

Nearmap



Exec
Summit

The Pendry, Park City UT

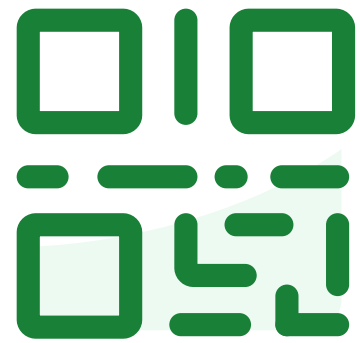


Industry Challenge Roundtable: From Portfolio Visibility to Market Action

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Property decisions are getting harder, broader, and more connected

Carriers, reinsurers, MGAs and brokers are no longer only evaluating one risk at a time. Decisions can span entire books, territories, agencies, cedent portfolios, accumulations, growth opportunities and event impacts.

Where are we overexposed?

Where are we underpenetrated?

Where is risk quality changing?

Where should we inspect, reprice, monitor, grow, or pull back?

How does our book compare to the market?

How do we communicate exposure quality to reinsurance partners?

Better property intelligence should improve confidence in decisions — not simply add another data layer.

How this session will work

DISCUSSION NORMS

- Start with decisions, not features
- Specific examples over general opinions
- Problems before solutions
- Multiple voices, not one dominant thread
- Force prioritization at the end

WHEN YOU SHARE AN EXAMPLE, FRAME IT AS...

- 1 The decision you are trying to make
- 2 Why that decision is hard today
- 3 What you use today as a workaround
- 4 What would change if it were solved

The Property Intelligence decision journey

From understanding the book to acting in the market



Working hypothesis for discussion — not a fixed framework or roadmap.

Hypothesis 1 of 5

Better portfolio visibility rooted in Property Intelligence is still an unsolved problem

THE HYPOTHESIS

Customers still need better visibility into the current quality, condition, concentration and change patterns across their property book. The pain shows up as stale data, manual workarounds, and a gap between portfolio analytics and underwriting action.

PROPERTY INTELLIGENCE SIGNALS

- Roof condition, materials and characteristics
- Vegetation, defensible space, debris and maintenance
- Parcel and structure characteristics
- Exposure density and concentration
- Property change over time
- Post-event condition and damage signals

1

Visibility

2

Benchmarking

3

Actionability

4

Growth Targeting

5

Reinsurance



What do you wish you understood better about your current portfolio?

Hypothesis 2 of 5

Benchmarking is only valuable if it changes a decision

THE HYPOTHESIS

Benchmarking sounds straightforward but means very different things to different teams. It only creates value when customers can compare against a baseline that informs a specific action — repricing, repositioning, remediating, or pulling back.

POSSIBLE COMPARISON POINTS

- Current book vs. broader market
- Territory vs. territory
- Agency footprint vs. appetite
- Segment vs. internal average
- Property condition vs. loss outcomes
- Cedent book vs. expected risk profile

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When does a benchmark become actionable, rather than merely interesting?”

Hypothesis 3 of 5

The biggest opportunity may be actionability, not visibility

THE HYPOTHESIS

Customers may already have many data sources. The deeper problem may be converting property intelligence into trusted, prioritized, operational action — inside the systems and workflows where decisions actually get made.

POSSIBLE ACTIONS DOWNSTREAM

- Inspect · Reprice · Monitor · Remediate
- Remove from straight-through processing
- Adjust appetite or filing position
- Prioritize claims review
- Trigger CAT response workflow
- Support reinsurance discussion or growth targeting

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What happens after you identify a risky, changing, or attractive segment?

Hypothesis 4 of 5

Growth targeting only matters if customers can act on it

THE HYPOTHESIS

Internally we have been thinking about this space partly through the lens of “Prospecting,” but we want to test whether that is the right language. Property intelligence creates growth value only if it connects to a real underwriting, distribution, marketing, agency, or portfolio steering motion.

ACTIONS

- Growth targeting
- Appetite-aligned growth
- Territory planning
- Agency strategy
- Portfolio steering
- Prospecting / market opportunity

1

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What makes a growth opportunity actionable rather than merely interesting?

Hypothesis 5 of 5

Reinsurance may broaden the value proposition

THE HYPOTHESIS

Reinsurance is too broad a word — it covers cedent assessment, treaty underwriting, placement, accumulation management, exposure communication, CAT response, and post-event loss and claims validation. We want to understand where property-level intelligence creates meaningful confidence and efficiency.

POTENTIAL WORKFLOWS

- Cedent portfolio assessment & treaty underwriting
- Placement support & risk quality narratives
- Accumulation and exposure concentration
- Pre-renewal portfolio remediation evidence
- CAT response and post-event loss estimation
- Claims validation and recovery support

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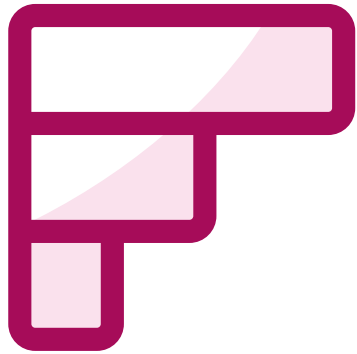
Growth Targeting

5

Reinsurance



Where would better property-level intelligence improve confidence in reinsurance decisions?



If Nearmap could meaningfully improve these areas over the next 12–18 months, which would matter most to your organization?

Thank you. Here's how this input shapes our work

WE WILL SYNTHESIZE

Which customer decision problems are most painful — by segment and persona

WE WILL VALIDATE

Where workflows and integration points must change for insight to drive action

WE WILL DEFEND

Where Nearmap's property intelligence layer has the strongest right to win

WE WILL FOLLOW UP

Specific 1:1 discovery on the workflows and segments we heard most acutely

WE WILL ADJUST LANGUAGE

How we name and position offerings — including whether “Prospecting” is the right word

Today's input informs discovery and prioritization. It is not a roadmap vote — and that is by design.