Sixteen $1 Billion+ Catastrophes in 2017 resulted in the *costliest year ever* for Natural Disasters.

**Highlighted:**

2017 Billion-Dollar Weather and Climate Disasters:
Flood, Wildfire, Draught, Hail, Hurricanes, Tornadoes, Freezing
Adapting to a New Normal

You are facing more claims and more fraud in a market that remains highly competitive.

Better Information can help you thrive
A plethora of aerial data

Available Data Sources

- Satellite
- Aerial
- Drone
AI (computer vision) – Unlocking core value
Where insurance professionals have found value

**Risk Modeling**
- Better understanding of your risk pool
- Systematic management of your inspection process

**Underwriting**
- Reduce risk underwriting pre-existing damage (hail)

**Claims**
- Improved speed, safety and cost around hail claims
- Rapid response post-catastrophe

**CAT Response**
- Faster response
- More accurate data
- Easier fraud prevention
Aerial data interpreted by AI allows for instant insight into risk portfolios

- Easily understand and compare risk
- Access fast and deep actionable info
- Analyze imagery pre/post CAT
Aerial Imagery is vastly improving the underwriting process
Tripping Hazard

Fire Hazard
Property Characteristics – identify risk factors
Better, faster, safer and more reliable claim handling process
Aerial Roofing Inspection Report

Report 8061
Policy
Survey Date June 25, 2017

Property Machesney Park, IL 61115
1 Building
167,400 sq. ft.

Photos https://tower.better.vu/share/order/1e4262734744e0a1/images

Roof Condition

<table>
<thead>
<tr>
<th>Level</th>
<th>Condition Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below Average</td>
<td>Roof has significant (&gt;10%) risk of failure that could lead to a claim within the next three years. Recommendations should be addressed immediately. Corrective action could include significant repairs and/or full roof replacement.</td>
</tr>
<tr>
<td>Average</td>
<td>Roof is expected to perform under normal weather conditions if corrective action is taken. Inadequate action will result in significant premature failure.</td>
</tr>
<tr>
<td>Above Average</td>
<td>The roof is expected to perform under normal weather conditions. Recommendations will help reduce the chance of a loss and increase the life of the roof, but do not require mandatory action.</td>
</tr>
</tbody>
</table>

Analysis Summary

<table>
<thead>
<tr>
<th>Level</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Issues</td>
<td>Life-safety concerns or imminent loss producing conditions requiring immediate action.</td>
</tr>
<tr>
<td>Priority Issues</td>
<td>Physical or procedural conditions leading to potential loss situation if unattended.</td>
</tr>
<tr>
<td>Moderate Issues</td>
<td>Information to address physical deficiencies or procedures based on sound engineering judgments.</td>
</tr>
</tbody>
</table>

Historical Weather

| Max Hail     | N/A                                                                                  |
| Max Gust     | 56 mph, Feb 19, 2016                                                                  |
| Max Precipitation | 2.7 in., Jun 28, 2017                                                                |
Aerial Imagery can automatically generate Claims Estimates
Advanced Measurements
Better data to better serve in the midst of tragedy
Post-storm
1. Process claims faster
2. Safer deployment
3. Comprehensive capture