

Uncovering Wildfire Underwriting Opportunities

 Santa Barbara, California

Full-portfolio wildfire risk visualization. Parcel-level drill-down. Underwriting opportunities surfaced from within high-risk areas. In minutes, not weeks.

KEY CHALLENGES

What Underwriters Face Today

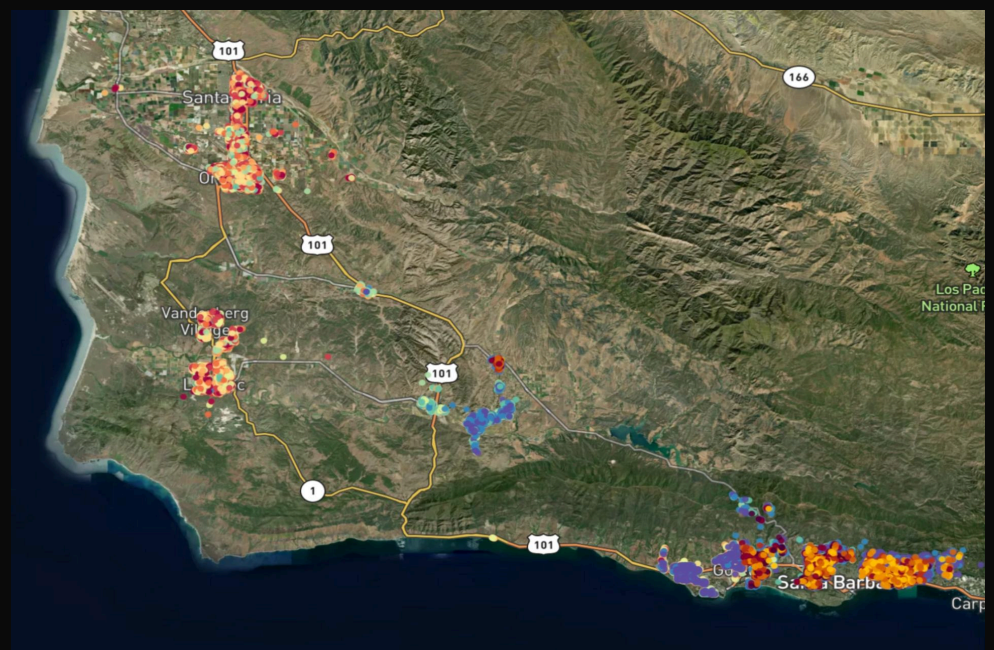
- ▶ ZIP-code and broad geographic risk views make entire areas appear unwritable, even when individual properties within them carry meaningfully lower risk.
- ▶ Parcel-level characteristics that differentiate one property from the next are not visible in traditional portfolio tools.
- ▶ Better underwriting opportunities inside high-risk areas go unidentified because screening stops at geography rather than drilling to the property level.

Wildfire Risk At The Parcel Level, Not The Zip Code.

Wildfire underwriting is complex: broad geographic views make entire areas appear unwritable, even when individual properties within them carry meaningfully lower risk.

In Santa Barbara, where entire zip codes carry elevated wildfire designations, blanket exclusions leave significant underwriting opportunity on the table.

Neural Earth maps risk across every parcel, drills into property-level characteristics, and surfaces the underwriting opportunities that zip-code screening misses entirely.



How It Works.

4-STEP WORKFLOW

1 **Map: Visualize Portfolio Risk by Parcel**

Wildfire risk score mapped across the full Santa Barbara single-family portfolio, making exposure concentrations visible spatially.

2 **Frame: Identify Highest-Risk Zip Codes**

Zip codes with the highest overall wildfire risk summarized and highlighted, framing the market the way carriers typically view it.

3 **Differentiate: Drill to Parcel Level**

Within high-risk zip codes, defensible space, road access, suppression access, hydrant distance, and roof material surfaced at the property level.

4 **Target: Surface Safer Properties Inside High-Risk Areas**

Homes with property-level characteristics suggesting lower risk than their surroundings identified and mapped for targeted underwriting review.

WHAT NEURAL EARTH DELIVERS

Portfolio-Wide Risk Visibility.

Wildfire risk mapped across every parcel, making concentration and exposure visible at a glance.

Parcel-Level Differentiation.

Property-level characteristics surfaced for each parcel, enabling differentiation below the zip code level.

Hidden Opportunities Surfaced.

Safer properties inside high-risk areas identified and mapped for direct underwriting action.

▶▶ **Neural Earth maps wildfire risk across every parcel, drills to property-level characteristics, and surfaces underwriting opportunities that broad geographic screening misses. In minutes, not weeks.** ◀◀

✉ sales@neural.io