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
### 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.

<table>
<thead>
<tr>
<th>Age</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Condition</td>
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</tr>
<tr>
<td>Material</td>
<td>3-tab shingles</td>
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<tr>
<td>Shape</td>
<td>Gable</td>
</tr>
<tr>
<td>Solar panels</td>
<td>No</td>
</tr>
<tr>
<td>Tree coverage</td>
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</tbody>
</table>