



FOR PERSONAL PROPERTY

Make confident decisions about non-weather water damage risk

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



A fast-growing loss driver in personal property

Non-weather water (NWW) damage, such as pipe breaks, appliance failures, plumbing leaks, and HVAC-related losses, is now among the most frequent and costly loss types facing homeowners insurers, accounting for an estimated 20–25% of all U.S. property insurance losses.

Unlike many perils, this risk isn't always visible. Aging infrastructure, plumbing complexity, deferred maintenance, and undetected vulnerabilities can push two seemingly similar properties toward very different outcomes. Traditional rating variables on their own simply don't capture it.

Verisk's Non-Weather Water Risk Score for personal property brings clarity to one of the industry's most challenging risks.

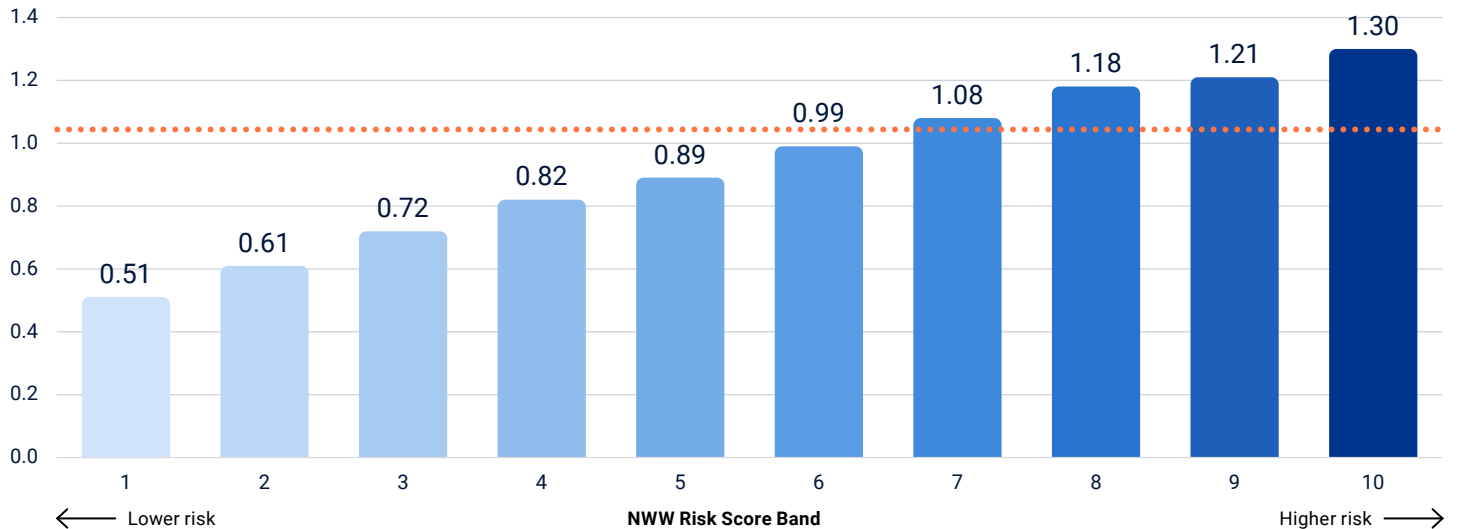
A smarter way to assess water damage risk

We used over 10 years of actual water damage claims to validate the Non-Weather Water Risk Score. The model examines how property, permit, infrastructure, and environmental factors together influence water loss potential, then delivers a calibrated, easy-to-understand risk score that estimates non-weather water risk at the address level.

Seamlessly integrate water risk insight into your own workflow via API or batch.

What the NWW Risk Score tells you

Actual water-loss experience rises steadily as the score moves up the ten-point scale, from about half the average to roughly 30% above it. This consistency makes the score usable for rating thresholds and referral rules.



Validated against actual loss experience

We used over 10 years of actual water damage claims to validate the Non-Weather Water Risk Score.

89%

Greater predictive accuracy

Versus a model built on traditional variables alone, aligning far more closely with actual loss experience across the full risk spectrum.

~2.5x

Loss separation

Between the highest-scoring properties and the lowest—even after accounting for traditional rating variables.

Want to know more?

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

