Verisk

Remaining Roof Life

See beyond roof age. Anticipate what comes next.

Roof risk is not new. But identifying it too late can put added pressure on loss costs, inspection capacity, and renewal consistency. Carriers need a better way to distinguish roofs that may warrant earlier action from those that can remain on a standard path.

Remaining Roof Life adds a forward-looking service-life horizon to Roof Age and Roof Condition, helping insurers prioritize review, inspection, and replacement verification across underwriting, renewal, and portfolio-management workflows.

What is Remaining Roof Life?

Remaining Roof Life provides a property-level classification indicating the estimated remaining service life of a roof under normal conditions. It complements Roof Age and Roof Condition with a future-focused risk horizon.

Roof Age tells you how old the roof may be. Roof Condition tells you what state it appears to be in today. RRL helps anticipate what may come next.

Age
Condition
Material
Geometry
Geography

=

Remaining Roof Life

29%

of U.S. homes with asphalt shingles have less than four years of remaining useful roof life*

50%

more severe-weather damage for roofs with less than 5 years remaining vs. 8+ years*

$17.6K

average roof replacement cost in 2025*

* Verisk U.S. Roof Report 2026 and Verisk Remaining Roof Life source materials. Percentages represent roofs within Verisk's property database and may not reflect the entire U.S. housing stock. RRL is an estimate and does not replace a professional roof inspection where required.

Three complementary layers of roof intelligence

Together, Roof Age, Roof Condition, and Remaining Roof Life provide a more complete view of the roof's lifecycle, current state, and future service-life horizon.

Roof Age	Roof Condition	Remaining Roof Life
Lifecycle baseline	**Current-state evidence**	**Forward-looking horizon**
How long has the roof been in service?	What visible signs of deterioration are present?	How much useful life may remain?

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How carriers use Remaining Roof Life

Use RRL to prioritize the properties and workflows where earlier action may have the greatest impact.

New business underwriting
Flag properties nearing end-of-life roof for added review.

Renewal management
Prioritize renewal review, coverage changes, or replacement verification.

Inspection targeting
Focus resources on roofs with short or conflicting RRL signals.

Portfolio segmentation
Quantify near-end-of-life roof concentration by geography, material, and peril.

Pricing & eligibility
Support consistent roof risk segmentation and pricing decisions.

Customer engagement
Enable proactive conversations on maintenance and replacement planning.

A simple signal-to-action framework

Longer life remaining
Continue through the carrier's standard roof workflow.

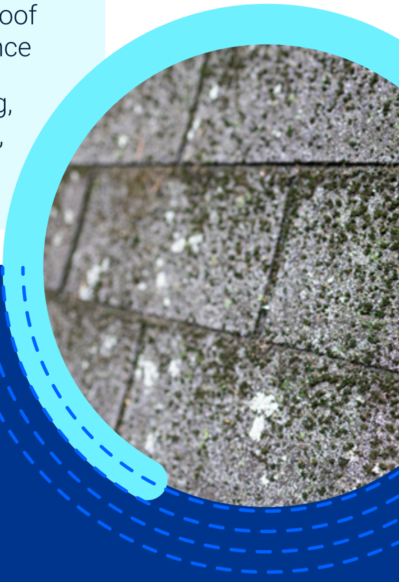
Moderate life remaining
Monitor and reassess at renewal or another carrier-defined interval.

Shorter life remaining
Prioritize review, inspection, or replacement verification.

Conflicting signals
Reconcile RRL with Roof Age and Roof Condition or route to additional review.

The Verisk advantage

- Multisource roof intelligence: permit and claims history, aerial imagery, year-built data, environmental factors
- Complements Roof Age and Roof Condition for full roof intelligence
- Actionable across underwriting, renewal, inspection, mitigation, and portfolio workflows



Ready to identify roofs nearing end of useful life?

Ask Verisk about adding Remaining Roof Life to your Roof Age workflow or running a portfolio analysis.

Verisk™