



# Harness robust data to help uncover key roof information



## Roof Solutions for Homeowners

From an underwriting perspective, a roof is one of the most important attributes of a property.

And hidden damage can be one of a roof's more critical underwriting risks, with roof claims caused by severe weather sometimes filed a year or more after the storm has passed.

### Up on the housetop

Staying on top of roof risk is important for more informed underwriting and rating. While traditional underwriting methods may be manual and inefficient, Verisk is here to provide a single, reliable source of roof information, offering robust data for every residential exposure.



**30%**

of all property loss dollars are for roof claims.



**1.5 million**

homes currently have poor or severe roof conditions.



**90%**

of most carrier's book of business are renewals but only 10% are inspected.

Source: Verisk analysis



**Age:** 2010

**Condition:** Below average

**Material:** 3-tab shingles

**Shape:** Gable

**Solar panels:** No

**Tree coverage:** 0%

#### **Capturing a critical risk factor with confidence**

Verisk provides data to help homeowners insurers identify high-risk exposures along the policy lifecycle. This can help insurers more accurately price risks and accelerate underwriting, including determining where to focus inspections.

Key roof data points provided include:

- Condition
- Age
- Shape
- Material
- Presence of solar panels
- Tree coverage
- Defensible space from vegetation
- Hail and wind risk
- Replacement cost estimates
- Claim insights on surrounding residences
- Coverage and advisory loss costs
- Aerial imagery

#### **Get snapshot views of roof risk**

Verisk's roof solutions for homeowners leverages deep industry expertise and multiple, validated data sets—including roof condition information gleaned from high-resolution aerial imagery. The report also factors in location-specific weather data and roof replacement cost estimates to help insurers more accurately manage risk.



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