



Uncovering Roof Risks From Above

**Roof condition augmented by
advanced imagery analytics**

Assessing property risk is increasingly complex, requiring insurers to balance cost, time, and reliability of information. As one of the largest and most expensive home components, roofs demand particular attention.

What is Roof Condition Score?

The roof is more than just a covering—it's the home's first line of defense, providing insulation, ventilation, and protection from the elements. While major damage is easy to see, subtle wear and tear can quietly compromise its performance, increasing the risk of costly repairs or insurance claims.

Automated Roof Assessment



**Advanced
Imagery
Analytics**

Verisk's Roof Condition Score (RCS) quantifies this critical risk factor for better decision making. Using aerial imagery and advanced computer vision, RCS evaluates key risk factors to deliver a precise, data-driven score that provides a clear picture of a roof's condition.



**Roof
Defects and
Damage**

With a rating scale from 1 to 5—where 1 indicates a non-functional roof and 5 represents peak condition—RCS offers a straightforward assessment. For even greater precision, a floating-point score (0.0 to 5.5) adds granular insights, enabling more refined risk segmentation.



**Roof
Condition
Score**

RCS goes beyond scoring, delivering confidence levels and detailed condition reasons for greater transparency. With smarter data, insurers can strengthen trust with policyholders, refine underwriting strategies, and take a proactive approach to risk management – helping to improve insurability while minimizing potential claims.





Roof Condition Score: 2

Roof Condition Floating-Point: 1.55

Roof Confidence Score: 4 (high)

Roof Condition Reasons:

Roof Tarp.....	50%
Roof Missing Material	30%
Roof Algae Staining.....	10%
Roof Structural Damage	0%
Roof Vent Staining.....	0%
Roof Water Pooling	0%
Roof Rusting.....	0%
Roof Debris	0%
Roof Patch	0%

Why is roof condition a critical risk factor?

Roofs across the U.S. face a wide range of environmental threats: from hail and high winds to falling trees, temperature variations, and UV exposure. Roof condition is a critical factor yet often a blind spot in managing property risk—especially when it comes to wind and hail, the most costly perils in homeowners insurance.



Wind and hail events account for **nearly 50%** of all residential claims, with roof-related claims making up the majority of those losses.



As the cost and frequency of severe weather continue to rise, so does the financial burden on insurers—especially when the average roof replacement cost is **\$28,000**.

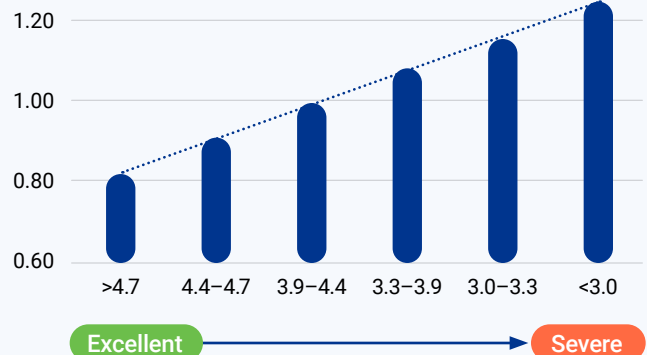


Roofs in poor condition (RCS scores <3.1) have loss costs that are **50% higher** than those in excellent condition (RCS scores >4.7).



38% of residential properties in the U.S. fall into this higher-risk condition range. Pre-existing condition issues reduce resiliency, making some roofs far more vulnerable than others.

Pure Premium Relativity: All Perils



This exhibit illustrates the relationship of RCS floating point score with pure premium for all perils (wind, hail, fire, lightning, water weather, non-water weather, theft, liability, other peril). The analysis demonstrates that as the roof's condition score decreases (worsens) loss cost increases.

Manage risk effectively across the insurance life cycle

Verisk's RCS can empower you to enhance underwriting precision and pricing accuracy with scalable, data-driven roof insights. With nearly 100% coverage of the contiguous U.S. and regulatory approval in multiple states, RCS provides a trusted tool to help improve underwriting strategies, reduce loss exposure, and confidently write more profitable business.

- **Refine rating algorithms:** Segment and price risks more effectively using predictive roof condition data. Our analysis shows a strong correlation between lower roof condition scores and higher expected losses—while higher scores indicate stronger performance and lower risk.
- **Strengthen eligibility decisions:** Access reliable, consistent roof condition information to guide eligibility decisions, optimize inspections, and enhance program placement. RCS supports decisions such as flagging roofs in poor condition for inspection or determining coverage options, like replacement cost versus actual cash value.
- **Detect risk-driving changes at renewal:** Keep up with change by identifying roof replacements, damage, or deterioration over time. RCS enables proactive risk mitigation and helps insurers maintain accurate insurance-to-value assessments.



Lead

Lead Identification
coming soon



Quote

- Eligibility
- Workflow Routing
- Coverage Estimation
- Date Pre-Fill
- Rating



Bind

- Inspection Decision
- Inspection Triage
- Coverage Verification



Renewal

- Change Detection
- Reinspection Decision
- Reinspection Triage
- Coverage Verification

Want to know more?

At Verisk, we're committed to delivering innovative solutions that empower our clients and set new industry standards. For more information on how our RCS can benefit your business, please contact us at info@verisk.com.

