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:
Verisk.com/APLUS
1.800.888.4476
info@verisk.com

© 2023 Insurance Services Offices, Inc. Verisk, the Verisk logo, and A-PLUS are trademarks of Insurance Services Offices, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies. V30164 (07/23)