



Unlock more precision in property wind and hail risk

Move beyond territorial risk signals with property-level wind and hail insight.

Wind and hail continue to drive the greatest volatility in U.S. property losses. Shifting storm patterns, aging housing stock, and rising repair costs challenge traditional risk assessment approaches that rely on broad territorial averages or limited property-level inputs. The result is inconsistent segmentation, pricing misalignment, and limited visibility into which properties are truly driving loss.

Verisk's LOCATION® Wind and LOCATION Hail expand traditional location-based risk assessment to include how each property is built, maintained, and exposed today. These solutions deliver property-level risk scores by combining roof performance and resilience with structural characteristics, surrounding environment, and local weather behavior into a single, scalable analytic framework.



What LOCATION Wind and Hail deliver



Property-level wind and hail risk scores (1-100)

A consistent relative ranking of properties to help insurers more precisely prioritize, segment, and price risk



Explainable risk insight

Attribute-level visibility into the drivers of wind and hail risk, supporting transparency and confident decision-making

The next evolution of wind and hail risk intelligence



TRADITIONAL

Territory-based

Broad regional averages

Limited differentiation within territory

Reactive pricing and underwriting



TRANSITIONAL

Limited property view

Some property attributes incorporated

Inconsistent coverage or depth

Limited visibility into loss drivers



LOCATION WIND AND HAIL

Property-level risk intelligence

Property-level wind and hail risk scores

Roof, structure, surroundings, and exposure insights

Scalable underwriting, pricing, and portfolio decisions



One framework. Two distinct peril risk scores.

We built LOCATION Wind and LOCATION Hail on a unified analytic foundation—and we designed them to reflect the differences between the perils.

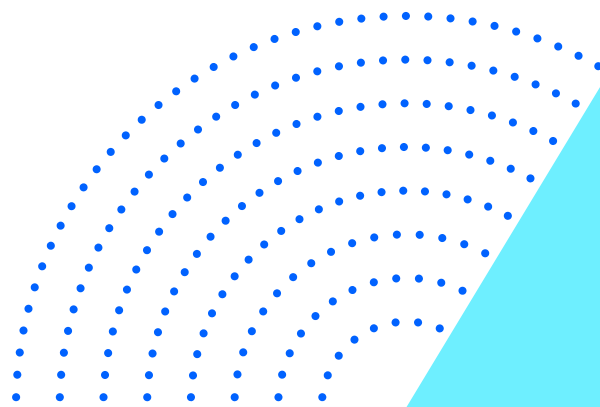
What they share:

- Roof performance and resilience, including age, condition, and material characteristics
- Structural characteristics such as shape complexity and finished area
- Surrounding environment, including vegetation and nearby structures
- Local weather and climate behaviors that influence loss potential

Where they differ:

- Wind risk strongly reflects how a property is constructed and maintained over time
- Hail risk is driven by event volatility, frequency, and exposure during severe storm activity

LOCATION® Wind and LOCATION Hail are purpose-built for each peril's unique behaviors, delivering more precise, property-level risk assessment.



Contact us and discover a new level of wind and hail intelligence.

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Clearer insight into property-level hail risk

Move beyond territorial risk signals with property-level hail insight.

Hail risk is fundamentally event-driven, shaped by where and when severe hail events occur. Loss outcomes from hail events can vary significantly based on roof and structural characteristics such as age, material, and geometry, as well as the surrounding environment. Similar hail events therefore can produce dramatically different damage outcomes, even among neighboring properties exposed to the same storm.

We designed LOCATION[®] Hail to capture this variability. By combining property-specific vulnerability with localized hail exposure, LOCATION Hail helps insurers better understand which properties are more likely to experience damage from hail events—not just where hailstorms happen.



In addition to the property-level Hail Risk Score, LOCATION Hail includes event-based indices that provide further context around hail exposure and recent damage activity:



Hail Exposure Index identifies where damaging hail is most likely to occur based on historical hail event frequency and severity.



Hail Damage Index highlights areas that have recently experienced severe hail events that may have already compromised roof integrity.

Together, these indices complement the Hail Risk Score by adding event-level context, helping insurers distinguish between where hail exposure exists, where damage is most likely, and which properties may already be more susceptible to loss.

LOCATION Hail is designed to support:



Underwriting and eligibility decisions that distinguish properties with similar geographic wind exposure but materially different performance characteristics.

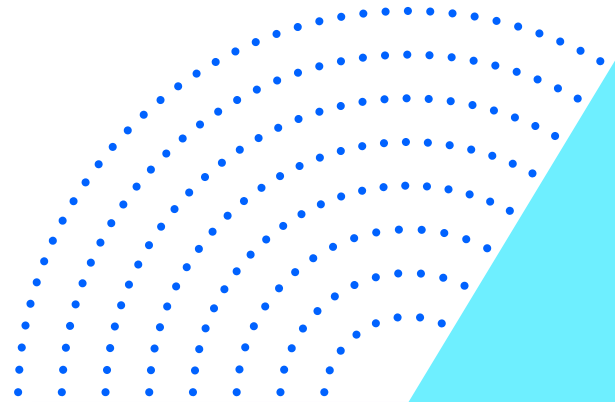


Pricing refinement informed by how properties respond to cumulative wind exposure, rather than geographic location alone



Portfolio segmentation that reveals wind-driven risk patterns and concentrations across the book of business

LOCATION Hail is purpose-built to capture the unique behavior of hail, delivering more precise property-level risk assessment.



Contact us and discover a new level of hail intelligence.

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Clearer insight into property-level wind risk

Move beyond territorial risk signals with property-level wind insight.

Straight-line wind risk reflects how properties perform under repeated wind stress over time, not just exposure to individual storms. Discrete wind events may cause losses, but the underlying risk varies by roof and structural characteristics, the surrounding environment, and cumulative exposure.

Repeated wind loading reveals differences in condition and resilience, which can drive materially different loss outcomes across the same geographic area.

We designed LOCATION® Wind to capture these performance-based differences. By focusing on how properties respond to repeated wind exposure—not just where storms occur—LOCATION Wind helps identify high-risk properties earlier and manage wind exposure more proactively across the portfolio.



LOCATION Wind is designed to support:



Underwriting and eligibility decisions that distinguish properties with similar geographic wind exposure but materially different performance characteristics.

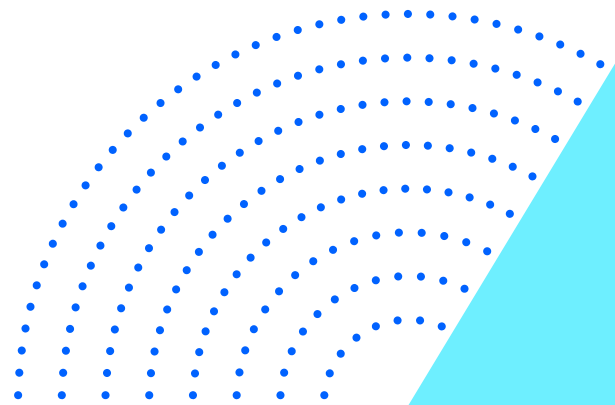


Pricing refinement informed by how properties respond to cumulative wind exposure, rather than geographic location alone



Portfolio segmentation that reveals wind-driven risk patterns and concentrations across the book of business

LOCATION Wind is purpose-built to capture the unique behavior of wind, delivering more precise property-level risk assessment.



Contact us and discover a new level of wind intelligence.

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