



Neighborhood Claims

How well do you understand the properties surrounding the risks you insure?

Are you insuring a future claim?

6.8 million properties were affected by one or more damaging hail events in 2021. Structures adjacent to loss-affected properties are more likely to have existing damage.



Analyzes loss history to identify claim trends and provide data insights to protect against inheriting future claims.

A-PLUS™ Neighborhood Claims can help improve underwriting and rating by identifying claim events that may have affected a residence but were never claimed by the property owners.



The Solution

- Assesses the degree of risk at the address level
- Identifies claims found within close proximity to the address
- Uses a rolling 3-year history of property loss data
- Is updated frequently, with new claims records added monthly
- Provides scoring to indicate the probability of a future claim

Perils available for analysis include:



Fire



Freezing Water



Hail



Flood



Wind



Lightning



Smoke



Sinkhole



Water Damage



Reduce the risk of insuring properties with pre-existing damage:

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