


# NEARMAP FOR INSURANCE

Support decisions with a visual source of truth. Our powerful geospatial insights enable you to better serve your policyholders from quoting and underwriting to claims and renewals

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It's a **pivotal time for the insurance industry**. As we recover from a global pandemic that caused unprecedented business interruption, we face changing expectations about what "business as usual" now means. This is further complicated by a changing climate where the frequency and severity of weather events is trending upwards. The annual average losses from natural catastrophes in the United States sits at \$92 billion, with the number of global natural catastrophe events rising more than threefold in the past 40 years. At the same time, insurers are investing heavily in technology to replace legacy systems, helping them achieve operational efficiency while offering compelling digital experiences to their customers.

## Nice to meet you – We are Nearmap

Nearmap regularly captures current, high resolution imagery and property insights across more than **108 million residential and commercial parcels in the U.S. and Canada**, giving the North American insurance ecosystem unprecedented access to the visual source of truth to make critical decisions across the entire policy lifecycle — from mitigating risk and calibrating price, to supporting underwriting and renewals, to speedy investigation and processing of claims with both pre- and postcatastrophe data. Our next generation camera system produces imagery with an industry-leading resolution of 2.2" (5.5cm), allowing reliable analysis of important property features. With a rich location content stack, including 2D, 3D, and AI datasets, you have actionable property insights to calibrate risk while serving customers with the care and responsiveness they expect.



 SEP 2022 | HURRICANE IAN – ST. JAMES CITY, FL U.S.



### GET THE ANSWERS, DATED AND TIMESTAMPED

Our comprehensive library combines historical imagery dating back to 2014, fresh captures up to 3x a year, and post-cat capture of major weather events — providing deep context for understanding risk and loss across your portfolio, including before/after comparisons to pinpoint the date, cause, and extent of damage.



### BUILT TO SUPPORT AND SCALE WITH YOUR BUSINESS

Rely on a technology and innovation company that supports your business now and into the future with enterprise-grade service: 24/7 uninterrupted access, professional tech support, and flexible access via intuitive web app, scalable APIs, or integration with third-party platforms.



### BUILD YOUR IDEAL GEOSPATIAL TECH STACK

Nearmap offers a customizable suite of high-res aerial imagery, post-cat captures, and 3D and AI datasets to enable your workflows and custom solutions, with consistent resolution and quality to enable confident insights.



### COVERS THE FULL POLICY LIFECYCLE

Our data and imagery are agile enough to support each stage of the policy lifecycle — from data pre-fill at the underwriting stage, to change detection for loss control, to remote measurement and pre-/post-cat comparison for claims and loss adjustment.



### VERIFY AND ENRICH MODELS WITH A FOUNDATIONAL DATASET

Nearmap designs its own camera systems and owns the entire imagery processing pipeline — ensuring that all our imagery and data speaks from the same source of ground truth. With ortho and oblique imagery consistently delivered at sub-3" (5.5-7.5cm) resolution, Nearmap is a reliable reference to enrich and validate other data and models.



### PUTS THE CONFIDENCE INTO DESKTOP REVIEWS

Up-to-date, high resolution property insights and virtual measurements reduce the reliance on in-person inspections significantly.

## Insurers rely on Nearmap to make critical decisions across their business

Our data and imagery provide the insights you need to manage the entire policy lifecycle, allowing you to evaluate risk and mitigate loss while providing unparalleled customer service. expect.



### INPUT BETTER DATA, OUTPUT SMARTER RISK PROFILES

Give your models a jumpstart with automated insights derived from current, high-res location intelligence to pre-fill property data and streamline the decision-making process for new policies. Up-to-date property characteristics can also be used to verify data from the homeowner, broker, and other third-party sources.



### SKIP THE DRIVE-BY AND INSPECT FROM YOUR DESK

Inspect properties remotely to right-size risk with clear, current imagery on demand. With post-cat and regularly updated imagery dating to 2014, risk engineers and underwriters can clearly see the impact of prior weather events, including water ingress and wildfire extent. MapBrowser makes it easy to measure distances to vegetation or water bodies; inspect roof area, shape, material, and condition; verify building façade material and construction quality; and support your pricing recommendation with exportable, timestamped high-res imagery.



### MITIGATE RISK DURING THE RENEWAL CYCLE

With regularly updated imagery, understanding when changes occur — such as the addition of a pool or a third storey, or vegetation encroachment — allows you to prioritize renewal inspections and identify opportunities for risk mitigation to give guidance to your customers.



### GET CLAIMS UNDERWAY QUICKLY AFTER MAJOR EVENTS

Review post-cat claims in a fraction of the time it would take in the field by conducting remote damage assessment and creating accurate repair estimates in just a few minutes. By allocating field inspectors to the most complex claims, you can make sure relief gets to customers where it's most urgent.



### VALIDATE CLAIMS WITH CONFIDENCE

Claims and SIU teams can investigate claims with before/after imagery of the property to pinpoint the cause and date of damage, and verify repair estimates by taking accurate measurements of fences, pools, driveways, and façades. Easily exportable dated and timestamped imagery helps substantiate decisions for any historic or future disputes.



### WE'VE GOT YOUR COVER COVERED

Nearmap regularly captures the urban and suburban areas covered by your book of business — up to three times a year, both leaf-on and leaf-off.

**86.6 million** residential U.S. parcels

**3.9 million** commercial U.S. parcels

**10 million** total Canadian parcels

**475+** U.S. urban areas

**60** Canadian cities

**99%** coverage of 25 most populated U.S. urban areas

## VIEW YOUR PARCELS FROM MULTIPLE ANGLES



### Nearmap Vertical

- Resolution: 2.2"-3" (5.5-7.5 cm)
- High resolution top-down imagery
- Measure length, area, or radius



### Nearmap Oblique

- Resolution: 2.9" (7.5 cm)
- Multi-perspective aerial views at a 45-degree angle
- View four directional aspects with a gallery of individual source images
- Accurate measurement capabilities



### Nearmap ImpactResponse\*

- Support customers in their time of greatest need
- Industry-leading turnaround speed
- Triage hurricanes, tornados, and wildfires



### Nearmap AI

- View AI layers in MapBrowser to help you identify objects and other location attributes
- On-demand export and API access for easy third-party integration
- Growing list of AI Packs: solar panels, pools, vegetation height, building footprint, number of stories, roof condition attributes, and more



### Nearmap 3D: Digital Surface Model (DSM)

- Resolution: 6" (15cm)
- High resolution surface elevation layer
- Pixel-to-pixel alignment with Nearmap DEM and
- True Ortho
- Available for export as a GeoTiff from MapBrowser or through an API



### Nearmap Roof Condition\*

- Blend quantitative data with qualitative judgement
- Includes roof condition score and rating, associate AI derived data, and vertical and oblique imagery
- Delivered as CSV and PDF via API access

\*Nearmap ImpactResponse and Nearmap Roof Condition are subject to further terms and conditions. Full details on request.

## NEARMAP FOR INSURANCE:

For more information visit: [www.nearmap.com/insurance](http://www.nearmap.com/insurance)

