

# Wind Verification Reports

Quickly and objectively handle wind damage claims

Extreme weather events pose a growing threat to U.S. property and casualty insurers, costing billions in insured losses every year.<sup>1</sup> Wind damage in particular can go undetected for months, causing considerable collateral damage and resulting in very long claims tails. To document a claim file, insurance claims adjusters have relied on amateur public reports from NOAA and nearby airport observations. Because neither of these sources represents wind at or near the location of interest, claim denial or approval decisions were open to interpretation, leading carriers to approve claims that were not necessarily valid.

## Address-Level, Forensic-Quality Severe Windstorm Event Data

Wind Verification Reports from CoreLogic® provide precise, location-specific historical wind speed information, enabling insurance adjusters to document claim files with severe windstorm data. Wind Verification Reports provide verification of windstorm events back to January 1, 2006, with estimated maximum wind speed magnitudes at the location of interest as well as within one, three and ten miles of the location.

## Verify Wind Claims to Improve Customer Satisfaction and Profitability

With Wind Verification Reports, carriers can compare detailed storm maps to their book of business to better understand the impact of each unique storm, fast-track obvious claims, and allocate appropriate resources toward more difficult or suspicious claims. Because Wind Verification Reports provide precise knowledge of when severe winds likely impacted a specific property, insurance claims adjusters can:

- Objectively handle, document and communicate wind claim decisions
- Close claims faster for improved customer satisfaction
- Correctly identify losses that were likely caused by pre-policy storms



## Key Features

- Third-party validation of windstorm events and estimated magnitude
- Quantitative, after-the-fact, wind event information
- Verifiable pre-policy storm dates and speeds to confirm the real loss date
- Consistent, current data across all U.S. population

## Key Benefits

- Fully document wind damage claim files
- Reduce Loss Adjustment Expenses (LAE)
- Improve customer satisfaction
- Close claims faster

<sup>1</sup> Ceres: Stormy Future for U.S. Property/Casualty Insurers: The Growing Costs and Risks of Extreme Weather Events; September 2012. See <http://www.ceres.org/resources/reports/stormy-future>.

## A Powerful Combination

Wind Verification Reports combined with Hail Verification Reports from CoreLogic represent a powerful dataset for property and casualty insurers. With the information provided by these databases, insurance companies can create new solutions and workflows to close claims faster while more accurately identifying suspicious claims.

## Wind Verification Reports Built on Proprietary Science

Wind Verification Reports are powered by a fully-automated, severe wind verification system from CoreLogic. This system combines proprietary, three-dimensional storm models with artificial intelligence, radar data, and real-world observations to analyze what actually happened. CoreLogic is the leading provider of wind-speed maps and address-level wind verification data dating back to 2006.

For more information:  
888-929-4245 | [hazardrisk@corelogic.com](mailto:hazardrisk@corelogic.com) | [wvs.corelogic.com](http://wvs.corelogic.com)