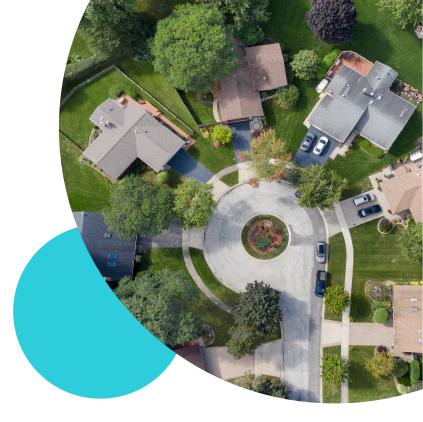# Enrich underwriting with aerial imagery derived analytics

Aerial Imagery Analytics

Some of the riskiest underwriting exposures can be among the hardest to pinpoint. And sparsely populated areas, such as rural and coastal communities, are often difficult or costly to reach in person.

Aerial imagery can help fill in the gaps as it raises the standard for reliable, cost-efficient property data. Technology and machine learning further enhance this underwriting and rating data, and flexible delivery can help ease integration into your workflows.

An integrated solution can combine high-quality images with expert interpretation backed by decades of experience to reliably identify key features and characteristics.

Industry-leading underwriting tools are more powerful when combined with aerial imagery

Roof exposure: Use high-resolution views to reveal changing roof conditions and potential hazards such as trees, damage-prone materials, and expensive attachments

Wildfire risk: Measure property elevation and acreage and monitor characteristics such as defensible space between structures and vegetation or other potential fuels

Attractive nuisances: Detect property liability hazards, such as swimming pools, trampolines, and other outdoor features and amenities, that may pose injury risk to residents or guests

Make confident underwriting decisions across every stage of a policy

High-resolution aerial imagery captured by Vexcel is augmented with analytics by Verisk that's based on human expertise and supports more reliable interpretation. The resulting view from above can help reveal hard-to-capture risks and bring application data to life.

With unique data and advanced analytics from aerial imagery, insurers can more confidently assess risk and accurately underwrite throughout the policy life cycle.

- Streamline the underwriting process at point of sale
- Identify and monitor changes in exposure on your renewal book
- Optimize in-person inspections
- Improve current pricing models with up-to-date property analytics

Real-time updates for a growing range of property elements

Data derived from aerial imagery can add important new property condition elements to quoting and renewal underwriting. We're continually developing new data points for expanded and automated risk assessment.

Flexible delivery methods

Our delivery methods are adaptable to diverse business operations and technology environments and enable our information to be incorporated into a variety of rating, policywriting, and consumer quoting systems.

Access aerial imagery:
- Via API at point of quote
- Via API or batch delivery for post-bind and renewal

Blue represents buildings and green represents trees within 30 foot and 100 foot zones of defensible space.

![Verisk logo]

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