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Make Brilliant Property and Climate Decisions

ZestyAI is the leading property and climate risk platform for Property and Casualty insurers in North America. ZestyAI applies the power of artificial intelligence to cutting-edge data sources and historical loss data to revolutionize the world's understanding and management of property and climate perils.

ZestyAI Helps Carriers:

- Improve Risk Selection
- Rate According to Risk
- Increase Premium Capture
- Reduce Cat Losses
- Define Policy Terms
- Detect Property Changes
- Optimize Inspections
- Fully Comply With Regulations

Property Insights

Digital Roof

Digital Roof empowers insurance carriers with unparalleled insights into every residential and commercial roof across the US.

Digital Roof transcends traditional evaluations by using AI-generated 3D analysis to scrutinize facets, angles, penetrations, and objects, revealing crucial details about condition, complexity, and potential points of failure.

Location Insights

Location Insights uses computer vision and machine learning to extract data from aerial and satellite imagery, combined with non-imagery data sources, for insights that cover everything from roof to property line.

Carriers use Location Insights to improve risk selection based on key attributes such as roof quality, yard debris, vegetation overhang, and home business detection, and to improve premium capture and rate segmentation by identifying features like swimming pools, solar panels, and skylights.

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Climate Risk Models

Z-FIRE

Z-FIRE is the industry's first approved and most widely adopted AI property model for wildfires. It leverages imagery, topography, climatology, property data, and the world's largest wildfire loss database to deliver a predictive risk score at the individual property level.

Leveraged by carriers representing 40% of California's market share, Z-FIRE predicts which properties are most likely to experience wildfire and how likely they are to survive a wildfire. Z-FIRE delivers unparalleled transparency by providing the top factors contributing to each risk score.

Z-HAIL

Z-HAIL is a property-specific model that leverages AI to assess hail risks utilizing real loss data. By integrating climate modeling, structural analysis, and validated material science, it accurately predicts both the frequency and severity of hail claims.
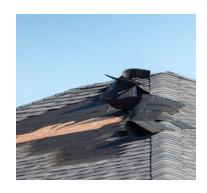
Z-HAIL evaluates accumulated hail damage and each roof's unique characteristics to determine which owners, even in the same neighborhood, are likely to file a claim. This approach is rooted in decades of science and experimentation by researchers, including the Insurance Institute for Business & Home Safety (IBHS).

Z-WIND

Z-WIND is an AI-powered climate risk model that predicts the frequency and severity of wind damage claims for every property in the US. Z-WIND predicts how climatology interacts with the unique characteristics of every structure.

Z-WIND transcends traditional evaluations by using AI-generated 3D analysis revealing pivotal insights about roof condition, complexity, and potential points of failure. The model is validated on an extensive property insurance database sourced from multiple carriers, not simulated events.

About ZestyAI

ZestyAI is the leading property and climate risk platform for P&C insurers in North America. The company helps insurers make more informed underwriting decisions, rate fairly and accurately, and improve customer experience through actionable risk insights that both property owners and regulators trust.

| **12X** More predictive power than traditional models | Used by **50%** of top carriers | Reduce loss ratios **5-10%** or more | Our customers see **10X** ROI | Imagery coverage **~100%** of continental US |