



# Identify past hail damage—as well as future risk

## Hail Risk Assessment

### Hail: Unveiling the hidden risk

Weather events, such as hail, can severely impact a roof's condition. However, hail damage to roofs often goes unreported because it can often take time to appear, and the property owner may not be aware of it. Hail exposure also accelerates the aging and weathering of both personal and commercial roofs.

Although hail patterns are changing and damage leading to claims can often take time to appear, there's data that insurers can use to help them manage the risk more effectively.

Knowing which regions are prone to hailstorms—as well as areas of emerging risk—can complement awareness of past damage to paint a more complete picture. With the right tools, the potential to save on claims and sharpen pricing is significant.

### One assessment, two scores

Verisk provides robust hail risk assessment information based on scientifically grounded data, which is frequently updated to reflect the latest risk landscape.

### Insights include:

- Hail Damage Score<sup>®</sup> uses granular hail size and intensity information to assess the potential for pre-existing hail damage to a property.
- Hail Risk Score<sup>®</sup> indicates the short-term to medium-term likelihood of future hail damage at a specific property.



1 in 3

hail claims has the wrong loss date



12+ months

The average time until approximately half of claims with wrong dates are filed.

### **Informed decision-making simplified**

The Hail Damage Score and Hail Risk Score provide a range of underwriting benefits for insurers, including the ability to:

- Identify emerging hail exposures
- Help prioritize ordering inspections
- Strengthen automated decision-making for risk assessment
- Flag potential pre-existing hail damage
- Develop forward-looking strategies as you grow your book

### **Flexible delivery methods**

Verisk offers delivery methods for you to adapt to your business operations, systems environment, and requirements. You can integrate the information into your rating, policywriting, or consumer quoting system.

### **Access Hail Damage and Risk Scores:**

- online through your browser or by connecting to Verisk using a web service API.
- as batch delivery.
- through Verisk platforms: LOCATION® and ProMetrix®, 360Value®.



Hail risk assessment solutions are included in our Roof Underwriting Report for Homeowners for a comprehensive view of property risk.



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