For informed exposure data analysis

## Insurance to Value (ITV)



Introducing first of its kind Earth Observation Based Insurance To Value (ITV) product

## ITV: Benchmark estimate for over or under insurance in your portfolio

The promise of satellite imagery has arrived and is available as a plug-in to your existing workflow. The ImageCat team of data scientists and structural engineers have harnessed machine learning, data fusion, and geostatistics to brina the first Earth Observation (EO) based ITV product to the market. By extracting intelligence from EO-based sources, we are able to provide reinsurers with accurate, affordable, and up-todate estimates of ITV.

ImageCat's Earth Observation (EO) based Insurance to Value (ITV) product is the first of its kind product available to insurers that is primarily developed from satellite image pixels. ITV, which represents the relationship between how much a property is insured and the actual replacement cost of a property, is a key indicator for (re)insurers during property underwriting. Major deviations between insured value and replacement cost is a matter of concern for (re)insurers. ITV provides an important benchmark for estimating over or under insurance when underwriting a book of business.

## ITV Product enables you to:

- Rapidly identify under or over insurance at the portfolio level
- Reduce uncertainty in pricing insurance
- Adjust risk premiums and better perform accumulation management
- Identify data quality issues and address with insured

## **Benefits:**

- ◊ EO-based next gen insurance product
- ◊ Cost-effective and efficient option
- Creative underwriting and risk management for your business
- Best in class Inhance® Analytics dashboard or API technology for access





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