



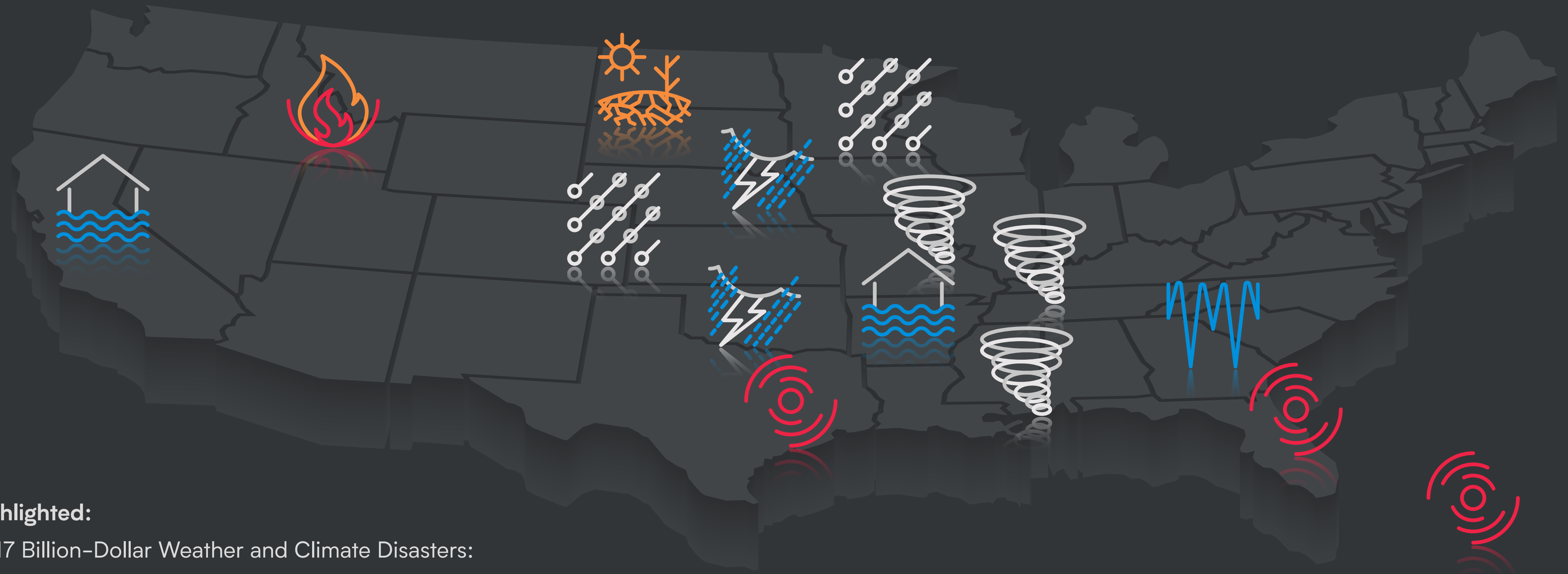
# Betterview

Building Insight

Better Decisions *with* Better Data



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

**Betterview** Search Tower by address

1200 W. Washington Ave, Miami, FL 33139

AERIAL VIEW SATELLITE VIEW STREET VIEW

2014 2017 Currently shown: June 2017

RECOMMENDED: Drone Flight, Analysis & Report

**UPGRADE PROFILE**

VIEW FULL MAP

Want a more comprehensive view? [Upgrade to a Premium Profile](#)

Roof Information			Roof Condition	
Shape	Material	Tree Overhang		<b>Available with Premium Profile</b>
<b>Flat</b>	<b>Asphalt</b>	<b>Low</b>		Order a drone flight to upgrade the Basic Profile to Premium. You'll receive a full analysis and comprehensive report so you can fully understand the roof condition.

Want a closer look? [Order a Drone Flight, Analysis, & Report](#)

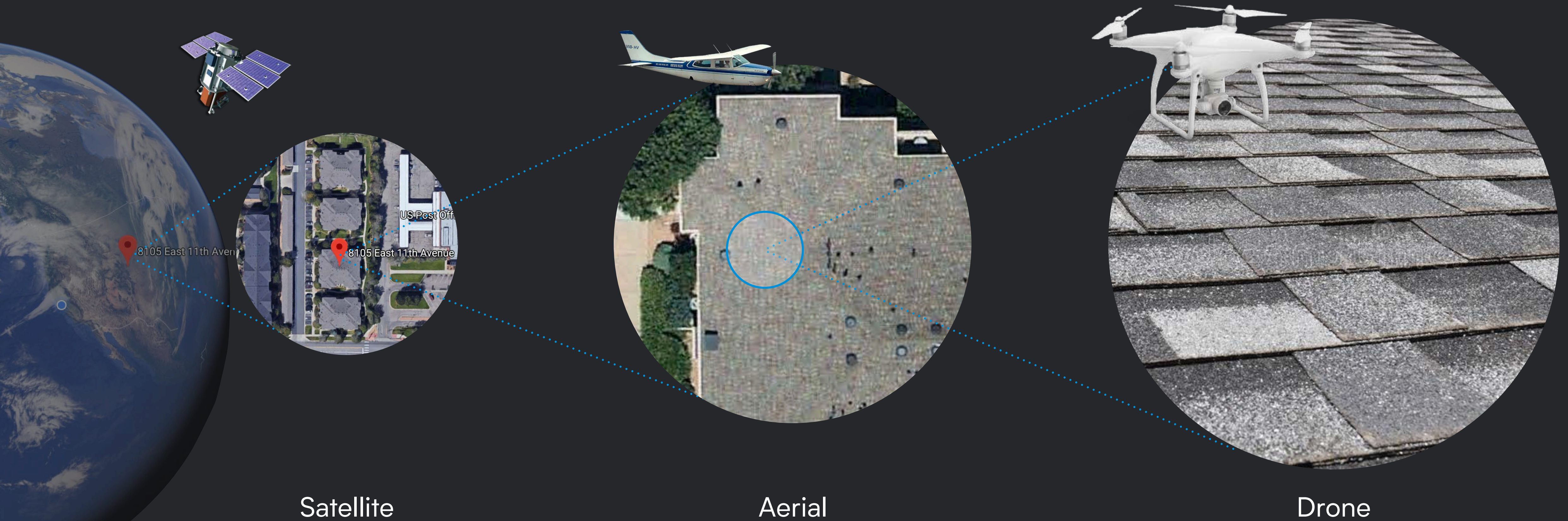
**Historical Weather**

LAST 5 YEARS

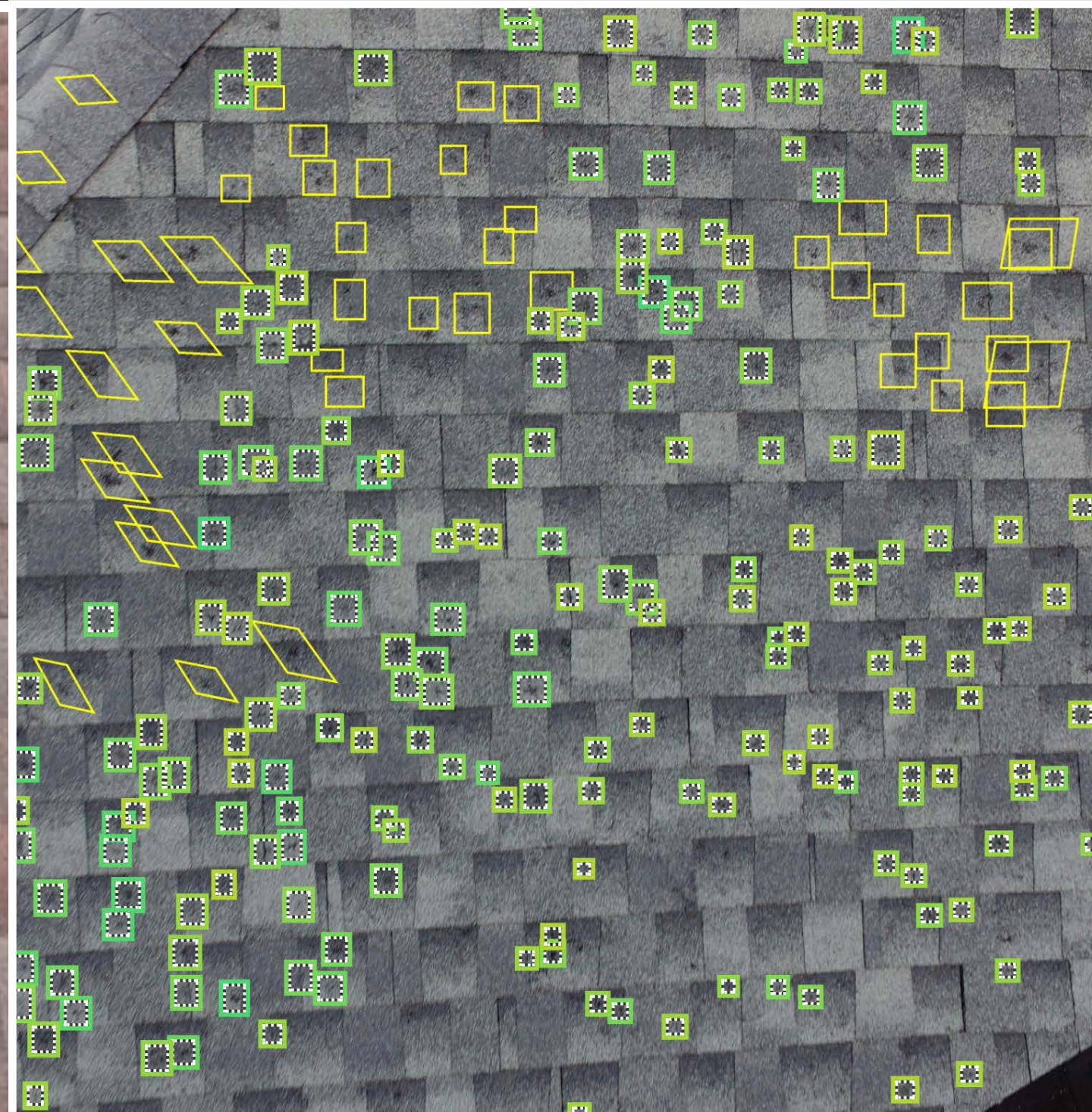
	2012	2013	2014	2015	2016	2017
<b>Max Hail</b> 3 in Dec 28, 2016						<b>3 in.</b> Dec 28, 2015
<b>Max Gust</b> 68 mph Feb 15, 2014						
<b>Max Precipitation</b> 2.5 in Jan 15, 2016						



## A plethora of aerial data



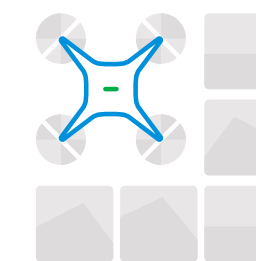
# AI (computer vision)- Unlocking core value



Powered by:



**15K+**  
*Buildings Inspected*



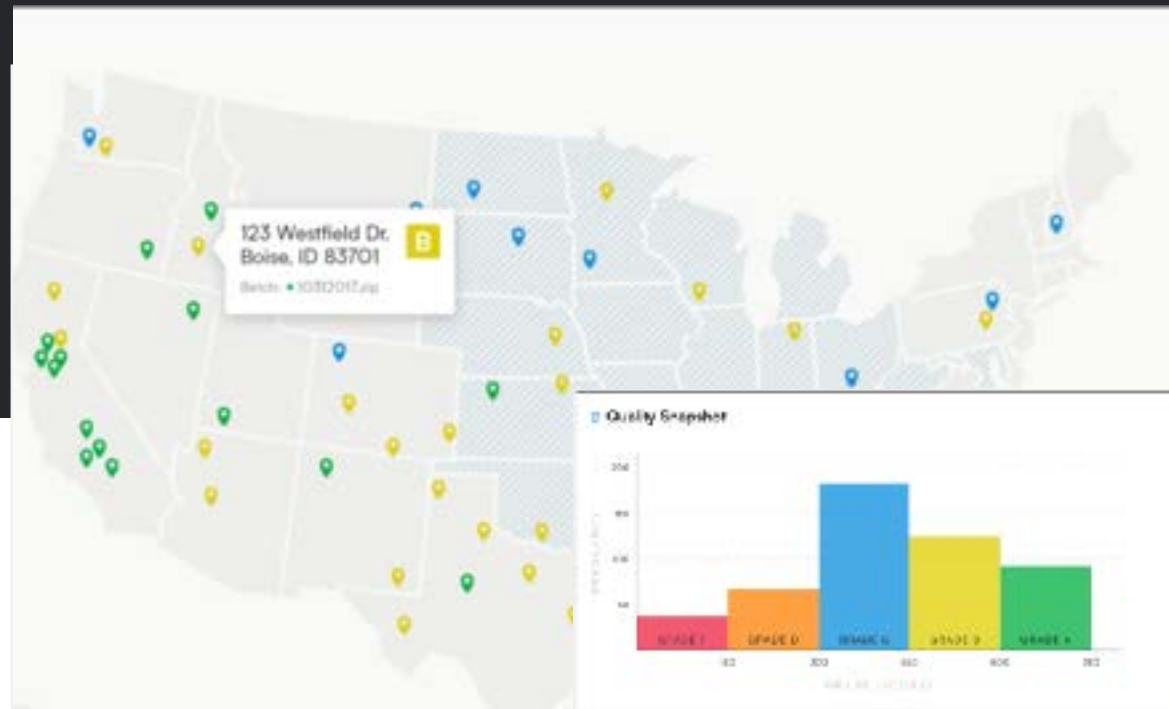
**1.4M**  
*Images Captured*



**431M**  
*Sq. Ft. Evaluated*



# 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

**FILTERS**

**LOCATION** CLEAR

- Midwest (200)
- Northeast (800)
- Southeast (750)
- Southwest (20)
- West (380)

State:

**WEATHER** CLEAR

- Severe Hail
- Severe Wind

\* Severe events over the past 30 days

**BULK UPLOADS** CLEAR

Month & Year:

**GRADE (3)** CLEAR

- A** High probability of no roof issues
- B** Moderate probability of no roof issues
- C** More data required to assess roof quality
- D** Low to moderate probability of roof issues
- F** High to extremely high probability of roof issues
- P** High to extremely high probability of roof issues

**Your Flights**

300 FLIGHTS CONDUCTED    1500 BUILDINGS INSPECTED    1.2M IMAGES CAPTURED    3.74M SQ. FT. EVALUATED

**In Progress** 4 total

ORDERED	ID	ADDRESS	STATE	BLDGS	SQ. FT.	JOB TYPE	PHASE	EXPECTED BY
11/17/2017	SSP1901467	9876 N. Southwest Ave.	CA	12	10,256	Detailed Roof	Requested	11/17/2017
11/16/2017	SSP1901467	9876 N. Southwest Ave.	CA	12	10,256	Property Overview	Scheduled	11/16/2017
11/10/2017	SSP1901467	9876 N. Southwest Ave.	CA	12	10,256	Thermal Roof Ins...	Analysis	11/10/2017

**Action Required** 4 total

**On Hold** 4 total

**Recommended Flights** 14 total

- 6743 E. 16th St, San Diego, CA (Grade D)
- 6743 E. 16th St, San Diego, CA (Grade F)
- 6743 E. 16th St, San Diego, CA (Grade D)
- 6743 E. 16th St, San Diego, CA (Grade D)
- 6743 E. 16th St, San Diego, CA (Grade F)
- 6743 E. 16th St, San Diego, CA (Grade D)

**ORDER FLIGHTS (3)**

**Quality Overview**

**Properties Map**

Grades

- A** 25
- B** 37
- C** 12
- D** -
- F** -
- P** 12

Weather\*

- Severe Hail 2+ inches
- Severe Wind 60+ mph gusts

\* Severe events over the past 30 days

**2,150 Properties**

# Aerial Imagery is vastly improving the underwriting process

Roof Information			Roof Condition
Shape <b>Flat</b>	Material <b>Asphalt</b>	Tree Overhang <b>Low</b>	<p><b>Available with Premium Profile</b> Order a drone flight to upgrade the Basic Profile to Premium. You'll receive a full analysis and comprehensive report so you can fully understand the roof condition.</p>

Want a closer look? [Order a Drone Flight, Analysis, & Report](#)

Historical Weather	2012	2013	2014	2015	2016	2017
Max Hail <b>3 in</b> <small>Dec 28, 2016</small>						<b>3 in.</b> <small>Dec 28, 2016</small>
Max Gust <b>68 mph</b> <small>Feb 15, 2014</small>						
Max Precipitation <b>2.5 in</b> <small>Jan 15, 2016</small>						

## Aerial Roofing Inspection Report

Report: 8051  
Policy: [REDACTED]  
Survey Date: June 25, 2017

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Property: [REDACTED] 1 Building  
Machesney Park, IL 61115 157,400 sq. ft.

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

**Below Average**  
Roof has significant (6-10%) 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.

**Average**  
Roof is expected to perform under normal weather conditions if corrective action is taken to address the Recommendations.

**Above Average**  
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.

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**Critical Issues**  
Life safe concerns or imminent loss producing conditions requiring immediate action

**Priority Issues**  
Physical or procedural conditions leading to potential loss situation if left unattended

**Moderate Issues**  
Information to address physical deficiencies or procedures based on sound engineering judgments

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Max Hail  
**N/A**

Max Gust  
**56 mph**  
Feb 19, 2016

Max Precipitation  
**2.7 in.**  
Jun 28, 2017

### Recommendations

Standard suggestions based on the previously noted issues

**Critical**  
Life safety concerns or imminent loss producing conditions requiring immediate action

**10**  
Physical or procedural conditions leading to potential loss situation if left unattended

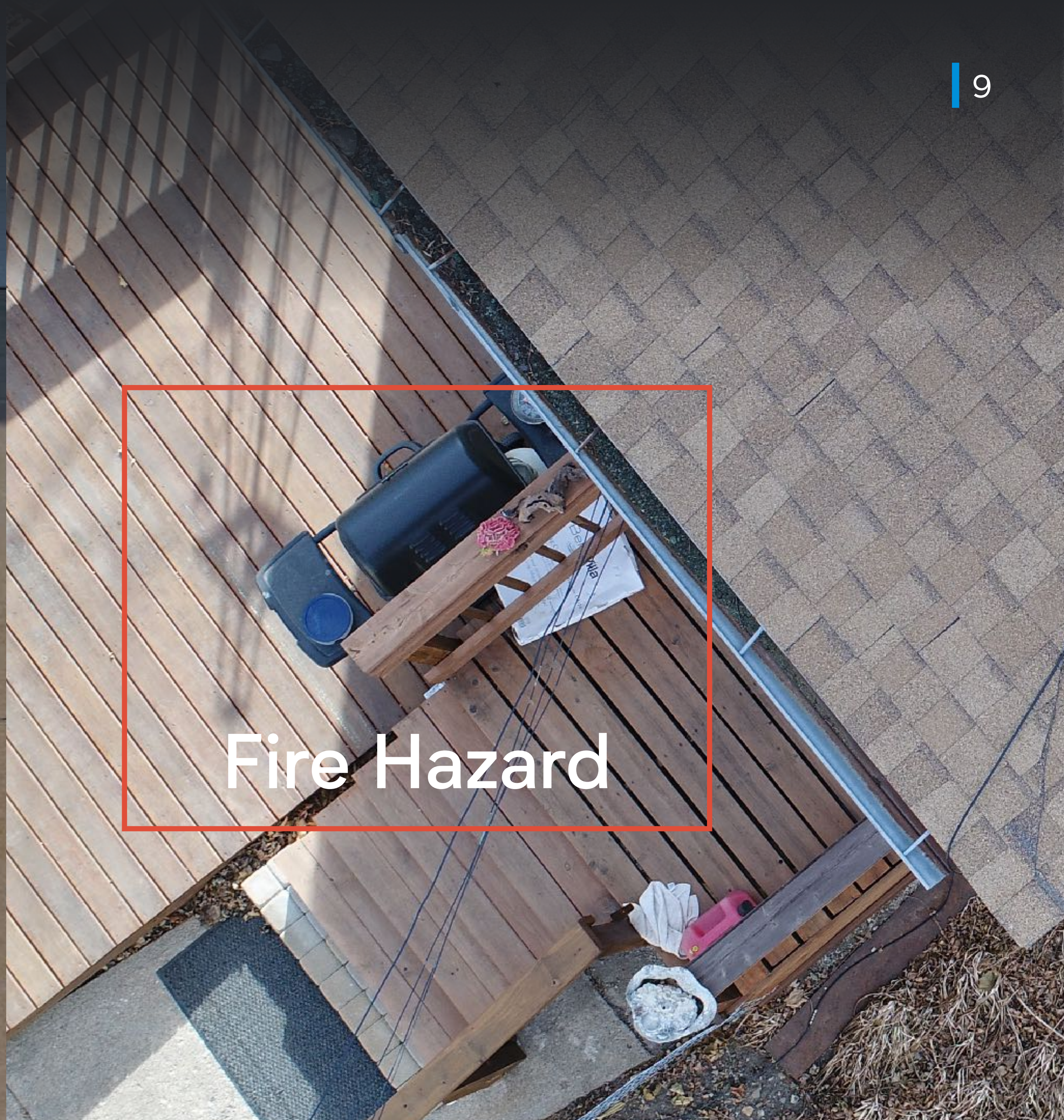
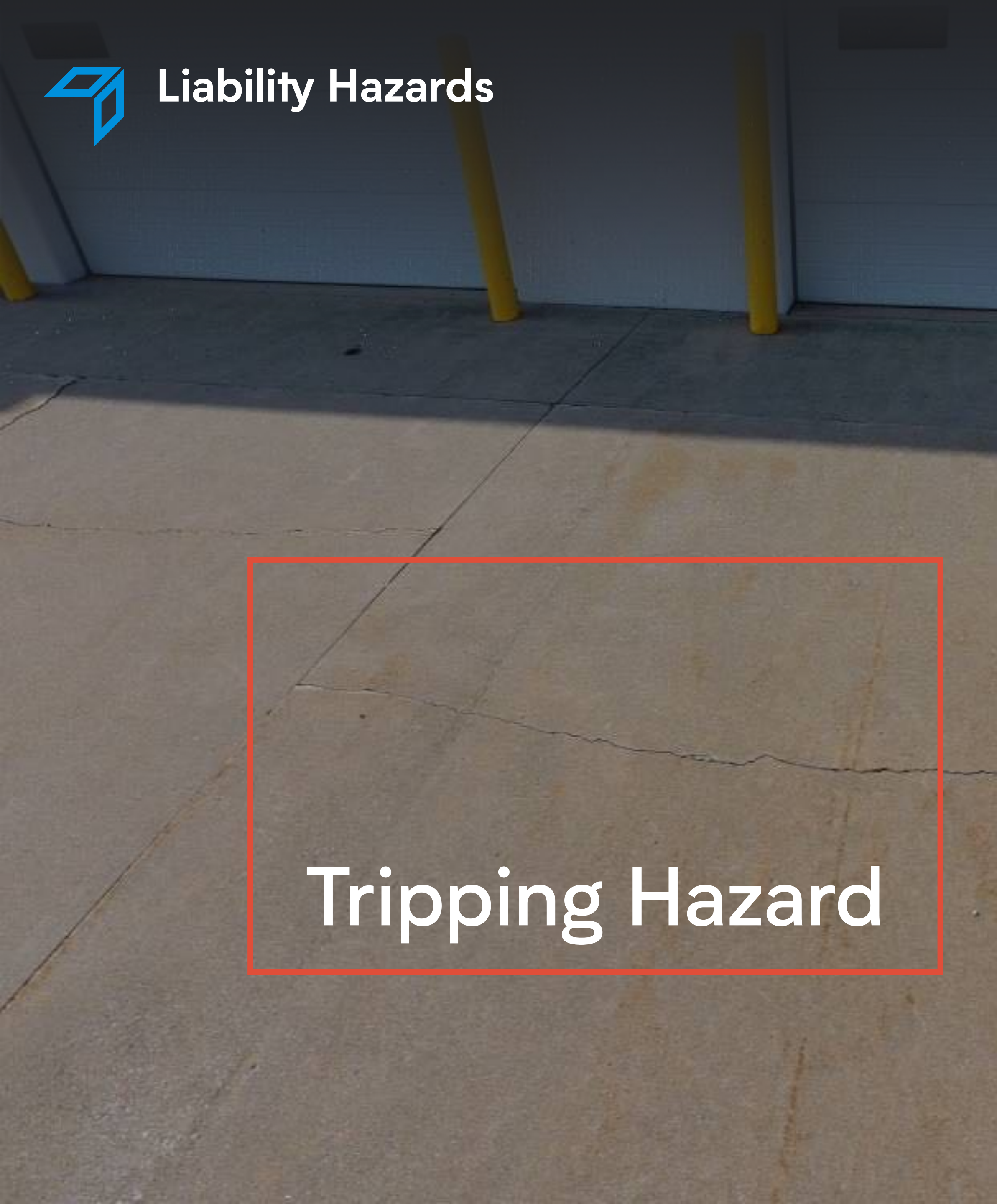
**0**  
Information to address physical deficiencies or procedures based on sound engineering judgments





Tripping Hazard

Fire Hazard





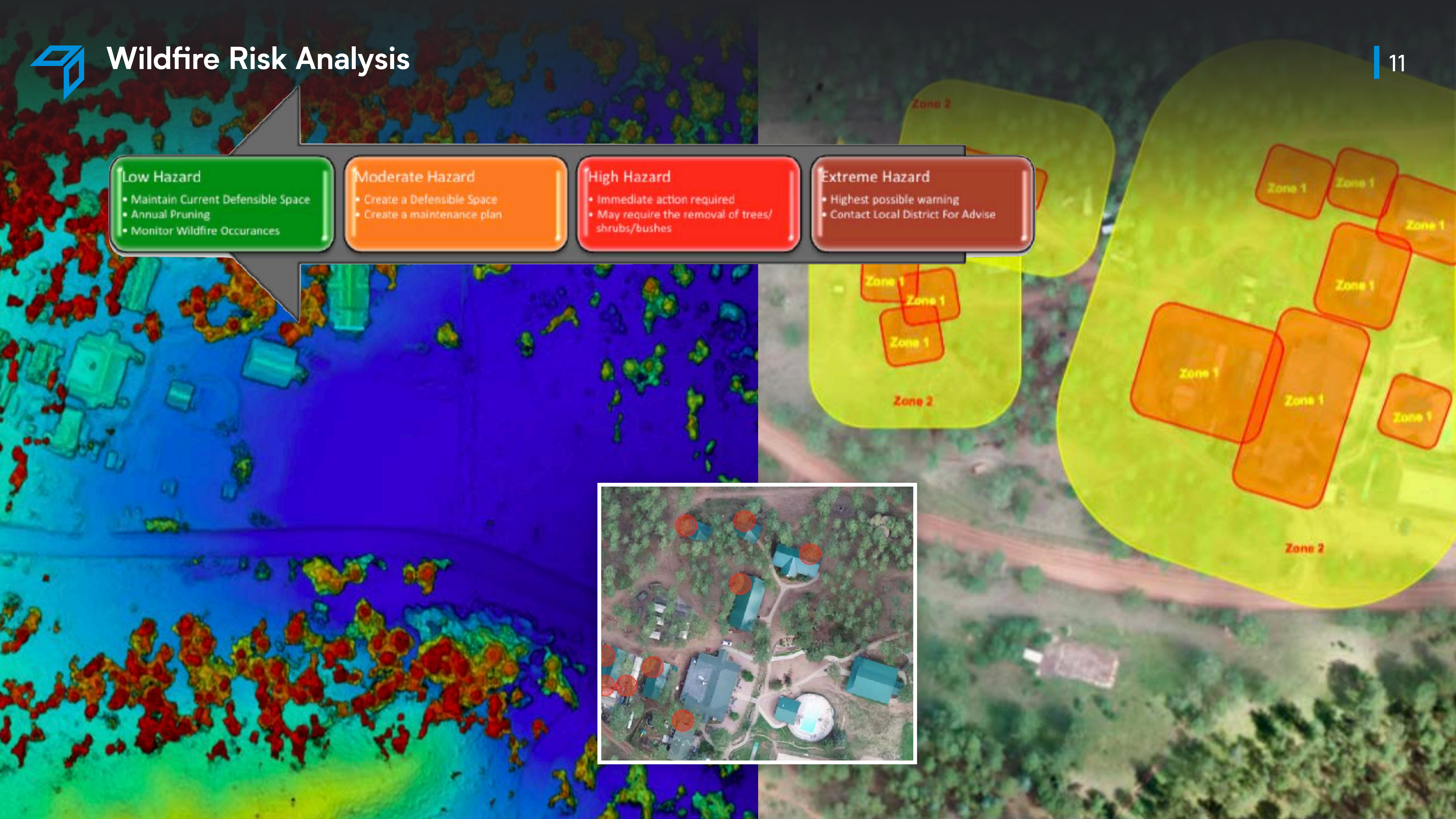
# Property Characteristics – identify risk factors





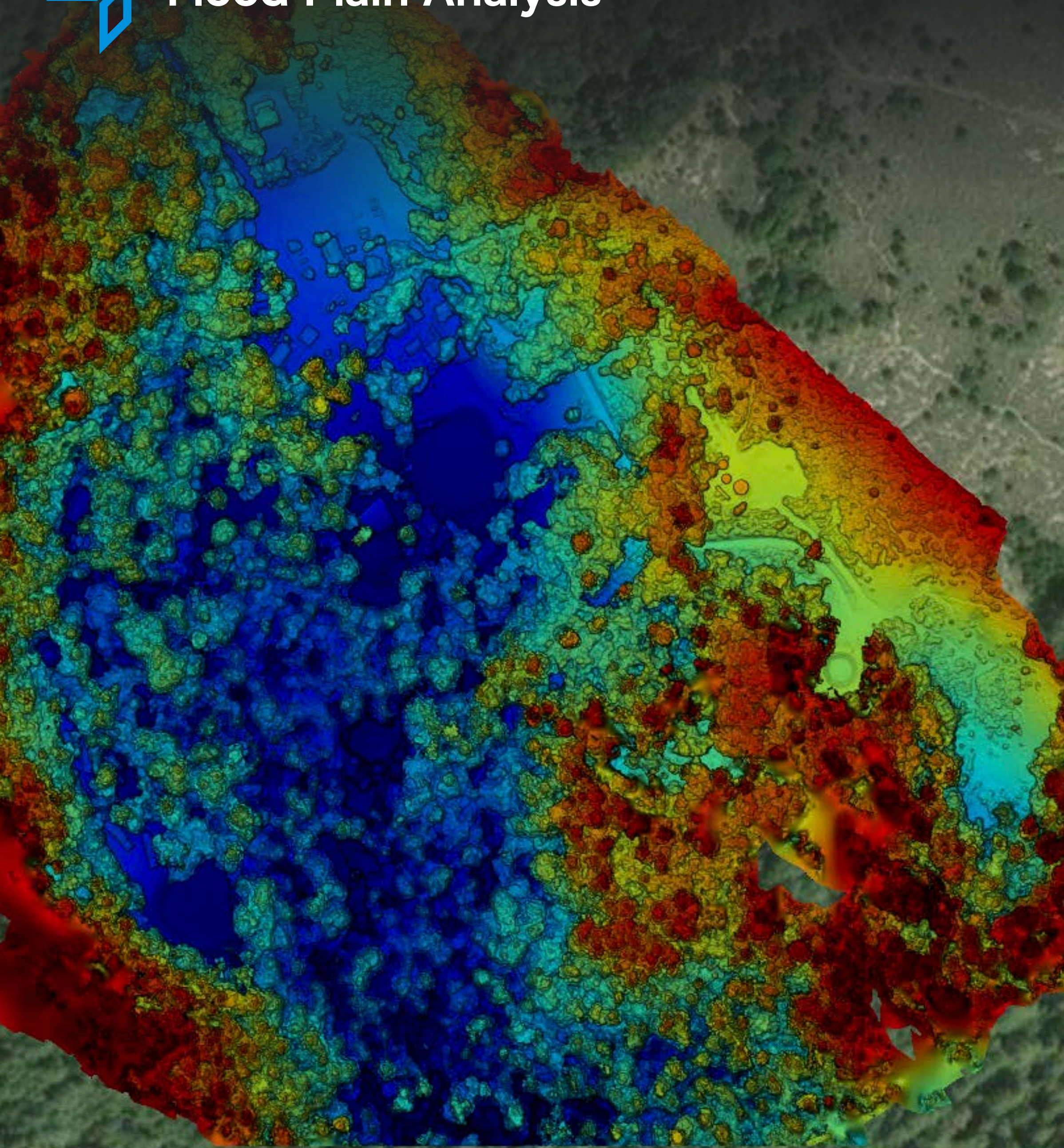
# Wildfire Risk Analysis

<b>Low Hazard</b> <ul style="list-style-type: none"><li>• Maintain Current Defensible Space</li><li>• Annual Pruning</li><li>• Monitor Wildfire Occurances</li></ul>	<b>Moderate Hazard</b> <ul style="list-style-type: none"><li>• Create a Defensible Space</li><li>• Create a maintenance plan</li></ul>	<b>High Hazard</b> <ul style="list-style-type: none"><li>• Immediate action required</li><li>• May require the removal of trees/shrubs/bushes</li></ul>	<b>Extreme Hazard</b> <ul style="list-style-type: none"><li>• Highest possible warning</li><li>• Contact Local District For Advise</li></ul>
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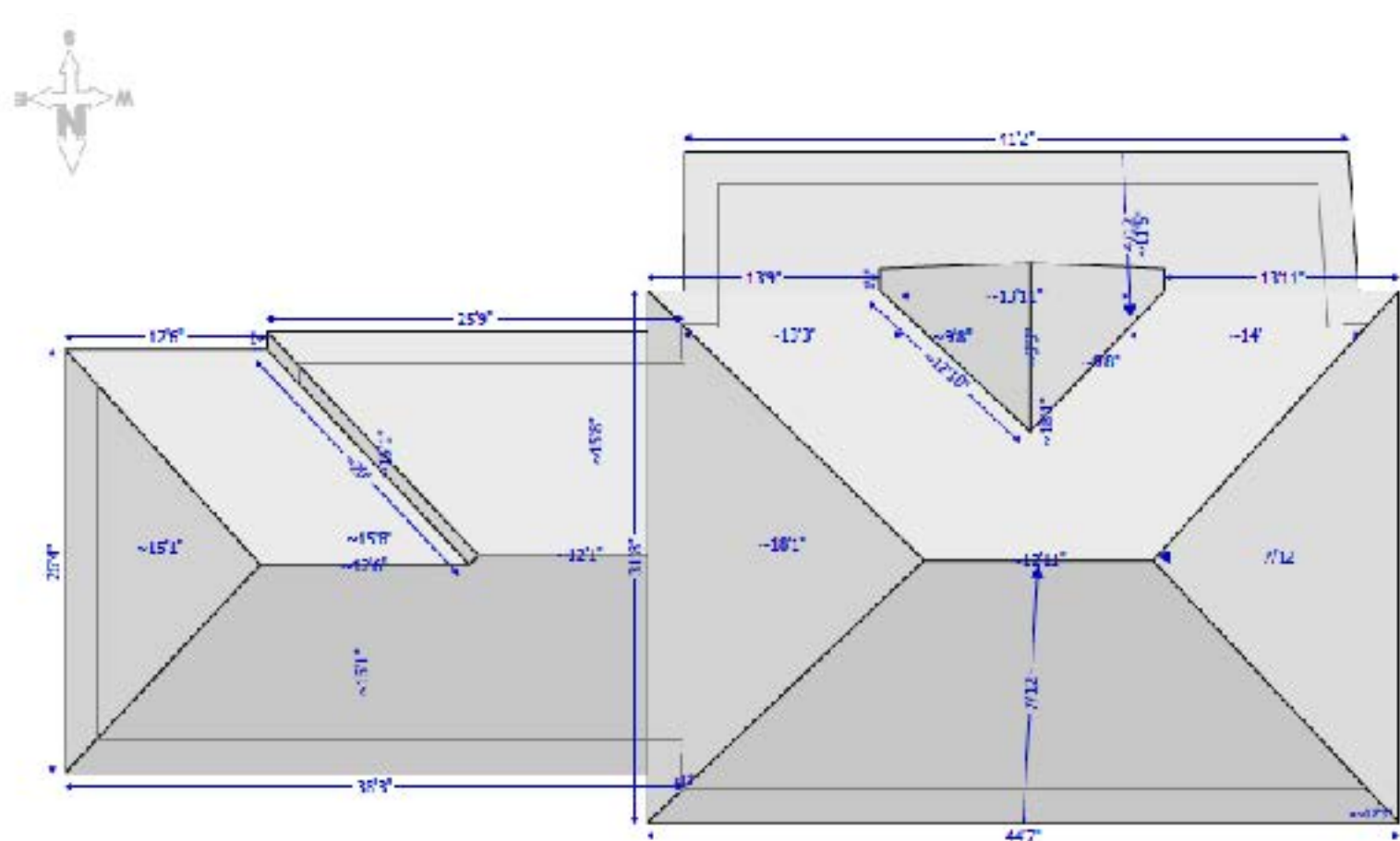




# Flood Plain Analysis



# Better, faster, safer and more reliable claim handling process




**Policy**  
Survey Date: **November 27, 2017**


**Property**  
Pekin, IL 61554

**Photos**  
<https://tower.better.vu/share/order/7d4c2a54>

**Roof Condition**  
1 Building




**Below Average**  
Roof has significant (>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.




**Average**  
Roof is expected to perform under normal weather conditions if corrective action is taken to address the Recommendations.

**Analysis Summary**




**Critical Issues**  
Life safety concerns or imminent loss producing conditions requiring immediate action




**Priority Issues**  
Physical or procedural conditions leading to potential loss situation if left unattended

**Historical Weather**



**Max Hail**  
**1.8in.**



**Max Gust**  
**56mph**


Description	Action	Quantity	Unit Price	Per	RC	Depreciation	ACV	
<b>ESTIMATE: Structure (betterview)</b>								
In progress								
<b>ROOFPLAN: Roofplan</b>								
Roof								
Roof area: 3,260.07 SF Squares: 32.6 SQ Soffit: 492.92 SF								
Gutters: 781.40 LF Ridge: 47.77 LF								
1 Shingles, Laminated/Architectural Excellent	Remove	32.62	\$45.97	SQ	\$1,499.54	\$0.00	\$1,499.54	
2 Shingles, Laminated/Architectural Excellent	Replace	35.86	\$258.66	SQ	\$9,280.72	\$1,501.48	\$7,779.24	
Includes 10% waste on quantity.								
3 Ridge Shingles Fiberglass, Laminated	Remove	205.15	\$1.05	LF	\$215.41	\$0.00	\$215.41	
4 Ridge Shingles Fiberglass, Laminated	Replace	225.67	\$4.27	LF	\$963.62	\$154.16	\$809.46	
Includes 10% waste on quantity.								
5 Felt 30#	Replace	37.67	\$27.30	SQ	\$890.57	\$90.54	\$799.98	
6 Roof Vent, Box Aluminum, 12"x12"	Replace	6	\$19.46	EA	\$296.76	\$17.92	\$248.84	
Tile vents.								
7 Steep Roof Charge, Roof Covering 7/12-9/12	Remove	28.27	\$11.49	SQ	\$324.82	\$0.00	\$324.82	
Deduct for front porch roof that is 4:12 pitch.								
8 Steep Roof Charge, Roof Covering 7/12-9/12	Replace	28.27	\$21.82	SQ	\$616.85	\$0.00	\$616.85	
Deduct for front porch roof that is 4:12 pitch.								
9 Chimney Flashing Large	Replace	1	\$333.86	EA	\$333.86	\$28.86	\$305.00	
10 Drip Edge (Rake + Eave) Aluminum, Mill Finish	Replace	341.89	\$1.83	LF	\$625.66	\$54.46	\$571.20	
Includes 5% waste on quantity.								
11 Valley Flashing Aluminum	Replace	47.97	\$3.61	LF	\$173.18	\$19.43	\$153.75	
Includes 5% waste on quantity.								
12 Sutes, Aluminum 5"	Rem/Reset	283.40	\$2.66	LF	\$753.85	\$0.00	\$753.85	
Detach and reset gutter to access drip edge for replacement.								
13 Dumpster 20 Yard		1	\$516.96	EA	\$516.96	\$0.00	\$516.96	
<b>Roof - Subtotal (13 items)</b>						\$16,491.75	\$1,896.85	\$14,594.90
<b>Roofplan Subtotal (13 items)</b>						\$16,491.75	\$1,096.85	\$14,594.90

### Recommendations

Standard suggestions based on the previously noted issues

<b>Critical</b>	<b>Priority</b>	<b>Moderate</b>
Life safety concerns or imminent loss producing conditions requiring immediate action	Physical or procedural conditions leading to potential loss situation if left unattended	Information to address physical deficiencies or procedures based on sound engineering judgments





## Aerial Roofing Inspection Report

Report	8051
Policy	[REDACTED]
Survey Date	June 25, 2017

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Property	[REDACTED]	1 Building
	Machesney Park, IL 61115	157,400 sq. ft.
	[REDACTED]	

---

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

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Roof Condition 1 Building			
	<b>Below Average</b>	<b>Average</b>	<b>Above Average</b>

Roof has significant (>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.

Roof is expected to perform under normal weather conditions if corrective action is taken to address the Recommendations.

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.

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Analysis Summary			
	<b>Critical Issues</b>	<b>Priority Issues</b>	<b>Moderate Issues</b>

Life safe concerns or imminent loss producing conditions requiring immediate action

Physical or procedural conditions leading to potential loss situation if unattended

Information to address physical deficiencies or procedures based on sound engineering judgments

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Historical Weather			
	<b>Max Hail</b> N/A	<b>Max Gust</b> <b>56</b> mph Feb 19, 2016	<b>Max Precipitation</b> <b>2.7</b> in. Jun 28, 2017

## Aerial Imagery can automatically generate Claims Estimates



**Betterview Marketplace**  
 Betterview Marketplace  
 643 7th St.  
 San Francisco, CA 94103  
 www.better-view.net  
 (650) 729-1658

9161

Dwelling

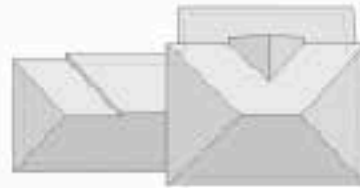
**Front Elevation**

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
<b>DWELLING</b>								
1. Seal & paint wood siding <i>Paint area of new wood shingle siding plus additional amount to blend existing paint to new.</i>	180.00	SF	0.95	4.66	35.14	210.80	(47.89)	162.91
2. Siding - cedar shingle	90.00	SF	5.89	22.43	110.50	663.03	(156.33)	506.70
3. House wrap (air/moisture barrier)	90.00	SF	0.26	0.95	4.88	25.23	(6.59)	22.64
<b>Dwelling Totals:</b>			<b>28.04</b>	<b>150.52</b>	<b>903.06</b>	<b>(210.81)</b>		<b>692.25</b>
<b>Totals: Front Elevation</b>			<b>28.04</b>	<b>150.52</b>	<b>903.06</b>	<b>210.81</b>		<b>692.25</b>

**Right Elevation**

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
<b>DWELLING</b>								
4. Seal & paint wood siding <i>Paint area of new wood shingle siding plus additional amount to blend existing paint to new.</i>	130.00	SF	0.95	3.37	25.38	152.25	(34.59)	117.66
5. Siding - cedar shingle	65.00	SF	5.89	16.20	79.82	478.87	(112.91)	365.96
6. House wrap (air/moisture barrier)	65.00	SF	0.26	0.68	3.52	21.10	(4.77)	16.33
<b>Dwelling Totals:</b>			<b>20.25</b>	<b>108.72</b>	<b>652.22</b>	<b>(152.27)</b>		<b>499.95</b>
<b>Totals: Right Elevation</b>			<b>20.25</b>	<b>108.72</b>	<b>652.22</b>	<b>152.27</b>		<b>499.95</b>

### Betterview

Description	Action	Quantity	Unit Price	Per	RC	Depreciation	ACV
<b>ESTIMATE: Structure (Betterview)</b> <span style="float: right;">Claim</span>							
In progress							
<b>ROOFPLAN: Roofplan</b>							
<b>Roof</b>							
Roof area: 3,260.07 SF Squares: 32.6 SQ Soffit: 492.92 SF							
Gutters: 283.40 LF Ridge: 47.27 LF							
							
1 Shingles, Laminated/Architectural Excellent	Remove	32.62	\$45.97	SQ	\$1,499.54	\$0.00	\$1,499.54
2 Shingles, Laminated/Architectural Excellent	Replace	35.88	\$258.66	SQ	\$9,280.72	\$1,501.48 ✓	\$7,779.24
Includes 10% waste on quantity.							
3 Ridge Shingles Fiberglass, Laminated	Remove	205.15	\$1.05	LF	\$215.41	\$0.00	\$215.41
4 Ridge Shingles Fiberglass, Laminated	Replace	225.67	\$4.27	LF	\$963.62	\$154.16 ✓	\$809.46
Includes 10% waste on quantity.							
5 Felt, 30LB	Replace	32.62	\$27.30	SQ	\$890.52	\$90.54 ✓	\$799.98
6 Roof Vent, Box Aluminum, 12"x12"	Replace	6	\$49.46	EA	\$296.76	\$47.92 ✓	\$248.84
Turtle vents.							
7 Steep Roof Charge, Roof Covering 7/12-9/12	Remove	28.27	\$11.49	SQ	\$324.82	\$0.00	\$324.82
Deduct for front porch roof that is 4:12 pitch.							
8 Steep Roof Charge, Roof Covering 7/12-9/12	Replace	28.27	\$21.82	SQ	\$616.85	\$0.00	\$616.85
Deduct for front porch roof that is 4:12 pitch.							
9 Chimney Flashing Large	Replace	1	\$333.86	EA	\$333.86	\$28.86 ✓	\$305.00
10 Drip Edge (Rake + Eave) Aluminum, Mill Finish	Replace	341.89	\$1.83	LF	\$625.66	\$54.46 ✓	\$571.20
Includes 5% waste on quantity.							
11 Valley Flashing, Aluminum	Replace	47.97	\$3.61	LF	\$173.18	\$19.43 ✓	\$153.75
Includes 5% waste on quantity.							
12 Gutter, Aluminum 5"	Rem/Reset	283.40	\$2.66	LF	\$753.85	\$0.00	\$753.85
Detach and reset gutter to access drip edge for replacement.							
13 Dumpster 20 Yard		1	\$516.96	EA	\$516.96	\$0.00	\$516.96
<b>Roof - Subtotal (13 items)</b>					<b>\$16,491.75</b>	<b>\$1,896.85</b>	<b>\$14,594.90</b>
<b>Roofplan - Subtotal (13 items)</b>					<b>\$16,491.75</b>	<b>\$1,896.85</b>	<b>\$14,594.90</b>



**Betterview** Date: 08-22-2017  
Project ID: 7243

123 Johns Street, Anywhere, BA, 123456

### Perimeter, Surface Area, and Pitch

ID	Label	SurfaceArea	Perimeter	Slope	Pitch
0	A	444.78	90.8	28.96	7/12
1	B	421.05	95	28.38	6/12
2	C	876.08	129.92	28.95	7/12
3	D	28.29	27.32	29.27	7/12
4	E	27.35	26.46	28.5	7/12
5	F	42.12	34.13	28.61	7/12
6	G	40.24	33.59	27.7	6/12
7	H	585.8	99.5	28.03	6/12
8	I	452.73	93.47	28.56	7/12
9	J	419.77	94.99	28.69	7/12
10	K	543.18	102.11	28.68	7/12
11	L	543.29	103.17	29.27	7/12
12	M	2028.97	317.46	27.95	6/12
13	N	194.55	65.75	28.77	7/12
14	O	175.87	62.35	28.06	6/12
15	P	166.06	60.78	28.17	6/12
16	Q	190.88	65.25	28.24	6/12
17	R	577.61	98.86	27.8	6/12
18	S	602.23	98.99	27.77	6/12
19	T	603.58	99.1	28.14	6/12
<b>Total</b>		<b>8964.43</b>			

Measurement Unit: Feet/Square Feet



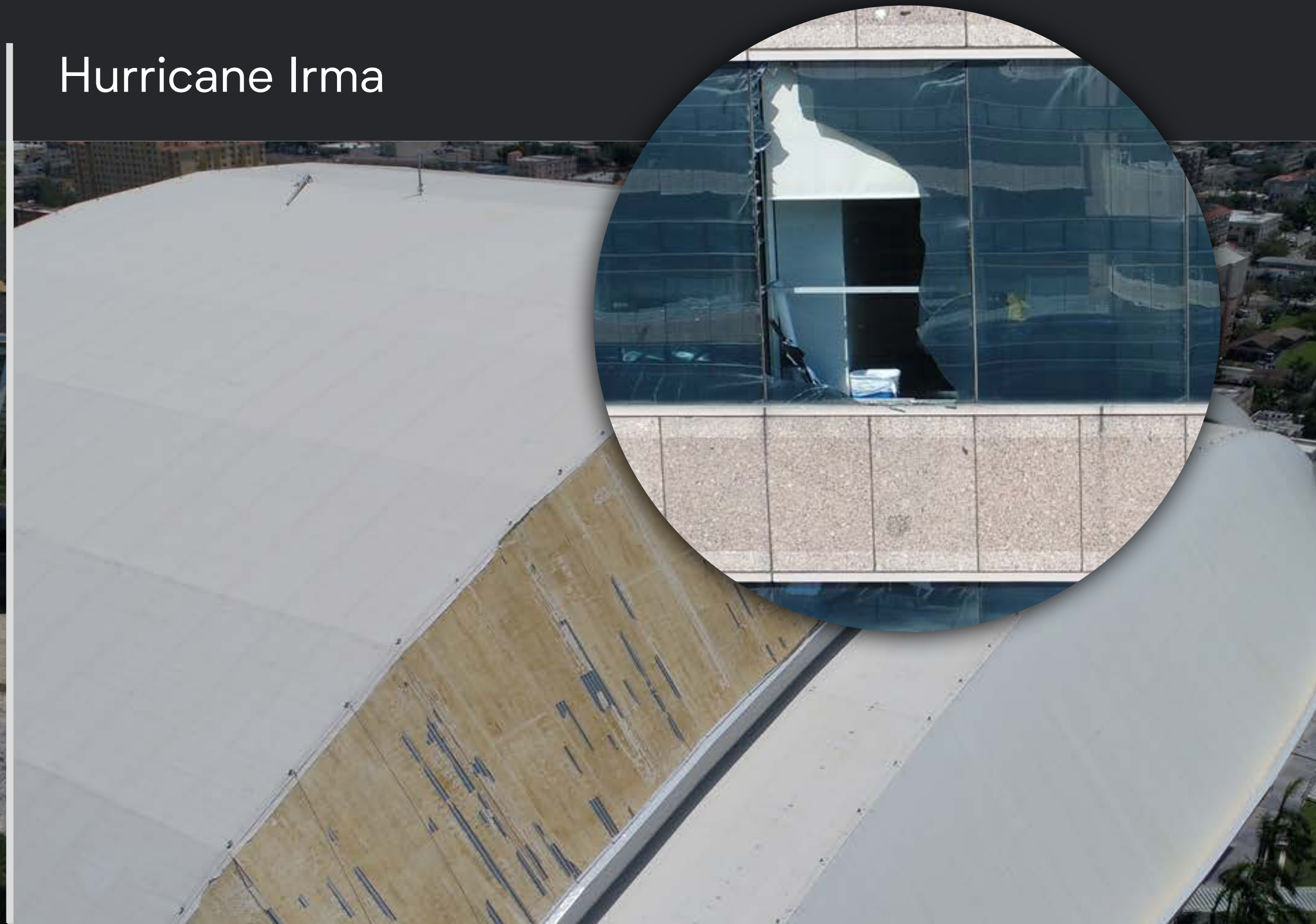


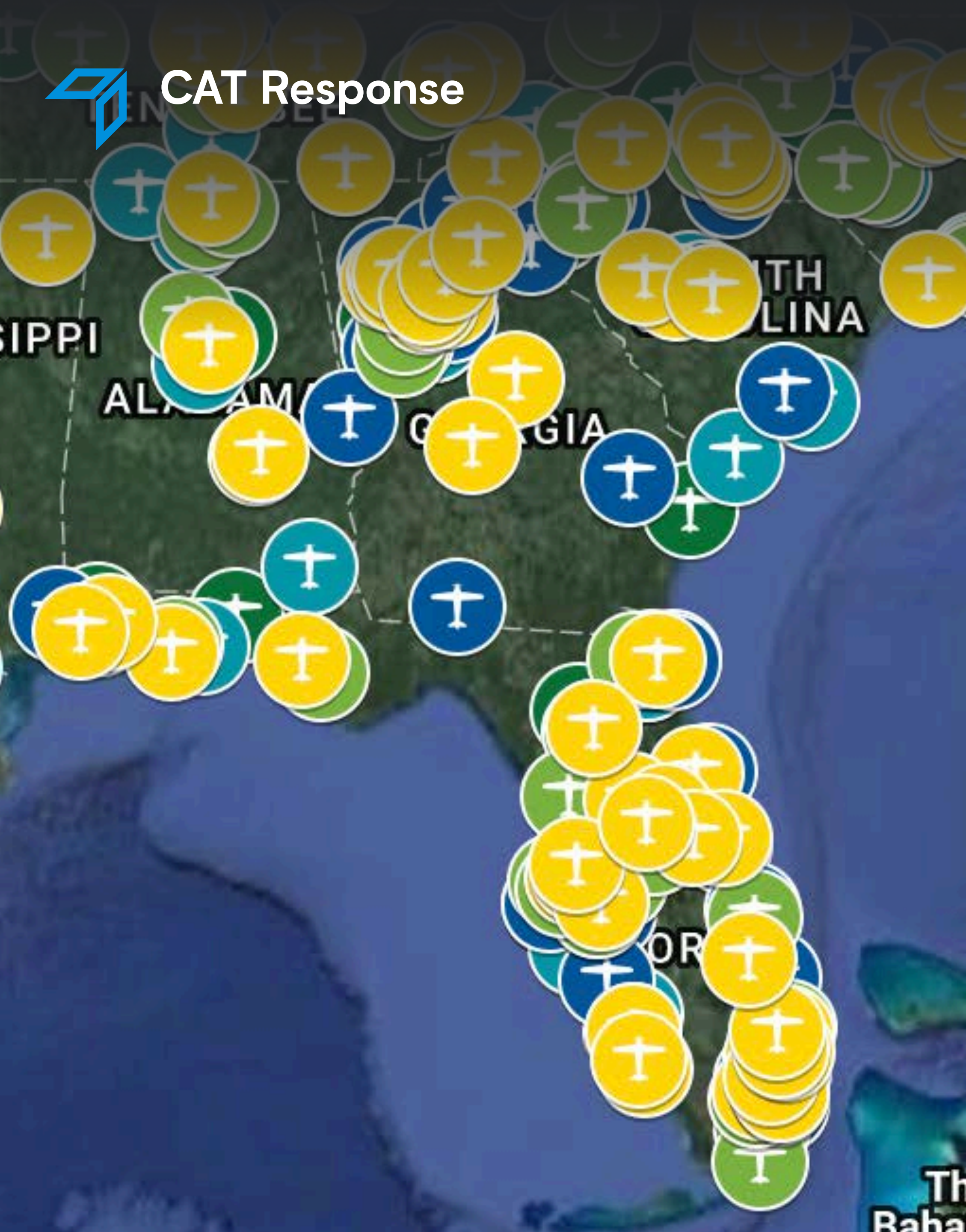
# Better data to better serve in the midst of tragedy

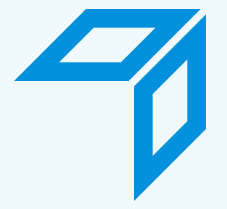
Hurricane Harvey



Hurricane Irma



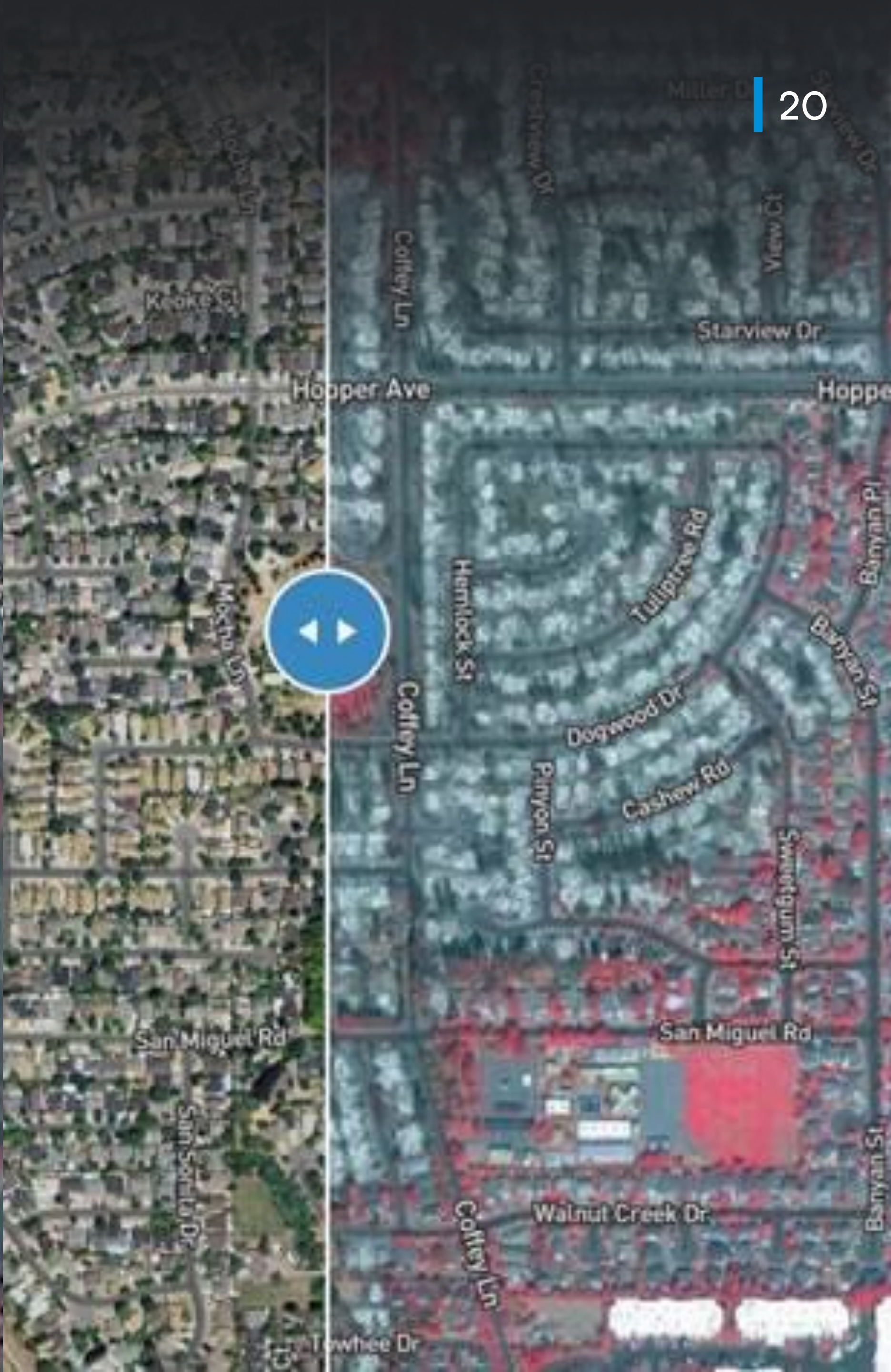




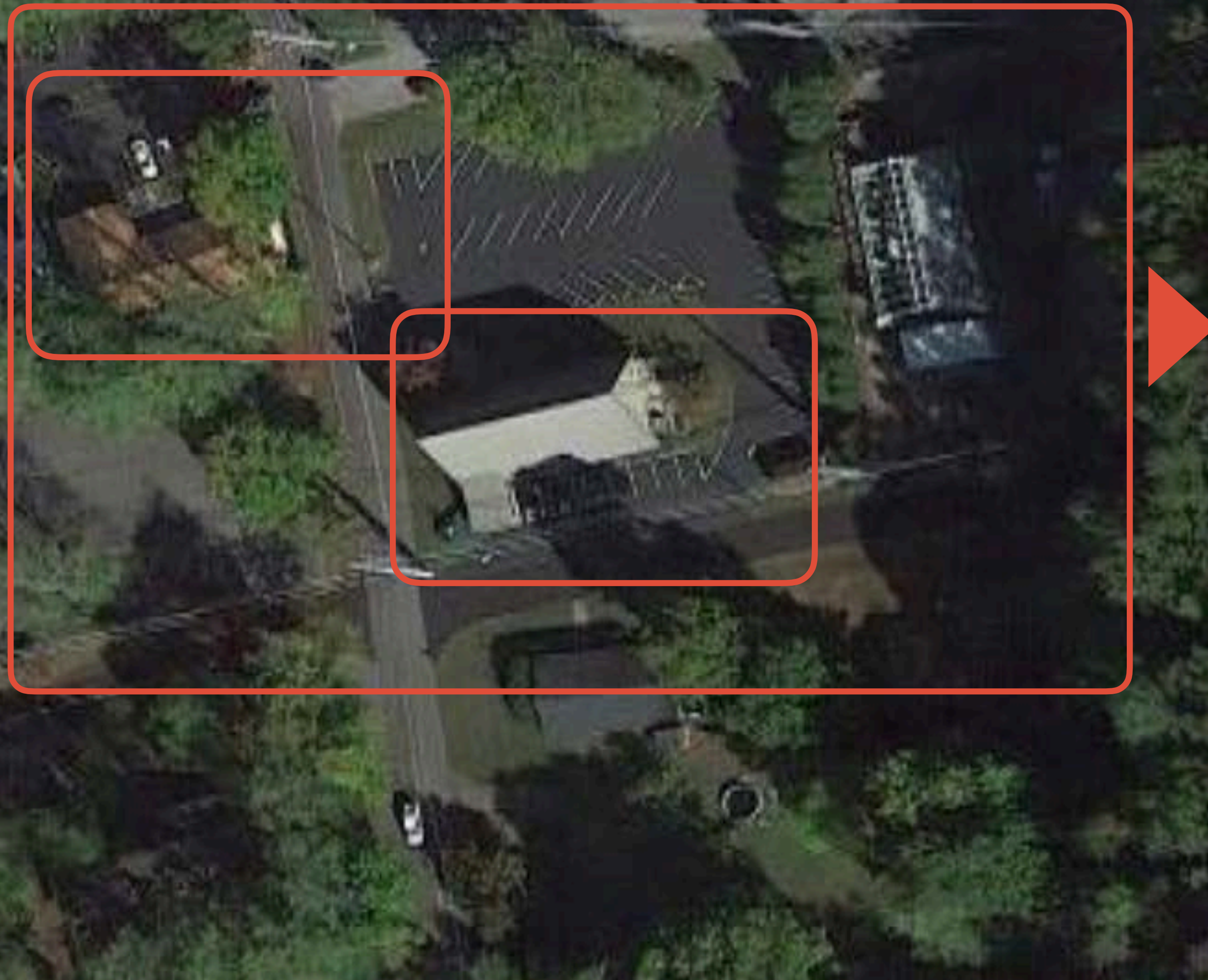
## Post-storm

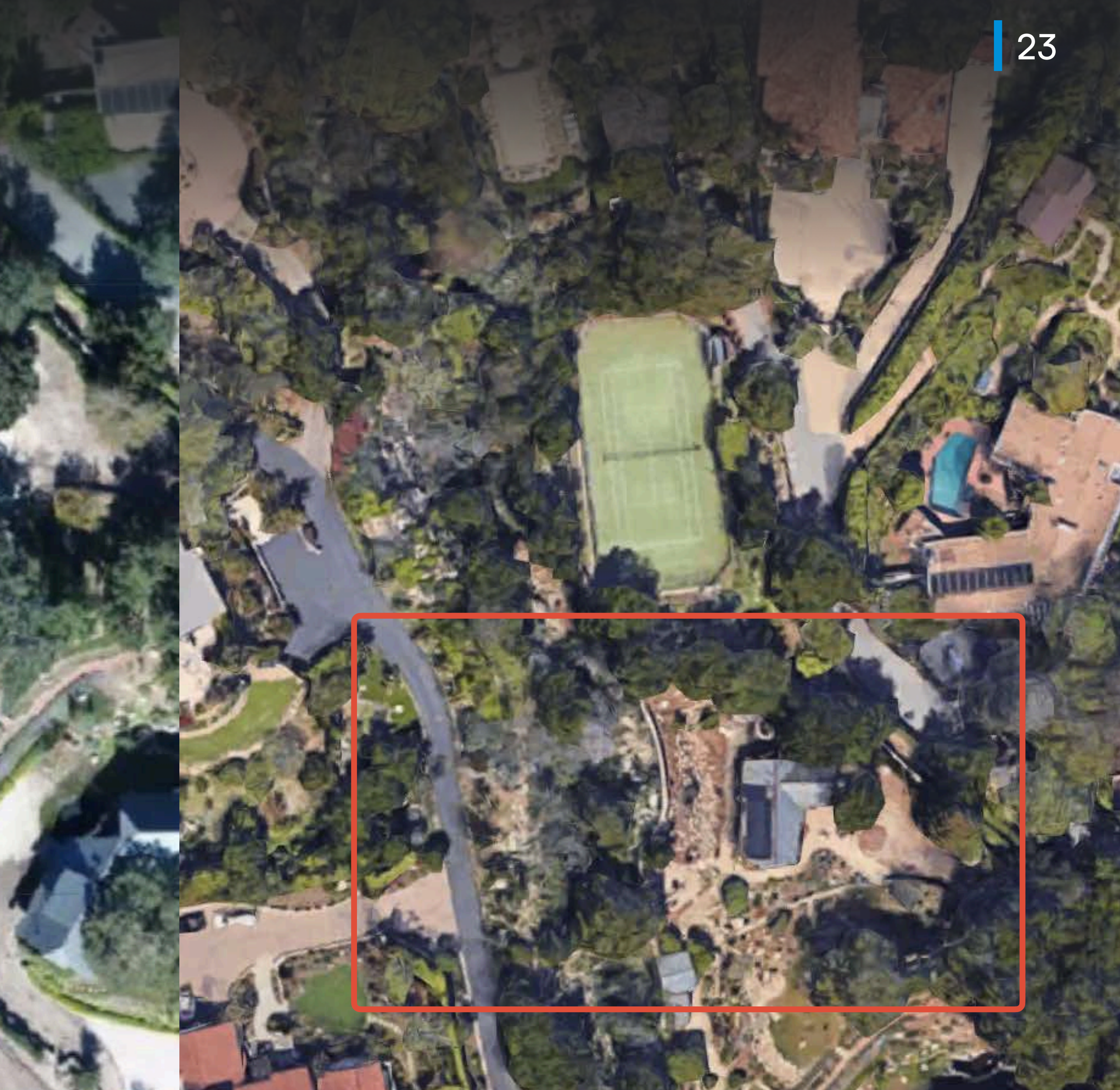
1. Process claims faster
2. Safer deployment
3. Comprehensive capture

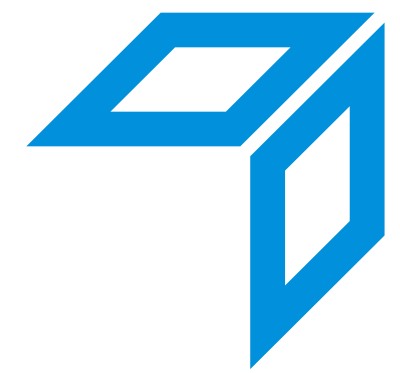












**Betterview**

Building Insight