

Squares	15.5
Roof Vents	4
Roof Material	Composition Shingles
Predominant Slope	12/12
Wall Material	Stucco/Stone

-Plus up to 26 more data points

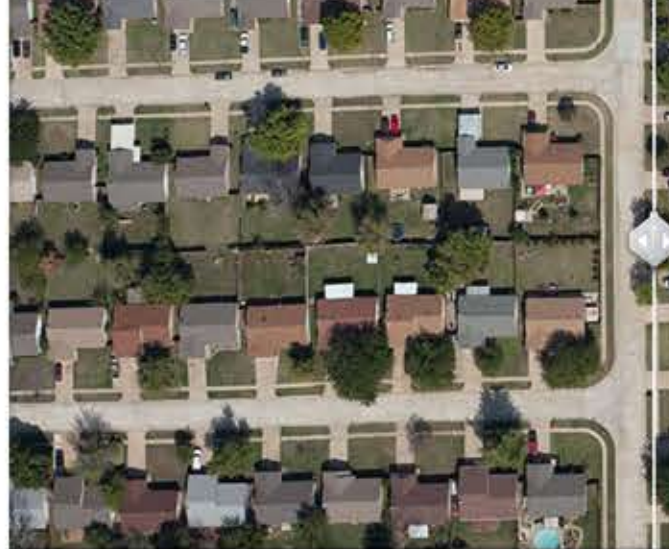
More Accurate Underwriting

- A wide range of property information becomes available via Verisk's 360IntelliView™ utilizes ground truth data from Geomni to help ensure more accurate underwriting and rating throughout the policy lifecycle.
- Multidirectional angled views provide additional risk information to properly underwrite and rate the property.
- Ground truth data and visual access to the entire exterior of a property helps ensure the property characteristics driving the rate are correct to avoid under or overinsured homes and unidentified exposures.



The Catastrophe

- Verisk Weather Data maps the path and severity of the storm.
- The Geomni fleet launches a quick-response flight to acquire high-resolution aerial imagery of the impacted area.
- Geomni's online tools show the insured properties (PIFs) in the storm path.
- An initial report of affected structures enables fast and effective CAT response as well as a precise assessment of overall damage for setting reserves and planning.
- Claim professionals gain access to reports that estimate the total amount of damaged composition roof squares.
- Roofs with steep slopes and high eaves are flagged for the potential dispatch of drone inspection teams.



The Loss

- A Geomni Property data package automatically loads into the Xactimate estimate. This includes a full exterior 3D plan with dimensions and a wide range of other property information including material type, roof vents, gutters, doors, windows, and much more.
- Assessments of the damages is made using tools such as the Geomni Mobile app and a drone inspection, or in the case of a catastrophe, imagery collected from Geomni post-cat flights can be combined with drone and ground-captured imagery.
- High-resolution Sketch uses the before-and-after high-resolution aerial imagery to virtually inspect the damage and suggests line items for the scope and estimate.

- In some cases, the estimator inspects and marks damage, such as hail hits, directly on the 3D model.
- Once the estimator marks enough damage on the 3D model to pass your company's established threshold—such as a certain number of hail hits per square—Geomni's intelligent item mapping selects other corresponding roof faces. The repair cost estimate is generated, including applicable items such as felt, flashing, drip edge, roof vents, ice and water shield, and so on.
- The estimator checks the estimate, edits as needed, and submits to the policyholder

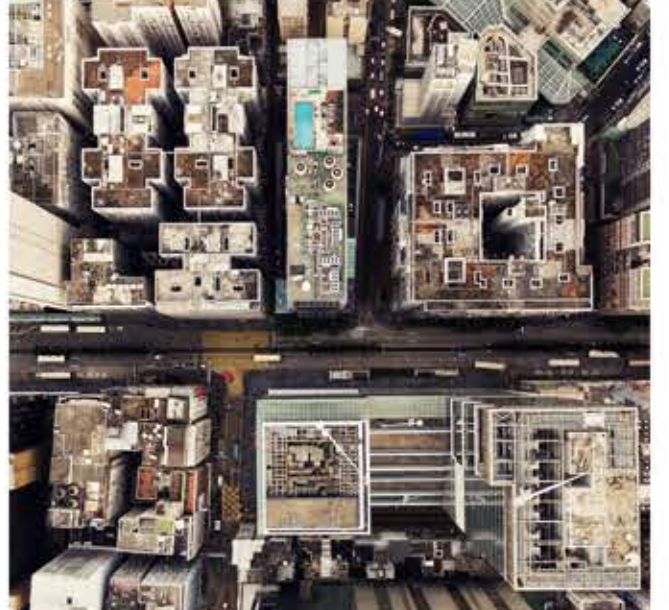
Satellites

- Data and imagery for larger areas and cities are collected at regular intervals.
- Storms are mapped and tracked, and the data are used to provide CAT and weather information for customers as well as to plan post-cat flights for imagery and data collection.
- Satellite imagery is seamlessly connected and helps to aggregate other Geomni data such as that captured from fixed-wing aircraft, drones and smartphones.
- Geomni satellite imagery provides historical information to compare with additional Geomni imagery to identify and analyze the differences and what may have changed.



Aerial

- Data collected from high-tech remote sensors mounted on Geomni fixed-wing aircraft provides an ideal blend of broad geographic coverage with high-resolution imagery.
- This high-quality imagery and data is the heart of the Geomni database that provides orthogonal and oblique views and data points for structures across North America.
- Data is collected at regular intervals and can be used to flag changes in homes and neighborhoods since the last flights.
- Data collected after CATs to provide important analysis for claims professionals and tools for estimators for the quickest, most advanced assisted estimating.



Drones

- The Geomni Mobile app is downloaded onto an iOS or Android device. The app can sync with a DJI drone for autonomous flight planning.
- The app enables the users to safely capture all of the imagery and data necessary to effectively scope and assess the damage, in a fraction of the time it would take to climb on the roof or order ladder assist.
- Geomni UAV Inspection services can be ordered for a specific property – providing all the imagery and data from a drone inspection without the need to train your own pilots or purchase and maintain drone equipment. Geomni UAV Inspections include a complete Geomni Property data package.
- Areas that were obstructed from the view of fixed-wing aircrafts, can often be seen and assessed with a drone inspection.
- Drone imagery and data can be used to determine precise dimensions, to scope a loss, to quickly create an estimate, and more.

Geomni offers the only drone solution that is fully integrated with Xactimate and other Verisk solutions.



Ground

- There are more than 200 million mobile device users in the US. The integrated camera, GPS and other sensors allow Geomni to make professional use of imagery from these smartphones and tablets.
- The Geomni Mobile app turns the device into a sensor that provides imagery and data to be analyzed and interpreted by Geomni. This is the same app that can be used from the air with a drone.
- Imagery captured from the ground offers unique views and angles to further enhance imagery and data captured from aerial aircraft and satellites.
- Data from the Geomni Mobile app, whether used with a drone or on the ground—flows directly into your workflow via key Verisk tools such as Xactimate and 360IntelliView.



The Geomni app can be used from the

GROUND OR AIR