

# Hail Risk Insights

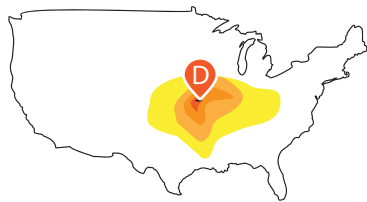
CONFIDENTLY PRICE & UNDERWRITE HAIL POLICIES WHILE REDUCING CLAIMS

Hail is one of US insurers' most common and costly perils, generating billions of dollars in claims yearly. Insurance companies need more transparent, actionable, and comprehensive hail risk insights. Risk insights, including regional/local hazard exposure and property-level vulnerability, to accurately predict and prevent future hail losses.

## Completing the Picture of Risk

### Hazard

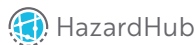
REGIONAL/LOCAL LIKELIHOOD



### Enhanced Hail Score

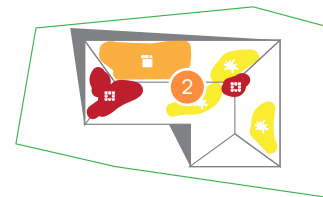
THE STRONGEST & MOST PRECISE INDICATOR OF HAIL PROBABILITY

HazardHub reviews the last 20 years of damaging hail events near a property. It includes the number of events, year, size, and distance within 25 miles.



### Vulnerability

PROPERTY-SPECIFIC SURVIVABILITY



### Hail Vulnerability Score

THE MOST ACCURATE & ACTIONABLE INDICATOR OF HAIL SURVIVABILITY

Betterview analyzes specific property attributes from high-resolution imagery and historical claims data to identify key factors of loss.



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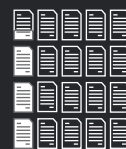
**\$14.2**  
BILLION

Annual Hail-related Insurance Losses<sup>1</sup>



**\$12K**  
PER CLAIM

Average Hail Claim per Residential Policyholder<sup>2</sup>



**16%**  
OF CLAIMS

Percentage of All Property Claims<sup>3</sup>  
(3<sup>rd</sup> most common)



**20%**  
OF PAYOUT

Percentage of All Homeowner Claim Payouts<sup>3</sup>  
(2<sup>nd</sup> most costly)

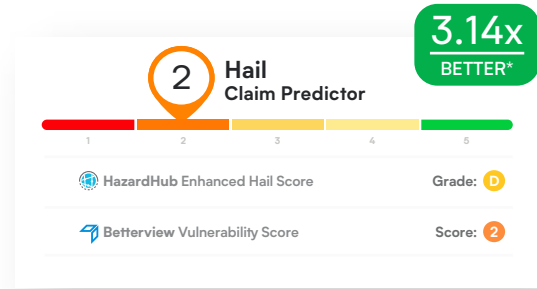
<sup>1</sup> <https://www.iii.org/fact-statistic/facts-statistics-hail>  
<sup>2</sup> <https://newsroom.statefarm.com/oh-hail-we-go-again/>  
<sup>3</sup> <https://www.valuepenguin.com/home-insurance-statistics>. From 2009 to 2016

# Combining Hazard & Vulnerability to Predict Loss

## Hail Claim Predictor

THE MOST ACCURATE COMBINATION OF EVENT PROBABILITY AND PROPERTY SURVIVABILITY

Combines hazard modeling from HazardHub and vulnerability insights from Betterview into a single, transparent, and actionable predictor of overall hail claims risk.



\* 3.14x predictive lift of hail claims for properties with a bad Hail Claim Predictor.

### KEY BENEFITS

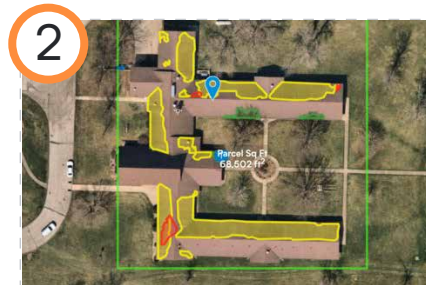
- ✓ **Optimize Risk Selection & Rate Segmentation**  
Write profitable business in hail-prone areas.
- ✓ **Automate Underwriting Decisions & Workflows**  
Single, easy-to-understand predictor – available from Guidewire and Betterview.
- ✓ **Build Stronger Customer Relationships**  
Proactively communicate exposure and mitigation steps. Minimize disruption to policyholders.



**1**  
Hail Claim Predictor: **1**  
Enhanced Hail Score: **F**  
Hail Vulnerability Score: **1**

- Roof Material: Shingles
- 7% Staining
- 1% Worn Shingles

Hail Claim Filed



**2**  
Hail Claim Predictor: **2**  
Enhanced Hail Score: **D**  
Hail Vulnerability Score: **1**

- Roof Material: Shingles
- 31% Staining
- 1% Worn Shingles

Hail Claim Filed



**5**  
Hail Claim Predictor: **5**  
Enhanced Hail Score: **A**  
Hail Vulnerability Score: **1**

- Roof Material: Shingles
- 30% Staining
- 11% Worn Shingles

No Hail Claim Filed

HazardHub Enhanced Hail Score, Betterview Hail Vulnerability Score, and Hail Claim Predictor are all available via [API](#), [Core Platform Integrations](#), [External Data Warehouse](#), and [Online](#).



The Property Intelligence & Risk Management Platform that leading P&C insurance companies depend on to identify and mitigate risk, improve operational and inspection efficiency, and build a more transparent customer experience. Learn more at [betterview.com](https://betterview.com).

