Make confident decisions about property risk

Roof Age

Roof information is critically important to evaluating a structure's risk.

Inaccurate roof data can directly impact your bottom line
The age of the roof is highly correlated with loss frequency and severity from wind and hailstorms, which represent the highest loss costs for the property insurance industry. Still, collecting roof data through traditional sources is consistently underestimated or challenging to obtain. Failing to accurately account for roof age in coverage and premium decisions can hurt profitability and lead to adverse selection.

Validated roof age helps avoid misclassification
Better risk management decisions begin with better data. Roof Age from Verisk empowers you to improve profitability and make confident decisions regarding risk at scale.

Powered by reliable data and analytics
Our unique data assets on property history and condition combined with deep domain expertise and robust property analytics provide property insurers with a more robust, reliable Roof Age solution.

$1.31B in annual premium leakage due to underestimated roof age[1]

27.2% of roofs are misclassified as being younger than 15 years old[2]

Roof Age supports insurers across the insurance value chain
Roof Age provides detailed, current information to analyze roof risk down to the individual address to assist with:

- Pricing — fine-tune rating algorithms to segment and price risks effectively
- Underwriting — accelerate quote to bind with roof age prefill and ensure properties meet eligibility requirements
- Claims — strengthen strategies for actual cash value payouts
- Marketing — target ideal risk profiles for business expansion
- Reinsurance — improve catastrophe model outputs by adding roof age as a secondary modifier

1. Verisk estimates
2. Ibid

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