – Hazards and Perils
API Reference



weatherDetails

The following table describes the detailed enhanced weather data, for each weather event in the subject location, returned by the [weatherDetails](#) request.

Field	Type	Description
score	int	Returns a score, A through F, based on the frequency of the weather event
risk	string	Returns the overall grade, A thorough F, based on the weather event for the subject address
predictedFutureEvents	string	Returns the probability of this type of weather event in the future, based on location and historical data
incidentsWithin25MilesLastDecade	int	Returns the number of this type of incident within a 25-mile radius occurring within the last decade
incidentsWithin25MilesLastSince1996	int	Returns the number of this type of incidents within a 25-mile radius occurring since 1996
nearestincident	weatherIncident	Returns information on the nearest damaging event of this type
percentAnnualLikelihood	double	Returns the annual percentage probability of this type of damaging event
severeEvents	severeEvents	Returns the likelihood of a severe event for this type of weather

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API Reference



weatherIncident

The following table describes the detailed weather incident data returned by the [weatherIncident](#) request.

Field	Type	Description
year	int	Returns the year of the weather incident
type	string	Returns the type of weather incident
injuries	int	Returns the number of injuries resulting from the weather incident
deaths	int	Returns the number of deaths resulting from the weather incident
cropDamage	string	Describes the crop damage resulting from the weather incident
propertyDamage	string	Describes the property damage resulting from the weather incident
distanceMiles	double	Returns the distance in miles from the center of the event to the subject location
characteristicLabel	string	Label or type of value reported in the characteristicValue that describes the intensity of this event: This will be inches for hail incidents, F Scale for tornadoes, and Wind Speed for wind events.
characteristicValue	string	A value that describes the intensity of this event: The meaning of this value is set by characteristicLabel.

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event

The following table describes event data returned by the [event](#) request.

Field	Type	Description
numWithin1Mile	int	Returns the number of events within a specific distance from the location
numWithin2Mile	int	
numWithin3Mile	int	
numWithin4Mile	int	
numWithin5Mile	int	

lightning

The following table describes enhanced lightning strike data returned by the [lightning](#) request.

Field	Type	Description
score	int	Returns a score, A through F, based on the frequency of lightning events
risk	string	Returns a risk grade level, A thorough F, for the subject address
predictedFutureEvents	string	Returns the probability of lightning events in the future, based on location and historical data
strikesLastYear	string	Returns the number of lightning strikes last year
percentAnnualLikelihood	double	Returns the annual percentage likelihood of a lightning strike

Property – Hazards and Perils
API Reference



wildfireRisk

This request returns information about the likelihood of wildfires occurring at the subject address ([Request body fields](#)).

Field	Type	Description
risk	String	Returns the overall risk of wildfires at the subject address: Very High, High, Moderate, Low, Very Low, Very Low/None, None
description	String	Returns a description of the property, such as "inhabited"
fuelLoadScore	int	Returns a score indicating the amount of brush or vegetation on the property, based on the fuel load, or percent of wildland vegetation
compositeScore	int	Returns a numeric risk score: Base score + distance to high/very high, vegetation burn points, historic wildfire perimeters, fire season precipitation, and katabatic wind zones
housingDensity	double	Returns the number of housing units within a square mile
currentDroughtGrade	String	Returns a grade that reflects the current level of drought occurring at the subject property
currentDroughtDescription	String	Returns a description of the current level of drought occurring at the subject property
droughtFrequency	String	Returns a description of the frequency of drought conditions occurring at the subject property
percentDroughtFrequency	double	Returns a percentage that represents the amount of time the subject property experiences drought conditions
droughtFrequencyDescription	String	Returns a description of the amount of drought experienced at the subject property; for example: "300 weeks of drought over the past 20 years"
historicStatus	String	Returns the distance from historic wildfire lines; for example, ">1 mile from historic wildfire perimeter"

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Field	Type	Description
numWildfiresHere	integer	Returns the number of wildfires that have occurred at the subject location
numWildfiresNear	integer	Returns the number of wildfires that have occurred near the subject location
distanceToVeryHighRisk	String	Returns the proximity to areas considered at "very high risk" for wildfires
distanceToHighRisk	String	Returns the proximity to areas considered at "high risk" for wildfires
distanceToModerateRisk	String	Returns the proximity to areas considered at "moderate risk" for wildfires
inchesFireSeasonPrecipitation	double	Provides the average amount of rainfall, in inches, occurring at this location during fire season months
scoreFireSeasonPrecipitation	int	Provides the precipitation total for a wildfire season: Note that the number of months in the fire season depends on the location.
vegetationBurnPointsHalfMile	int	Returns the number of likely vegetation burn points within one-half mile of this location
vegetationBurnPointsOneMile	int	Returns the number of likely vegetation burn points within one mile of this location

Property – Hazards and Perils
API Reference



premiumTax

This response section returns information about the existence and percent of assessed Premium tax at the insured address.

Field	Type	Description
premiumTax	statePremiumTax	Provides tax information for states that collect Premium taxes, excluding Kentucky
kentuckyPremiumTax	kentuckyPremiumTax	Provides Premium tax information for the state of Kentucky

statePremiumTax

The following table describes the state premium tax data returned by the [statePremiumTax](#) request.

Field	Type	Description
isPresent	boolean	Indicates whether there is a state premium tax for the input location: True or False
taxID	string	Returns a unique proprietary ID
stateCountyPlaceFlips	string	Returns the Federal Information Processing Standard state code
countyName	string	Returns the county name
cityName	string	Returns the City name
cityDesignation	string	Returns the City Type, such as City, Town, or Village, based on Census Designation
taxingAuthority	string	Returns the lowest level applicable taxing authority, such as municipal or county
taxingAuthorityFips	string	Returns the lowest level taxing authority Federal Information Processing Standards Code

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Field	Type	Description
fireZone	string	Returns the fire taxing district
taxCode1	string	Returns the primary tax code
taxCode2	string	For FL, returns a secondary tax code; blank for all other states
lastEdit	string	Returns the last data edit date (“vintage”)
gnisCode	string	Returns the Geographic Names Information System code

kentuckyPremiumTax

The following table describes the Kentucky premium data returned by the [kentuckyPremiumTax](#) request.

Field	Type	Description
isPresent	boolean	Returns whether this location is subject to Kentucky insurance premium tax: True or False
countyId	string	Returns a proprietary County ID
countyName	string	Returns the County name
countyFips	string	Returns the Federal information Processing Standard county code
countyTaxAuthority	string	Returns the name of the County taxing authority
countyTaxAuthorityFips	string	Returns the unique Federal information Processing Standard county taxing authority code
countyTaxParameters	taxParameters	See taxParameters for details

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Field	Type	Description
municipalId	string	Returns a unique proprietary municipal ID code
municipalName	string	Returns the municipality name
municipalNotes	string	Returns applicable notes for the municipality
municipalCounty	string	Returns county that encompasses the municipality
stateCountyPlaceFips	string	Returns the unique Federal Information Processing Standard code for the state and county
municipalTaxAuthority	string	Returns name of the applicable the municipal taxing authority name
municipalTaxAuthorityFips	string	Returns the unique Federal information Processing Standard municipal taxing authority code
municipalTaxParameters	taxParameters	See taxParameters for details

taxParameters

The following table describes the tax parameter data returned by the [taxParameters](#) request.

Field	Type	Description
taxCode1	string	Returns the primary taxing authority code
taxCode2	string	Returns the secondary taxing authority code
firePercent	string	Returns the tax percentage assessed for specific insurance policy premiums
casualtyLiabilityOnlyPercent		

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Field	Type	Description
vehiclePercent		
inlandMarinePercent		
healthPercent		
lifePercent		
allOthersPercent	string	Returns the premium tax percentage assessed for all other insurance policy types
minimumTax	string	Returns the local base/minimum tax rate
lastEdit	string	Returns the last data edit date (“vintage”)
gnisCode	string	Returns the unique Geographic Names Information System code

Property – Hazards and Perils API Reference



Sample response body

```
{
  "status": "Success",
  "requestId": "3ad629da-e58f-4751-ada5-f7ecffdcfb24",
  "submissionId": "abcd-efab-abcd",
  "document": {
    "location": {
      "municipality": null,
      "placeCode": null,
      "placeType": null,
      "censusBlock": "510872001191019",
      "stateName": "Virginia",
      "countyName": "Henrico County",
      "schoolDistrict": "Henrico County Public Schools",
      "elevationFeet": 266.37,
      "slope": "1.11 degrees",
      "aspectDirection": "95.48 degrees",
      "texasTerritory": null,
      "texasName": null,
      "floridaTerritory": null,
      "floridaName": null,
      "googleMapsUrl": "https://www.google.com/maps/search/?api=1&query=37.650570,-77.582600"
    },
    "climateRisk": {
      "temperatureProfile": {
        "annualDaysLessThan0": 0.2,
        "annualDaysLessThan10": 2.9,
        "annualDaysLessThan20": 18.3,
        "annualDaysMoreThan40": 339.7,
        "annualDaysMoreThan50": 297.6,
        "annualDaysMaxLessThan32": 6.2,
        "fallProfile": {
          "daysLessThan0": 0,
          "daysLessThan10": 0,
          "daysLessThan20": 0.6,
          "daysLessThan32": 10.5,
          "daysMaxLessThan32": 0,
          "diurnalRange": 20.7
        },
      },
      "winterProfile": {
        "daysLessThan0": 0.2,
        "daysLessThan10": 2.8,
        "daysLessThan20": 16.5,
        "daysLessThan32": 53.82000000000001,
        "daysMaxLessThan32": 5.9,
        "diurnalRange": 19.3
      },
      "springProfile": {
        "daysLessThan0": 0,
        "daysLessThan10": 0.1,
        "daysLessThan20": 1.1,
      },
    },
  },
}
```

Property – Hazards and Perils API Reference



```
    "daysLessThan32": 14.1,
    "daysMaxLessThan32": 0.3,
    "diurnalRange": 23.5
  },
  "coolingDegreeDays": 1292,
  "heatingDegreeDays": 4096
},
"snowProfile": {
  "snowfallInches": 16.5,
  "daysSnowfallGreater1Inch": 11.7,
  "daysSnowfallGreater10Inches": 1.1,
  "fallSnowProfile": {
    "snowfallInches": 0.4,
    "daysSnowDepthGreater1Inch": 0.2,
    "daysSnowDepthGreater3Inches": 0.1,
    "daysSnowDepthGreater5Inch": 0,
    "daysSnowDepthGreater10Inches": 0
  },
  "winterSnowProfile": {
    "snowfallInches": 14.7,
    "daysSnowDepthGreater1Inch": 11,
    "daysSnowDepthGreater3Inches": 6.4,
    "daysSnowDepthGreater5Inch": 4.3,
    "daysSnowDepthGreater10Inches": 1.1
  },
  "springSnowProfile": {
    "snowfallInches": 1.4,
    "daysSnowDepthGreater1Inch": 0.5,
    "daysSnowDepthGreater3Inches": 0.2,
    "daysSnowDepthGreater5Inch": 0.1,
    "daysSnowDepthGreater10Inches": 0
  }
},
"averageAnnualPrecipitationInches": 43.4,
"potentialMaxPrecipitationInches": 11.51,
"hardinessZone": "7",
"hardinessZoneSegment": "7a",
"moldIndex": 3655.7,
"moldRisk": "High",
"frozenPipeIndex": 82.2,
"frozenPipeRisk": "Low",
"iceDamIndex": 113.4,
"iceDamRisk": "Moderate",
"snowLoadScale": 1,
"snowLoadRisk": "Very Low",
"snowLoadDescription": "Extremely unlikely to have structural roof failure due to snow load"
},
"coastalRisk": {
  "hurricane": "Low Property Damage",
  "tsunami": "",
  "windPoolZone": null,
  "windPoolRisk": null,
}
```

Property – Hazards and Perils API Reference



```
"windBorneDebrisZone": "",
"coastDistanceFeet": 11.24,
"beachDistanceFeet": 45.83,
"surgeMax": {
  "risk": "N/A",
  "category5": null,
  "inundationLevel5": "N/A",
  "category4": null,
  "inundationLevel4": null,
  "category3": null,
  "inundationLevel3": null,
  "category2": null,
  "inundationLevel2": null,
  "category1": null,
  "inundationLevel1": null
},
"cbars": {
  "status": "OUT",
  "unitDesignation": null,
  "unitName": null,
  "type": null,
  "floodInsuranceProhibitionDate": null,
  "unitEstablishmentDate": null,
  "fastAcres": 0,
  "wetAcres": 0,
  "shoreLineMiles": 0
}
},
"crimeRisk": {
  "crimeRisk": "Low crime rate",
  "crimeScore": 75,
  "murderRisk": "Low murder rate",
  "murderScore": 66,
  "forcibleRapeRisk": "Low forcible rape rate",
  "forcibleRapeScore": 69,
  "forcibleRobberyRisk": "Average forcible robbery rate",
  "forcibleRobberyScore": 99,
  "aggravatedAssaultRisk": "Low aggravated assault rate",
  "aggravatedAssaultScore": 43,
  "burglaryRisk": "Low burglary rate",
  "burglaryScore": 45,
  "larcenyRisk": "Average larceny rate",
  "larcenyScore": 97,
  "motorVehicleTheftRisk": "Average motor vehicle theft rate",
  "motorVehicleTheftScore": 101,
  "drugAlcoholDeathsRisk": "BELOW AVERAGE",
  "numDrugAlcoholDeaths": 2786,
  "drugAlcoholDeathsRate100k": 853.3
},
"fireRisk": {
  "protectionClass": "P1",
  "description": "Outside of Municipality & <= 1 Drive Miles from Fire Station",
```

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```
"propertyFireScore": "HH2",
"waterScore": "HX1",
"averagePercentLoss": 31.019999999999996,
"expectedLoss": 1652572,
"perennialWaterStatus": "Less than 1000 feet from Perennial Water",
"perennialWaterName": "Rooty Pond",
"availableWaterType": "Hydrant",
"hydrantStatus": "< 250 Feet from Reported Hydrant",
"hydrantsWithin1kFeet": 33,
"fireStationsWithin5Miles": 11,
"fireStationsWithin10Miles": 31,
"aais": {
  "protectionClass": "P1",
  "protectionText": "P1, PROTECTED 1",
  "availableWaterType": "Hydrant",
  "hydrantAndFireStationText": "<= 1000' fr Hydrant <= 1 Drive Miles from Fire Station"
},
"fireStations": [
  {
    "name": "Richmond Fire Station 22",
    "type": "Blended",
    "responseArea": "Henrico County Fire Protection Zone",
    "longitude": -77.58269,
    "latitude": 37.64434,
    "distanceMiles": 0.43,
    "driveDistanceMiles": 0.52,
    "driveTimeMinutes": 2
  },
  {
    "name": "Henrico County Fire Station 12 Truck 12",
    "type": "Blended",
    "responseArea": "Henrico County Fire Protection Zone",
    "longitude": -77.54423,
    "latitude": 37.63987,
    "distanceMiles": 2.21,
    "driveDistanceMiles": 2.8,
    "driveTimeMinutes": 6
  },
  {
    "name": "Henrico Fire And Rescue",
    "type": "Blended",
    "responseArea": "Henrico County Fire Protection Zone",
    "longitude": -77.60897,
    "latitude": 37.62556,
    "distanceMiles": 2.25,
    "driveDistanceMiles": 3.1,
    "driveTimeMinutes": 7
  }
]
},
"floodRisk": {
  "femaFlood": {
```


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API Reference



```
"risk": "Covered by FEMA digital maps. Minimal to No Risk of Flooding",
"zone": "X",
"mapId": "51087C",
"areaId": "51087C_883",
"effectiveDate": null,
"claimsInTract": {
  "1999": 0,
  "2000": 0,
  "2001": 0,
  "2002": 0,
  "2003": 1,
  "2004": 0,
  "2005": 0,
  "2006": 0,
  "2007": 0,
  "2008": 0,
  "2009": 0,
  "2010": 0,
  "2011": 0,
  "2012": 0,
  "2013": 0,
  "2014": 0,
  "2015": 0,
  "2016": 0,
  "2017": 0,
  "2018": 0,
  "total": 1
},
},
"floodGrade": "A",
"floodDescription": "Very Low risk of damage from stream/river flooding."
},
"geologyRisk": {
  "earthquake": {
    "risk": "Light Damage",
    "mmi": 6,
    "mmiText": "Strong",
    "richterRange": "4.1 - 4.6",
    "faultDistance": null,
    "faultName": null,
    "usgsFaultZone": null,
    "frackingEarthquakeZone": ""
  },
},
"mudslide": null,
"landslide": null,
"radon": "Predicted average indoor radon screening levels less than 2 pCi/L",
"sinkhole": {
  "susceptibility": "Minimal Sinkhole Risk",
  "karstType": null,
  "climate": null,
  "rockType": null,
  "closedDepression": null,
}
```

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```
    "distanceFeet": 0,
    "numWithin1Mile": 0,
    "numWithin2Miles": 0,
    "numWithin3Miles": 0,
    "numWithin4Miles": 0,
    "numWithin5Miles": 0
  },
  "volcano": null,
  "nearestVolcano": {
    "name": null,
    "status": null,
    "type": null,
    "elevationFeet": 0,
    "distanceMiles": 0
  },
  "lavaFlow": null,
  "lavaZone": 0,
  "lavaFlowDescription": null
},
"manMadeRisk": {
  "superfund": null,
  "brownfield": null,
  "mineSubsidence": "",
  "airportNoise": null,
  "airportNoiseDecibels": 0,
  "nearestTankLocation": {
    "risk": "1311 Feet from Underground Storage Tank Facility",
    "name": "First Health Services",
    "address": "4300 Cox Rd, Glen Allen, VA 23060",
    "registryNumber": "4032135",
    "numTanks": 1,
    "leaking": "Status not reported"
  },
  "numTanksWithinQuarterMile": 1,
  "numTanksWithinHalfMile": 13,
  "numTanksWithinOneMile": 26,
  "nearestLeakingTankLocation": {
    "risk": "1656 Feet from Leaking Underground Storage Tank Facility",
    "name": "Pit Stop (Also Pit Stop Exxon)",
    "address": "4101 Dominion Blvd, Glen Allen, VA 23060",
    "registryNumber": "4040714",
    "numTanks": 1,
    "leaking": "YES"
  },
  "nuclearSite": {
    "risk": "High",
    "name": "North Anna 1/2",
    "type": "Power Plant",
    "numReactors": 2,
    "distanceMiles": 30.71
  },
  "toxicReleaseFacility": null,
```

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```
"policeStationName": "Henrico County Police Department - West Station",
"policeStationDistance": "3.26 miles",
"numPoliceStationsWithin5Miles": 1,
"numClandestineLabsWithin5Miles": 1
},
"weatherRisk": {
  "wind": {
    "score": 43,
    "risk": "High",
    "predictedFutureEvents": "95% chance of damaging wind in 10 years in a 1.2 mile radius",
    "incidentsWithin25MilesLastDecade": 435,
    "incidentsWithin25MilesSince1996": 693,
    "nearestIncident": {
      "year": 2015,
      "type": "Thunderstorm Wind",
      "injuries": 0,
      "deaths": 0,
      "cropDamage": "0.00k",
      "propertyDamage": "2.00k",
      "distanceMiles": 0.15,
      "characteristicLabel": "Wind Speed",
      "characteristicValue": "50"
    },
    "percentAnnualLikelihood": 1.3021
  },
  "hail": {
    "score": 38,
    "risk": "Moderate",
    "predictedFutureEvents": "95% chance of damaging hail in 10 years in 2.08 mile radius",
    "incidentsWithin25MilesLastDecade": 144,
    "incidentsWithin25MilesSince1996": 261,
    "nearestIncident": {
      "year": 2009,
      "type": "Hail",
      "injuries": 0,
      "deaths": 0,
      "cropDamage": "0.00k",
      "propertyDamage": "0.00k",
      "distanceMiles": 0.4,
      "characteristicLabel": "Inches",
      "characteristicValue": "1.25"
    },
    "percentAnnualLikelihood": 0.7512
  },
  "tornado": {
    "score": 33,
    "risk": "Low",
    "predictedFutureEvents": "50% chance of damaging tornado in 10 years in 9.45 mi radius",
    "incidentsWithin25MilesLastDecade": 7,
    "incidentsWithin25MilesSince1996": 27,
    "nearestIncident": {
      "year": 2006,
```

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```
        "type": "Tornado",
        "injuries": 0,
        "deaths": 0,
        "cropDamage": "N/R",
        "propertyDamage": "2M",
        "distanceMiles": 3.69,
        "characteristicLabel": "F Scale",
        "characteristicValue": "F2"
    },
    "percentAnnualLikelihood": 0.1653
},
"lightning": {
    "score": 42,
    "risk": "Moderate",
    "predictedFutureEvents": "95% chance of 12.018153 ground strikes in 1 year per sq mile",
    "strikesLastYear": "3773 ground lightning strikes within 10 miles last year",
    "percentAnnualLikelihood": 1.87784
},
"convectionStormsLastDecade": 137
},
"wildfireRisk": {
    "risk": "None/Very Low",
    "description": "Uninhabited_NoVeg",
    "fuelLoadScore": 5,
    "compositeScore": 14,
    "housingDensity": 0,
    "currentDroughtGrade": null,
    "currentDroughtDescription": null,
    "droughtFrequency": "Moderate",
    "percentDroughtFrequency": 29,
    "droughtFrequencyDescription": "301 weeks of drought over the past 20 years",
    "historicStatus": "> 1 mile from historic wildfire perimeter",
    "numWildfiresHere": 0,
    "numWildfiresNear": 0,
    "distanceToVeryHighRisk": null,
    "distanceToHighRisk": null,
    "distanceToModerateRisk": "2086 ft",
    "inchesFireSeasonPrecipitation": 19.5,
    "scoreFireSeasonPrecipitation": 6,
    "vegetationBurnPointsHalfMile": 0,
    "vegetationBurnPointsOneMile": 0
},
"premiumTax": {
    "premiumTax": null,
    "kentuckyPremiumTax": null
}
}}
```



Authentication

Fenris Digital restricts access to its APIs and manages access tokens through an OAuth2 authorization server. The Client Credentials workflow defined by the OAuth 2 specification is the principal token manager. You will receive a Client-Id and Client Secret used to obtain an access token from the Authorization Server.

Obtaining a token

To get a token, make this request:

Entity	Content
URL	https://auth-fenrisd.auth.us-east-1.amazoncognito.com/oauth2/token
method	POST
header	Content-Type: application/x-www-form-urlencoded Authorization: Basic <<BASIC_STRING>> The BASIC_STRING is the Base-64 encoding of the client_id and client_secret separated by a colon. This is the standard token passed for Basic authentication with username replaced by client_id, and password replaced by client_secret. Many libraries will do this for you: <ul style="list-style-type: none">• Select basic authentication• Set the username to your client_id• Set the password to the client_secret.
body	client_id: <<Obtain from Fenris>> grant_type: client_credentials

Property – Hazards and Perils API Reference



Sample response body – authentication request

```
{  
  "token_type": "Bearer",  
  "expires_in": 3600,  
  "access_token": "<<omitted>>",  
  "scope": "api"  
}
```

Use the value in the `access_token` field as a Bearer token in the Authorization header of the request.

NOTE: Access tokens are good for one hour. You must submit another call to obtain a new token after the previous one expires.

**Property – Hazards and Perils
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