



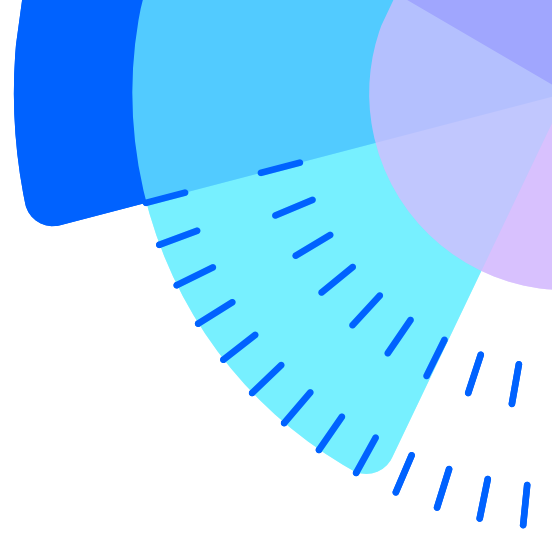
Verisk Roof Intelligence

See the roof risk your age data is missing

Verisk Webinar | October 2026

verisk.com





Today's Speakers



Barbara Gipson

Senior Director, Underwriting
Solutions



Antonio Godino

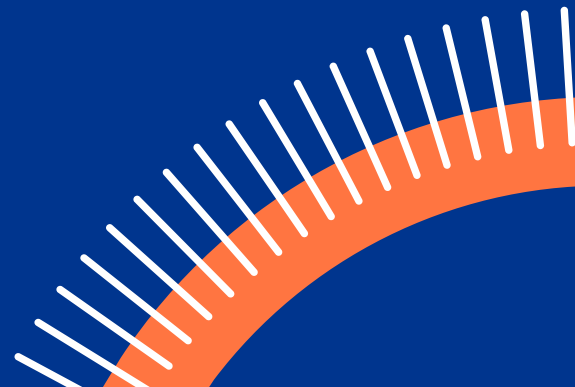
Underwriting Product Manager



Verisk Roof Intelligence

See the roof risk your age data is missing

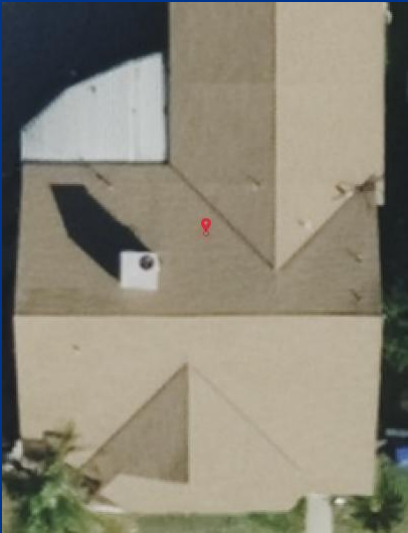
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Which roof carries more risk?

Same age, same condition. Which one would you want to know more about?

Roof A



Age	10 years
Condition	Fair/good
Material	Asphalt shingle

Roof B



Age	10 years
Condition	Fair/good
Material	Asphalt shingle

Poll options: A | B | Can't tell from age and condition alone

Roof risk is now a profitability issue

Replacement economics and imperfect roof data amplify underwriting pressure.

\$23B

2025 residential roof
replacement cost value

\$17.6K

2025 average residential
replacement cost



Weather volatility

Localized hail and wind variability can concentrate roof losses by geography and season.



Aging / exposed stock

Roof performance changes with age, material, installation, maintenance, and climate.



Data imperfections

Stale or incomplete roof attributes can create mispricing, leakage, and adverse selection.



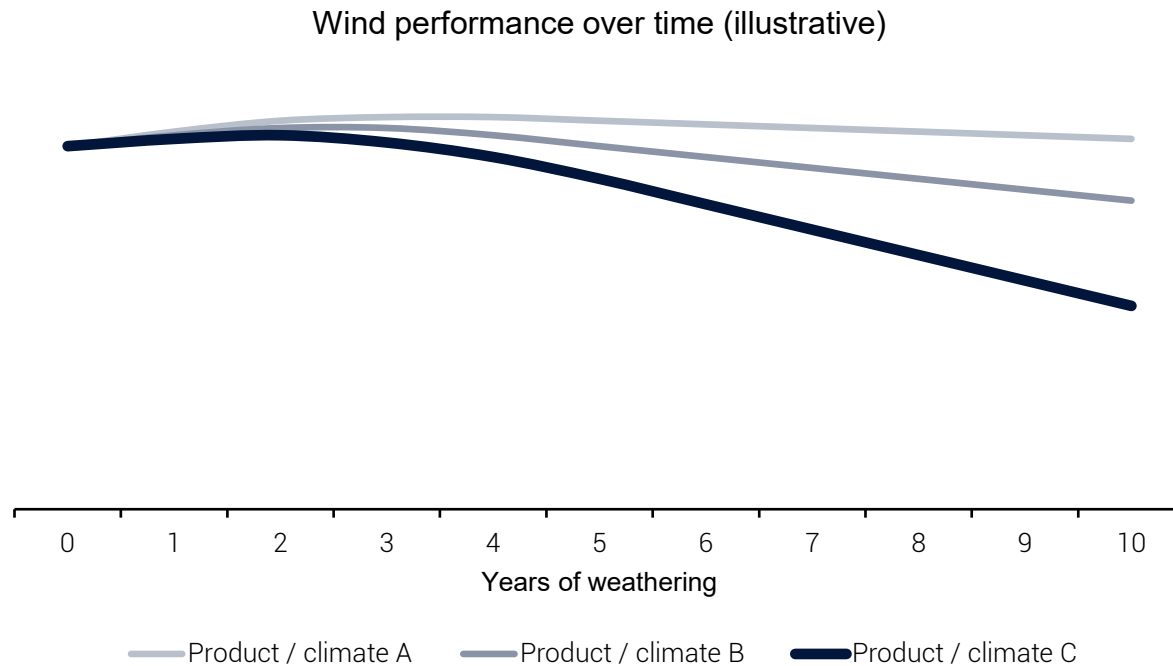
Business issue

Every misjudged roof is a pricing, inspection, or loss problem

Source: Verisk 2026 U.S. Roof Report (May 2026)

Roof age alone gives you a false sense of certainty

New IBHS research: same age, very different performance



Geography changes the aging clock

Shingles weathered 10 years in South Carolina, Wisconsin, and Ohio performed differently.

Same rating, different outcome

All products carried the top wind rating when new; results after aging varied dramatically.

Decline starts earlier than expected

Wind resistance often rises early, then most products decline between years 5 and 10.

Age tells you when a roof was installed, not how it is aging, or how much life it has left

Source: IBHS Roof Aging Farm 10-year shingle wind study (Sept. 2026). Chart illustrates the reported pattern; not IBHS data.

One roof. Three complementary insights

The profile is only complete when all three components fit together



Roof Age

When was it installed?

History

Roof Condition

What does it look like today?

Today's visible evidence

Remaining Roof Life

How much useful life is likely left?

Forward-looking horizon

Each piece shows what the others can't. Together they form one decision-ready roof profile.

Remaining Roof Life: see roof issues before they become losses

Plan ahead: a forward-looking risk indicator grouped by expected remaining life

Remaining-life bands (not rating classes)



◀ Longer horizon

Shorter horizon ▶

What drives it

RRL combines roof age, visible condition, and material with local climate and weather exposure to reflect how fast each roof is aging.

RRL is...

✓ A risk indicator

✓ Adjusted for geography and exposure

✓ A way to rank and prioritize action

RRL is not...

✗ An exact replacement date

✗ A forecast of the next catastrophe

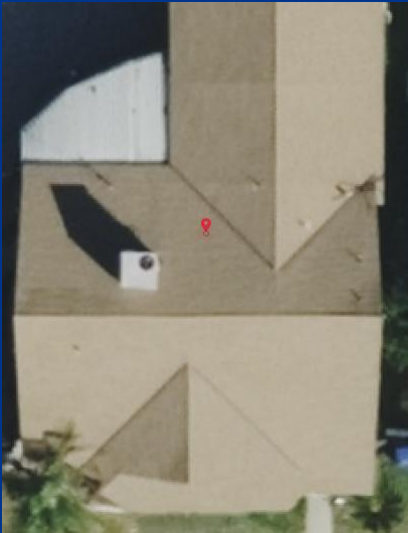
✗ A replacement for inspection judgment

Not all shingle roofs age at the same rate. RRL helps you plan maintenance, mitigation, or inspection earlier.

Same roofs, now with Remaining Roof Life

Did your answer change?

Roof A



Age	10 years
Condition	Fair/good
Material	Asphalt shingle
RRL band	B

Roof B



Age	10 years
Condition	Fair/good
Material	Asphalt shingle
RRL band	D

Poll options: Yes, it changed | No | It confirmed my view

Three roofs, three different next steps

What would you do next? Age alone would miss what sets two of these roofs apart

False comfort

Newer roof $\neq$ low risk

Age	6 yrs
Condition	Poor
RRL	E

Next step: Route / verify

False friction

Older roof $\neq$ higher risk

Age	18 yrs
Condition	Good
RRL	B

Next step: Fast-track / monitor

Same age, different horizon

RRL informs the next step

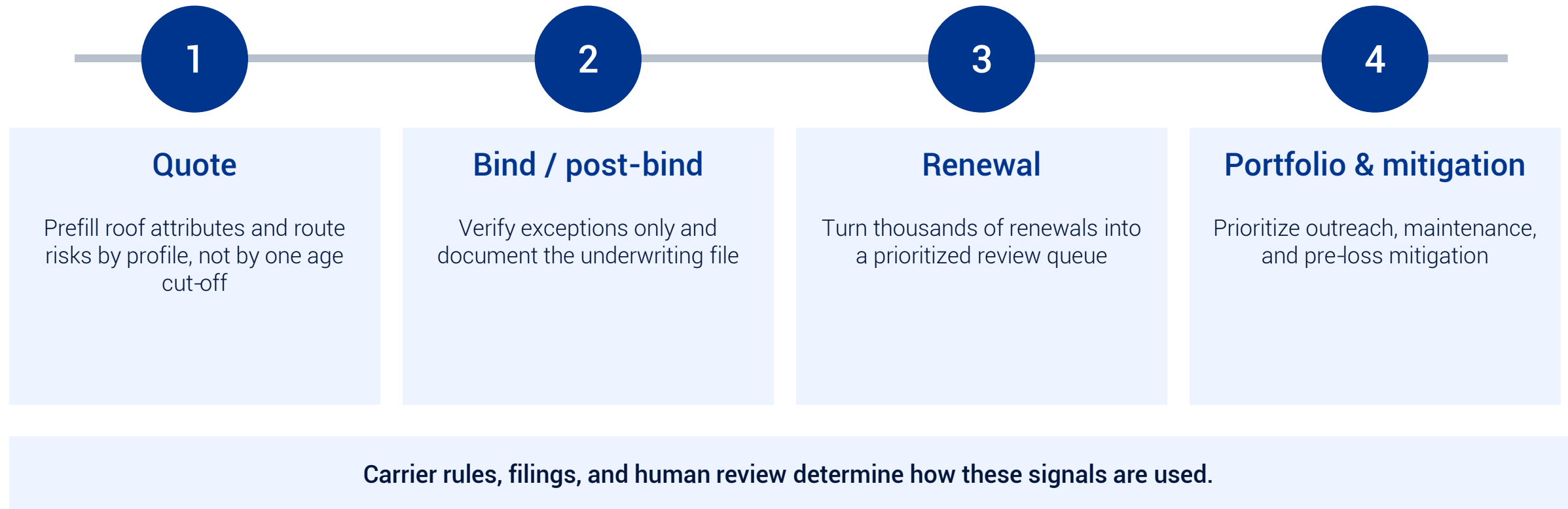
Age	10 yrs
Condition	Fair/good
RRL	B vs D

Next step: Standard vs. review

Better segmentation means fewer missed risks, fewer unnecessary referrals, and more consistent underwriting decisions.

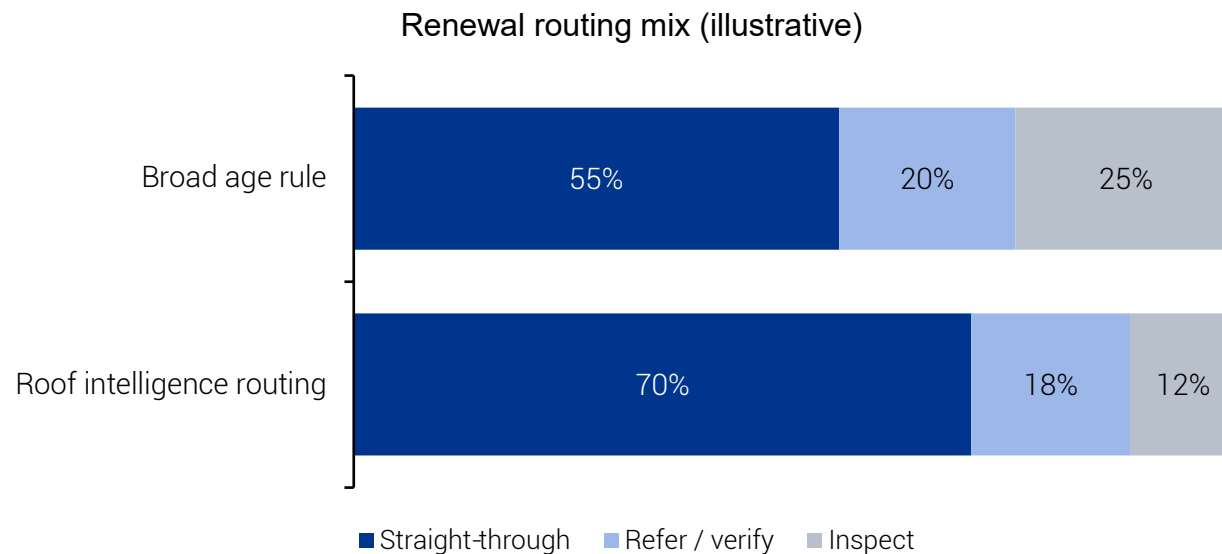
Put roof intelligence to work across the policy life cycle

One roof profile, reused at every decision point



Better-targeted inspections, more informed decisions, better retention

From broad age rules to risk-based routing



Illustrative scenario only; validate with your own book in a segmentation review.

Underwriting

Identify deterioration earlier

Inspection

Focus field capacity on true exceptions

Retention

Recognize well-performing older roofs

Portfolio

Understand exposure by remaining life

Signals beyond age matter: visible condition alone shows ~60% higher loss costs for moderate/poor roofs.

Source: Verisk 2026 U.S. Roof Report; Roof Condition Score® 2025 baseline data. Routing mix is illustrative.

Where would roof intelligence create the most value for you?

Quick poll: pick your top priority

- A** Reduce inspection spend
- B** Improve pricing accuracy
- C** Prioritize renewal reviews
- D** Recognize well-kept older roofs
- E** Understand portfolio exposure

Why we ask

Your answer tells us where to focus a book-level review: the use case with the fastest measurable return for your team.

Begin with the problem you need to solve

Three common challenges. Three ways to get started.

IF YOUR CHALLENGE IS...

"Our roof age data is stale or missing"



Start with Roof Age

A reliable baseline for pricing and underwriting

IF YOUR CHALLENGE IS...

"We need to focus inspections on the roofs that need them most"



Start with Roof Condition

Visible evidence of wear and deterioration today

IF YOUR CHALLENGE IS...

"We need to know which roofs to look at first"



Start with Remaining Roof Life

A forward-looking horizon to focus reviews and outreach

→ Then bring the signals together into one roof profile as your workflow evolves.

Start where the need is greatest. The full roof profile is where the three signals are strongest.

Your next step: see how your book re-sorts

Five things to remember

1

Age tells you when, not how.

A roof's age is a starting point, not a verdict.

2

Condition shows today; RRL shows what's coming.

Present evidence plus a forward-looking horizon.

3

Roofs age differently.

Geography, material, and exposure change the aging clock (IBHS, 2026).

4

Three signals, one decision.

Their value comes from using them together.

5

Inspect the exceptions, not everything.

Recognize well-kept older roofs; spot early deterioration on newer ones.

Book-level roof segmentation review

We score a sample of your new business, renewal, or in-force book to find:

- Misclassified or stale roof ages
- Roofs that may benefit from maintenance or mitigation
- Roofs nearing end of useful life

[Contact name | email | QR code]



Questions?

Move from a static view of roof age to a forward-looking view of roof risk with Verisk Roof Intelligence.

