Verisk

Make confident decisions about non-weather water damage risk

Predictive analytics to help underwriters identify hidden water damage exposure before a loss occurs

One of the fastest-growing loss drivers in commercial property

Non-weather water (NWW) damage, such as pipe breaks, appliance failures, plumbing leaks, and sprinkler malfunctions, has become one of the most frequent and costly loss types facing insurers.

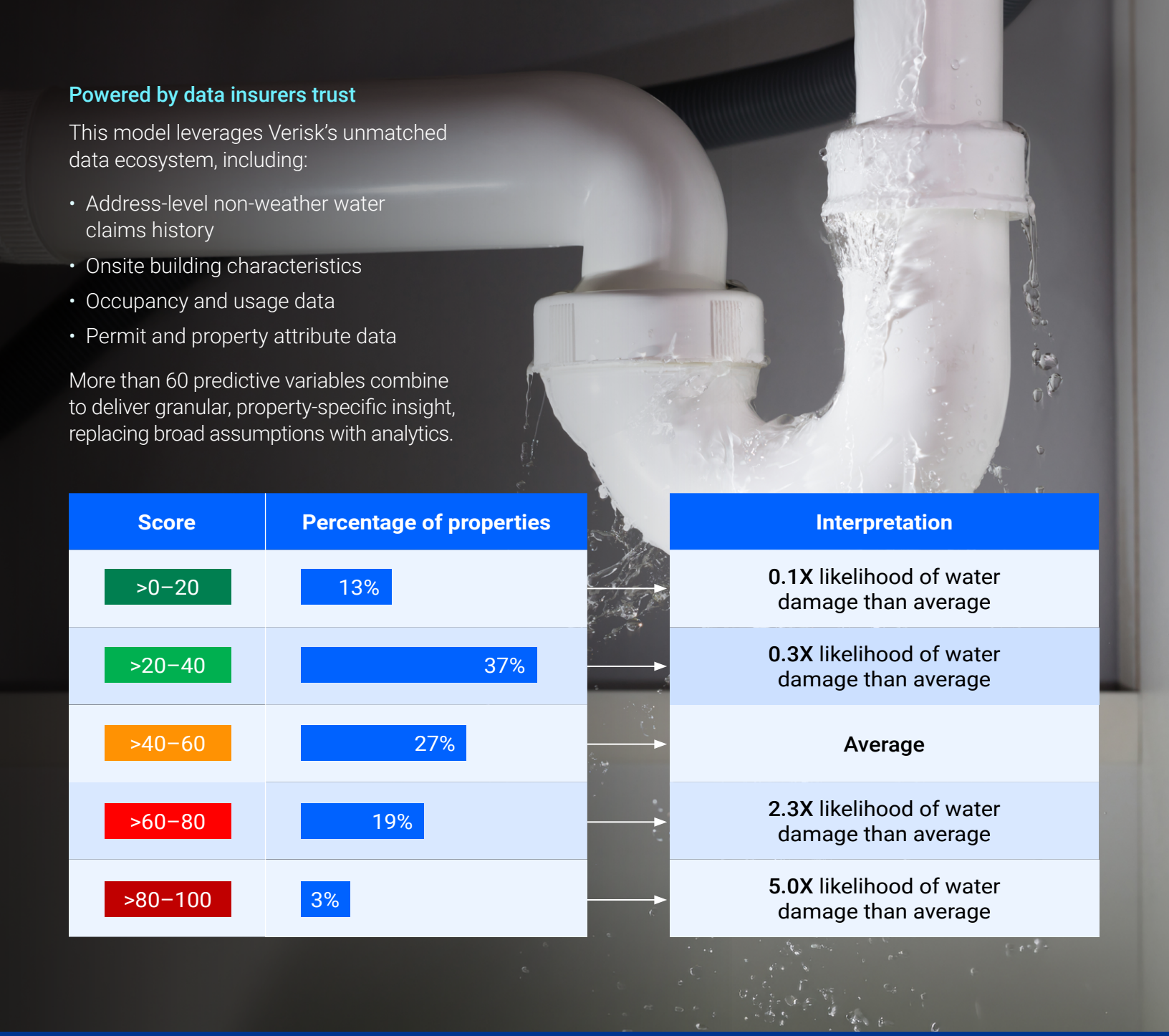
Water damage losses are increasingly driven by occupancy changes, aging infrastructure, and undetected leaks, making them exceptionally difficult to underwrite with traditional tools alone.

Verisk's Non-Weather Water Damage Report and Score brings clarity to one of the industry's most challenging risks.

A smarter way to assess water damage risk

We built a commercial property-level predictive risk model using structured building characteristics and extensive historical claims experience. Advanced machine learning techniques generate a calibrated, easy-to-understand risk score that estimates the likelihood of non-weather water loss frequency at the address level.

Seamlessly integrate water risk insight through a downloadable report delivered via web, batch or API.



Powered by data insurers trust

This model leverages Verisk's unmatched data ecosystem, including:

- Address-level non-weather water claims history
- Onsite building characteristics
- Occupancy and usage data
- Permit and property attribute data

More than 60 predictive variables combine to deliver granular, property-specific insight, replacing broad assumptions with analytics.

Score	Percentage of properties	Interpretation
>0–20	13%	**0.1X** likelihood of water damage than average
>20–40	37%	**0.3X** likelihood of water damage than average
>40–60	27%	**Average**
>60–80	19%	**2.3X** likelihood of water damage than average
>80–100	3%	**5.0X** likelihood of water damage than average

Want to know more?

For more information on how our Non-Weather Water Damage Report, for commercial property, can benefit your business, please contact your account representative.

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