

DEFENCE AND SPACE  
Intelligence

# SpatiaCore

Helps to empower finance  
with location insights and  
future intelligence



**AIRBUS**

# SpatiaCore

A suite of products & services providing property risk data & insights for informed assessments

Property risk assessment is a key task for mortgage lenders, conveyancers, property surveyors, valuers and insurance underwriters. They are reliant on data at all stages of the home-buying and investment process but each party has different processes, with differing risk assessment criteria, designed to meet specific risk appetites.

The decision making process for each party can be unclear and little is known about a property's current and future environmental performance. As a result, lack of access to this data or failure to understand a parties assessment criteria can result in decisions based on assumptions and undisclosed information, which could incur financial costs, risk to lenders and unnecessary delays to the customer.

Additionally, the importance of assessing and managing climate related risk is increasing, as identified by the Prudential Regulation Authority at the Bank of England and other regulatory advisories such as the Task force on Climate-related Financial Disclosures (TCFD), Taskforce on Nature-related Financial Disclosures (TNFD) and Environmental Social Governance (ESG) commitments.

As such, the need for property specific risk data and reporting is increasing. Airbus' SpatiaCore aims to provide a

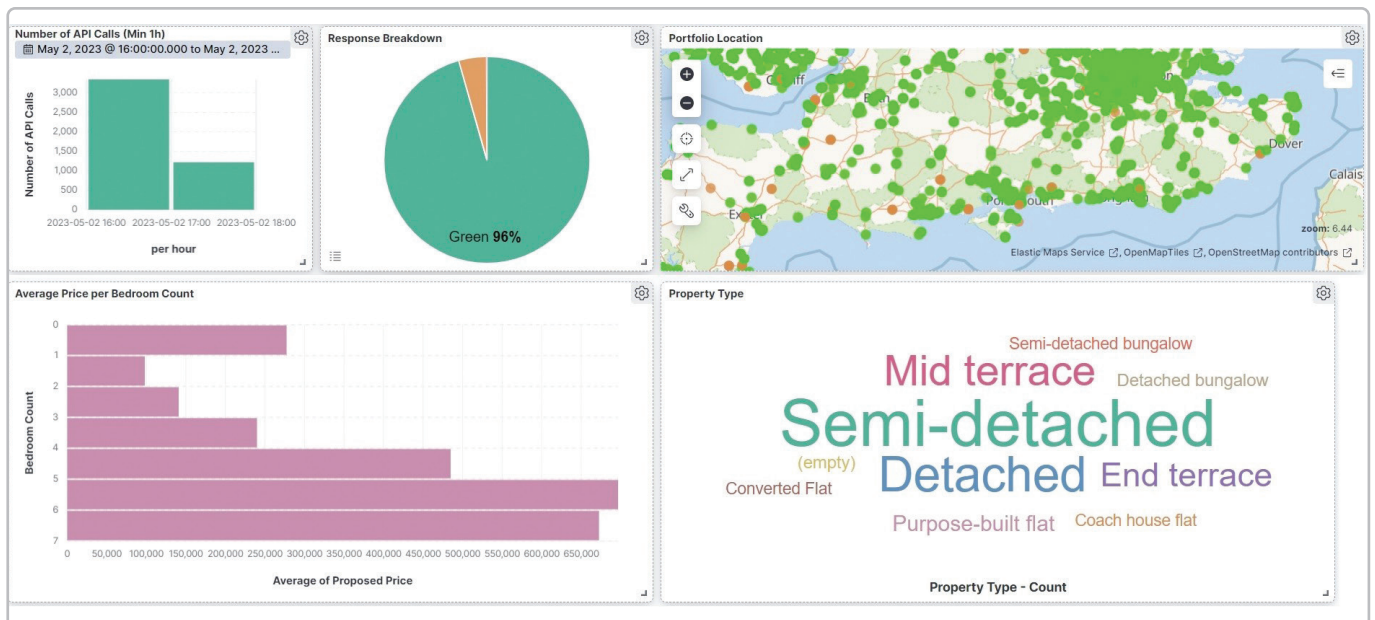


single source of information to support the process. It provides a suite of services delivering multiple geospatial datasets, portfolio risk assessment, climate change reporting and process improvement, to help reduce uncertainties and risk for the property lender, insurer, owner and vendor.

SpatiaCore is positioned to combine triaging and risk rules with data from numerous industry providers, to support lending, insurability and climate change related provision decisions and improve efficiency throughout the process chain, from mortgage origination to portfolio management. Additionally,

by combining our varied datasets with support from our experienced team, we can provide reporting to respond to both climate change regulation and internal business reporting.

Airbus has used its capabilities in multi-source data management to provide a suite of services for the finance sector. These services help support the finance sector to make efficient and accurate risk assessments, support business decisions in the context of existing concentration density and climate change, and improvements to key processes.



# What is SpatiaCore?

**A suite of data and geospatial services providing; data, portfolio risk assessment, climate change reporting, consultancy services, industry insights and process improvement. Choose the products and services most relevant to you...**

## Access Environmental Perils and Data

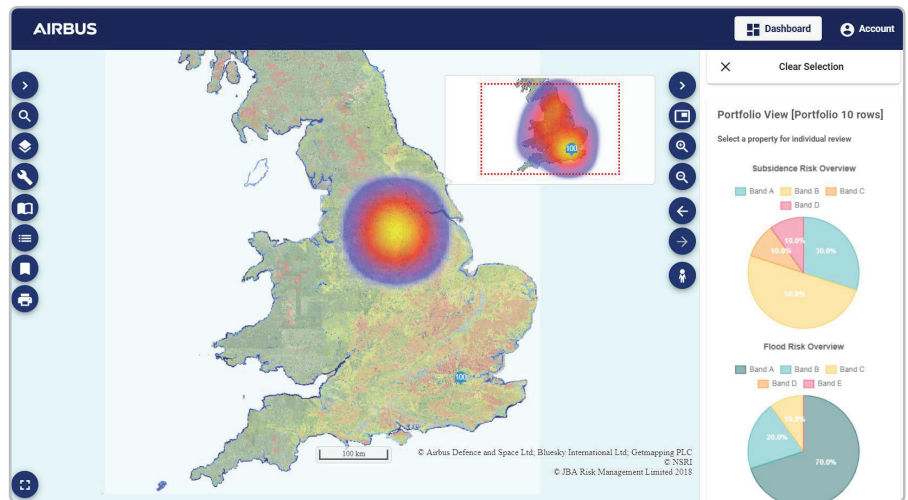
Airbus manages and supplies multiple global geospatial datasets. Locations can be appended with geospatial data such as the following:

- Flood information
- Subsidence information including non-repudiated subsidence claims
- Other perils such as wind, tropical storms and cyclones, wildfire, cold-wave, heat, drought and coastal erosion
- Climate change information
- Open data available on a country by country basis. For example, GB data available includes: British Geological Survey (BGS), Ordnance Survey Open-Data (including property references and locations), Energy Performance Certificates (EPC), coastal erosion
- Your own data, which may include property surveys
- Earth observation imagery and analytics.

We use the latest available address information so you have up to date information for your business.

## Assess Your Portfolio

We associate your portfolios with property and perils data to help provide you with views of property risk profiles, providing analysis and identifying trends, such as geographic concentrations of existing risk exposure.



## Obtain Climate Change Analysis

We can provide regulatory and internal climate change reporting solutions and support to your organisation to assist with climate transition strategies by helping you to improve your portfolio risk assessment to include climate change analysis.

## Improve Your Process by Applying Your Business Rules

To help you modernise your approach today, our data risk triage uses your bespoke business rules throughout the process to bring confidence when declining or approving an application. Designed to help simplify, speed-up and smooth the process.

## Access Insights from Earth Observation Data

We can help provide understanding and insight by using Earth observation data to help you further assess your portfolio, and measure and manage your Environmental Social Governance (ESG) criteria.

## Delivered in a Way That Suits You

Access all datasets through a number of delivery options including; direct deliveries through our **SpatiaCore Link** service, dynamic updates and quick data access with bespoke APIs via **SpatiaCore API**, secure online visualisation through **SpatiaCore View**, and receive analysis and reports from **SpatiaCore Insights**.

## Benefits



### **Saves time by supporting the decision making process.**

Helps make fast decisions and save time during the initial lending stage by removing high risk properties early in the process. Complete mortgage applications with confidence through a centralised data solution.



**Helps to improve efficiency.** Realise efficiencies by assessing your portfolio and ESG impact with geospatial and Earth observation data to unlock further location insights and future intelligence.



**Provides support for reducing portfolio risk.** Helps to maintain a low risk mortgage portfolio whilst offering and demonstrating suitable provision for debt and losses.



**Improve your customer experience.** Helps to improve your customer experience by aiming to reduce the delay in lending decisions by creating confidence in your processes through using a single point of information.



**Helps to respond to climate change regulations.** Helps to maintain reporting for climate change regulation by combining our data sources with support from our experienced team.

**Airbus Defence and Space**  
Australia, Brazil, China, Finland, France,  
Germany, Hungary, Singapore, Spain,  
United Kingdom, United States

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