



Improve performance with comprehensive roof condition insights

Wind and hail claims now make up 46% of all home losses¹, and worsening trends are predominantly roof-related. Unfortunately, understanding the roof age is not enough to effectively manage your exposure. Each roof ages differently depending on weather, climate, shape, materials and homeowner maintenance. Not knowing the true condition of a roof can lead to inadequate premium capture and unexpected losses.

Mitigate risk by leveraging roof condition insights from LexisNexis® Rooftop

LexisNexis® Rooftop is unique because it combines what you can see – aerial photos and imagery analytics - with what you cannot see – forensic data from auto claims, home claims, weather events and property data.

LexisNexis® Rooftop delivers a predictive roof condition score and actionable data elements so that you can better understand your risks and improve profitability. LexisNexis® Rooftop helps you:

- Automate your workflow to improve efficiency and the customer experience
- Proactively manage risks at renewal
- Better segment customers and pricing plans

LexisNexis® Rooftop improves your ability to manage property risk at every stage of the customer lifecycle, easily ordered at quote, bind or renewal through the LexisNexis platform.

¹ LexisNexis Loss Trend Study, 2019

What makes Rooftop unique?

LexisNexis® Rooftop leverages our comprehensive nationwide home and auto loss data, claims-informed weather forensics, and property characteristics along with imagery analytics to provide a more complete view of risk.

Automate your workflow

A roof condition score and actionable data elements are delivered in real time, enabling you to inform agents on the spot and route the highest risks to underwriting. Inspection decisions can be informed by the roof condition score so you can set the right expectations with consumers and either avoid or expedite the inspection process.

Proactively manage policies in-force at renewal

On a periodic basis, proactively review existing policies to identify risks with a deteriorating roof. Conduct renewal inspections either virtually or physically to inform re-underwriting decisions.

Better segment customers and pricing plans

Comprehensive roof insights provide the information you need to make better pricing and coverage decisions. For example, you may consider offering increased deductibles or actual cash value endorsement for a roof in poor condition.

Easy to implement and use

LexisNexis® Rooftop is delivered through your existing connections to LexisNexis® Property Data Prefill or LexisNexis® C.L.U.E.® Property. Renewal analysis is made easy by contributing your policy data to LexisNexis® Current Carrier® Property, or sending a file for data append.



Insurance

For more information, call 800.458.9197 or email insurance.sales@lexisnexisrisk.com

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

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