



WHITEPAPER

From Pricing Risk to Managing It

How property intelligence is changing the operating model of property insurance, and what claims leaders should do about it before the next storm season.

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Audience: Insurance carriers (primary); restoration contractors and building material distributors (secondary)
Companion to the Eagleview Futureview industry summit, September 2026

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Foreword

We've all been working in property intelligence long enough to be skeptical of any sentence that starts with "the industry is at an inflection point." Most of those sentences are wrong, or at least premature. The insurance industry, in particular, has heard a lot of them. I want to be careful about how we open this paper.

What we say instead is this: in the last twelve months, something I've watched for years as a slow-moving trend started moving fast. Carriers' ability to access, aggregate, and analyze information about the properties on their books is changing at a speed the industry was never built to handle.

This is no longer "will change." Prediction. It is changing now. We have watched this change happen with our customers, with our product team, and, as you'll read in a minute, in the middle of writing this paper.

This paper is about that shift, told from where we sit, which is the intersection of insurance carriers, the contractors who repair what carriers insure, and the building material distributors who supply the work.

It is deliberately a near-term paper.

My colleague Dylan Kesler recently published [a thoughtful piece on where geospatial AI goes over the next fifteen years, and I'd encourage you to read it](#). This paper is not that. This paper is about what's already happening, what's available now, and what claims leaders can do about it before the next storm season, not the one in 2035.

A few things this paper is not. This paper is not a prediction of the death of insurance. The carriers in this room will still be carriers in 2029.

It is not a sales pitch for any one technology. Eagleview shows up in this paper because it's where I work and because I'm not going to pretend I have no point of view, but the argument we are making does not depend on you being our customer.

And, it is not a tour of AI hype. The audience for this paper is too smart for that, and you've already heard enough of it.

What this paper *is* is an honest description of a shift we think is real, an account of why we think the next three years matter more than the three before them, and an invitation to a conversation we'll continue at Futureview, our insurance industry event in September. If you read this and disagree with parts of it, that's good. The whole point is to start talking about this together, across the parts of the ecosystem that have historically not talked to each other enough.

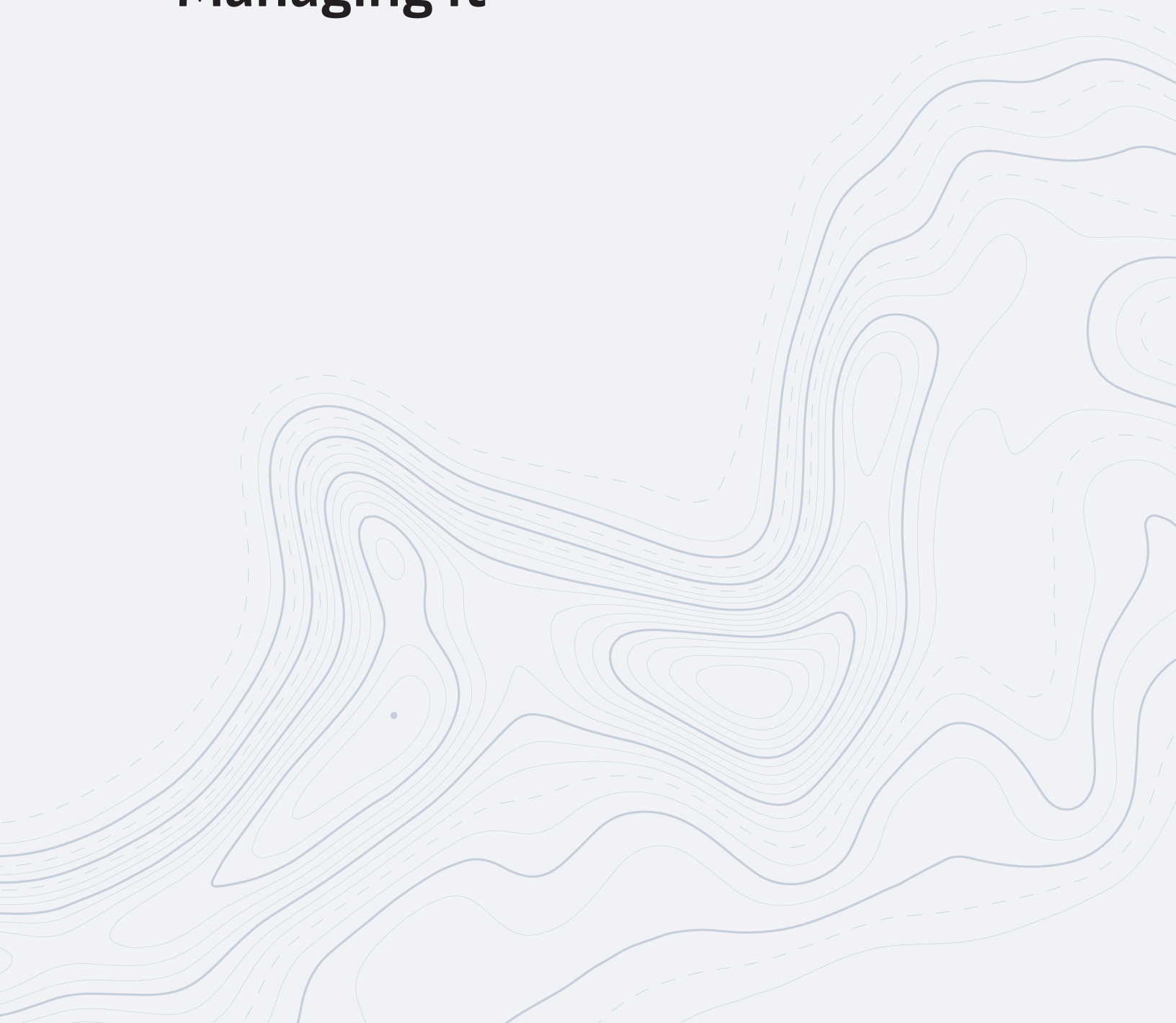
Let's keep the conversation going,

Patrick Gill



Part One:

From Pricing Risk to Managing It



The shift

For a hundred years, property insurance has been a risk-pricing business. Carriers price what they can't fully see, and then, they react when reality hits. The two big levers, underwriting at the front end, claims at the back end, have always been bookended by a long, mostly opaque middle: the period between bind and loss, during which the property sits on a book, and the carrier hopes nothing happens to it.

The middle is what's becoming legible. For the first time, a carrier can understand the properties on its book as physical assets, at scale, in current condition, on demand. Not as a special project or a sampled audit but rather, as an everyday capability and for everything.

That is the actual shift that is interesting. Not "AI is coming to insurance." AI has been coming to insurance for ten years. The shift is that the basic asymmetry between a carrier and the homes in its book, the asymmetry that has defined this business since it began, is collapsing. And it is collapsing fast enough that the operating model built around the asymmetry is going to start showing its seams.

In the next twelve months, carriers' ability to access, aggregate, and analyze information about the properties on their books will change at a speed the industry was never built to handle. The decisions that used to take a quarter of a year will, now, take an afternoon. The portfolio reviews that required outside consultants will be runnable in-house in a morning. And the muscle memory of slow decision-making, the queues, the special projects, the wait-for-Tim-to-pull-the-data routine, is going to become a real competitive disadvantage.

What this looked like during the LA wildfires

This isn't a prediction. Rather, it is a description of what's happening right now, with carriers we work with today.

Let me ground this in something concrete, because abstractions about "shifts" and "inflection points" are exactly the kind of language a careful reader of white papers should distrust.

The clearest version of this change that I've seen happened during the Los Angeles wildfires earlier this year.

In the days after the fires, Eagleview did what the property intelligence industry does in catastrophic events. We captured imagery as quickly as we safely could. And then, behind the imagery, we did the work the moment required. Carriers reaching out to us were not looking for directional answers. They were trying to make decisions about families, emergency claim advances, displacement support, prioritization of inspectors, and they needed property-by-property assessments they could act on with confidence that day. So, we paired our automated tooling with hands-on review by our team.

Here is what that actually looked like:

1. Carriers sent us lists of thousands of properties across the affected zones with the lists growing and shifting hour by hour as new information came in.
2. Our team pulled up imagery for each address, located the property, compared pre-event and post-event captures, made an assessment, updated spreadsheets with status, and got back to the customer.
3. For the most stakes-laden cases, we got on calls and screen-shared the imagery directly with carrier teams so they could see what we were seeing and make the call together.

Early in the response, looking at one of these lists with a carrier team, I asked the operational question: *Where do we start? Total insured value? Highest exposure first?*

The answer we got back resonated and stayed with us.

Everyone is impacted equally. We just need to start at the beginning.

That's a carrier doing its job the way the job is supposed to be done, and it's also a carrier doing its job inside a process that was structurally incapable of honoring what they'd just said. Starting at the beginning meant some families got answers in hours and others waited days, by accident of list order. The intentions were right but the system couldn't deliver them.

The turnaround time stretched into multiple days as the volume climbed. The work itself was chaotic, in the way crisis response always is, more requests coming in than going out, lists changing under our hands. We did the best for our customers in a moment when speed mattered and confidence mattered more. It was good to be useful, but it



was also heartbreaking, laborious, and absurdly inefficient. That irked me because I wanted a system that was faster and more fair.

In the same weeks, we were testing Eagleview Horizon™. Eagleview Horizon is a new agentic AI capability within our Eagleview One platform that provides a fast, conversational interface to traditional geospatial intelligence. Using our new tool, I watched the same kind of assessment, total loss, partial damage, intact, completed for an entire portfolio in minutes. This was more than a faster tool, but rather, it was a categorically different one. That workflow that would have taken weeks of human effort was now performed at portfolio scale in the time it takes to read this section.

That's the moment this paper is about. Not the technology itself, but the gap between those two experiences, and the question we believe every Claims leader will face in the next twelve months: which side of that gap is your operation on, and what are you doing to get to the other side?

From understanding risk to acting on it

We want to make a distinction here that we think most of the industry conflates, and the conflation is going to start mattering.

Understanding risk is insurance 101. It's what carriers do. It's what underwriters have been doing since the eighteenth century. The carriers reading this paper all do it well; if they didn't, they wouldn't be here.

What's becoming newly possible is something different. Acting on risk, at the level of an individual property, in the period between bind and loss, before a claim is ever filed, has historically been impractical at scale. There were too many policies, too little granular property data, no operational way to identify which homes warranted attention before something went wrong. So carriers priced what they couldn't fully see, and managed exposure through the blunt instruments available: rate, deductible, geography, non-renewal.

That constraint is lifting and the new differentiator will be which carriers realize that knowing risk is now also [an operations question, a customer engagement question, and a portfolio management question](#), and that the data finally exists to make it answerable in all three directions at once.

This is the move we'd ask you to sit with: *from risk understanding to risk action*. For a hundred years, carriers priced what they couldn't see. The carriers that win the next three years will manage what they can. Here's a test for whether your organization is feeling the constraint I'm describing.

Pick one of these questions and try to get an answer to it by Friday:

1. What's our average supplement rate this quarter, by region?
2. How often do our claims come back for recoverable depreciation recovery?
3. Where are we seeing the most storm-chasing activity right now, and which of our policies are exposed to it?
4. What percentage of our claims have a contractor involved by the time we hear about them?
5. Of the policies we wrote in the last five years in hail-prone counties, which ones have roofs that are now over fifteen years old?

In most carriers I work with, the honest answer to "can we get this by Friday?" is no, but we can put it in the analytics queue. For some of these questions, the honest answer is we have never been able to answer that question, and we've stopped asking.

That is the gap, but the gap is closing.

The trap: speed without purpose

There is a way for carriers to get this wrong, and I want to name it early because it's the failure mode I'm most worried about.

The audience for this paper is, rightly, cynical about AI hype. You have watched adjacent industries spend the last three years generating press releases about AI transformation, and you have watched a meaningful share of that activity produce nothing that improved a customer's experience. You have colleagues whose AI usage, as far as you can tell from



the receiving end, has resulted mostly in longer memos and more thorough meeting summaries. You have read a draft document and wondered, quietly, whether it was actually better than the shorter version you would have gotten last year.

I don't want that to happen to insurance. The technology rewards production, and production gets mistaken for value. The first thing many carriers will do with faster access to property intelligence is exactly the same thing, they'll generate more output. More detailed underwriting memos. More elaborate portfolio reports. Denser CAT response briefings.

This is the slop trap, and it is real. A 40-page, unfocused underwriting memo generated in twelve minutes that requires twice the reading time instead of a 20-page memo generated in two days is not value.

The version of this that creates value looks different. It looks like a claim closed in three days instead of three weeks. It looks like a homeowner contacted before a storm with specific guidance about their roof. It looks like an adjuster sent to the property that actually has damage, instead of the three properties that don't. It looks like a renewal priced on what a property looks like today, not what it looked like five years ago.

The carriers that win the next three years will be the ones whose definition of success is measured outside the company's walls with improvements in key performance metrics: in faster claim cycle times, in increased pre-event customer engagement, in higher renewal rates, in improved quality of the homeowner's experience at the worst moment of their year. Everything else is internal noise.

The Near Term and How We Respond

This paper will describe the three near-term shifts that I think matter most for carriers, portfolio intelligence and policy-in-force review, pre-loss identification and intervention, and faster, more accurate claims handling after events. Each of these is available now, in some form, and each will be table stakes within three years.

Second, it makes the case that the version of this transformation that works is the one where carriers, restoration partners, and material distributors stop pretending they are in different businesses solving different problems. They are not. They are three parties to the same property, with a

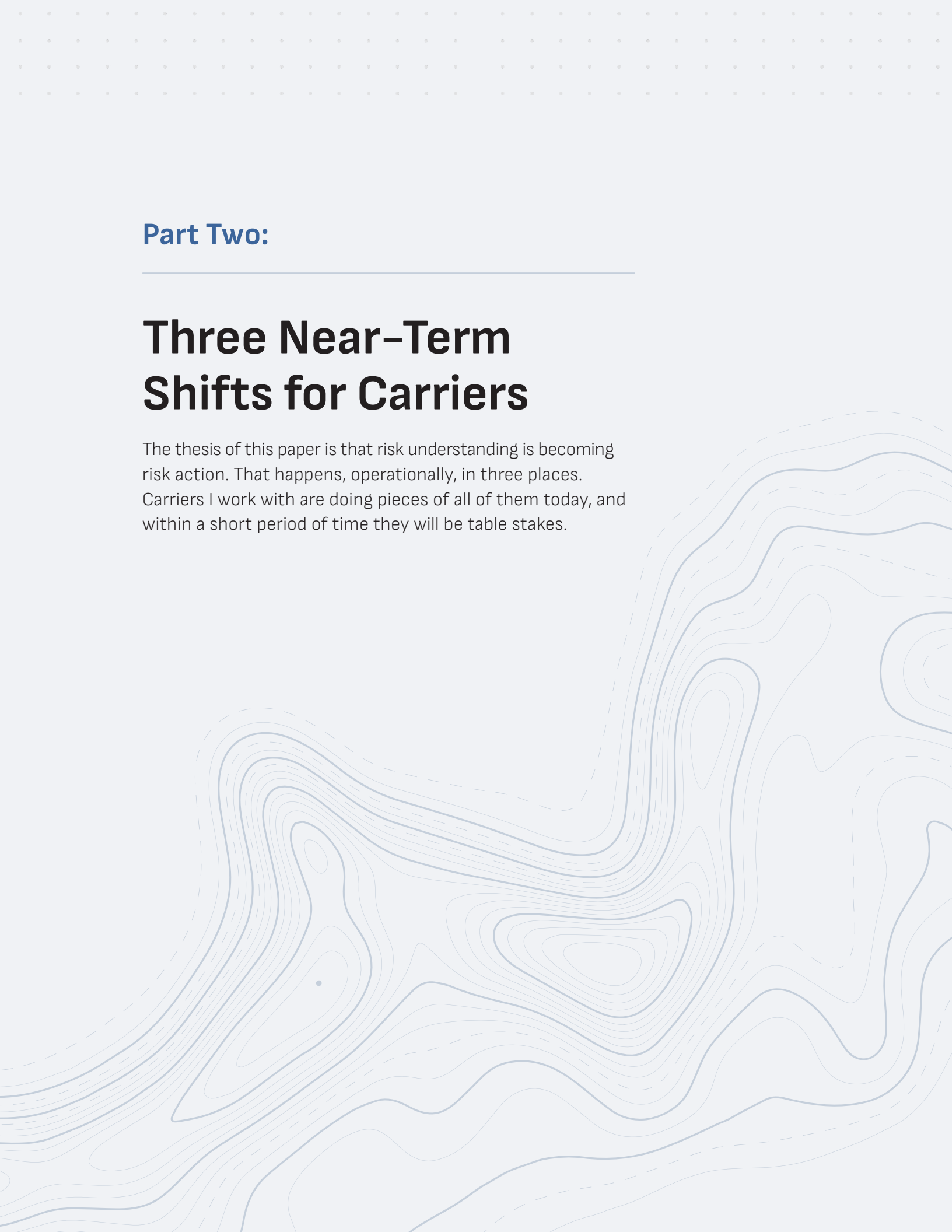
shared interest in fewer surprises and better-targeted work. This paper is honest about why those three parties have historically not trusted each other, and what's different now.

Third, it is honest about the friction. The pricing disputes between carriers and contractors. The legacy of managed repair programs. The fear that AI will eliminate the adjuster's job. The fraud-versus-legitimate claims tension. None of these go away because of better data. Some of them get harder. The paper takes that seriously.

Fourth, this paper describes the role that property intelligence will play in the broader claims management ecosystem. When integrated and accessible in the systems of insurance carriers, contractors, and distributors, property intelligence helps power a more efficient and effective claims response for the ultimate end user, the insured.

If you take one thing from this section, take this: the speed of access to property intelligence is changing faster than the operating model around it. The carriers that build their organizations around the new speed will outperform the ones that treat it as a faster version of what they already do. Three years from now, that distinction will be visible from the outside.





Part Two:

Three Near-Term Shifts for Carriers

The thesis of this paper is that risk understanding is becoming risk action. That happens, operationally, in three places. Carriers I work with are doing pieces of all of them today, and within a short period of time they will be table stakes.

Shift one: Knowing your book

The starting point is the in-force portfolio itself.

Most carriers have a clearer view of their book of business as a collection of policies than as a collection of *physical assets*. They know the premium, the limit, the coverage form, and the claim history. They know less, in any current sense, about the actual condition of the homes they are insuring until something goes wrong, and an adjuster's report tells them more than they wanted to know.

That's changing.

Property intelligence at portfolio scale lets a carrier ask its own book a different set of questions:

- *Where is the aging roof exposure concentrated?*
- *Did any of my underwriting or rate actions over the last 5 years have the desired results?*
- *Which counties have we written into where the building stock has degraded faster than our underwriting assumed?*
- *What share of our top-decile-risk policies have we actually inspected in the last five years?*
- *What insights can be derived from issues I didn't think to ask about but certainly would want to know?*

These are not new questions. The answer used to take a quarter and a consulting engagement, but now it takes only a morning to answer them.

The capability that turns this from a one-time exercise into a continuous discipline is automated change detection. Today, a carrier can identify which properties on its book have changed since the last view (i.e., new construction, roof replacement, condition deterioration, damage) without manually reviewing the portfolio property by property. That capability is improving further faster. Within the next several years, change detection will be fully automated end-to-end, which means the carrier's attention is spent only on the policies where something has actually shifted since the last review. The portfolio review stops being an event. It becomes the default state of the data.

The operational implication is bigger than it sounds. A carrier that can analyze its in-force book at this granularity,

on demand, is making portfolio review a *continuous management discipline* rather than an annual exercise. It's the difference between checking your blood pressure once a year at a physical and wearing a monitor.

The carriers I'd watch over the next eighteen months are the ones who hire or appoint someone whose explicit job is to keep the property-level view of the portfolio current and feed it to underwriting, claims, and CAT planning. That role doesn't exist on most org charts today. Three years from now, the carriers without one will look the way carriers without a Chief Data Officer looked in 2015.

Shift two: Acting before the loss

Once a carrier can see its book at the property level, the next question is what to do with that visibility before something goes wrong.

The honest historical answer has been not much. Pre-loss intervention has been the domain of mitigation discounts, occasional inspection programs, and well-meaning but generic homeowner communications. The blunt instrument problem: carriers couldn't identify the specific homes where intervention would matter, so they intervened at the population level or not at all.

What changes now is targeting. A carrier can identify the policies where condition has deteriorated faster than underwriting assumed, where the roof is aging into a high-risk window, where seasonal exposure is concentrated, where a homeowner contact would be timely rather than annoying. The intervention itself can be modest such as a notification, a credit toward maintenance, a referral to a vetted contractor, a pre-storm reach-out with specific guidance. The point is that the intervention can finally be focused.

This is also the part of the shift where the customer experience case becomes concrete. A homeowner who hears from their carrier in May about a roof inspection ahead of hurricane season has a different relationship with that carrier than one who hears nothing until they file a claim in September. Pre-loss engagement is the place where carriers stop being the company that shows up after something bad happens and start being the company that helped prevent the damage.



I want to be honest about the friction here because pre-loss intervention is also where carrier-contractor tensions get exposed most directly. Any program that involves referring homeowners to contractors raises questions about who controls the network, who benefits from the work, and whether the program serves the homeowner or the loss ratio. Section 4 takes that on directly. For now: this shift only works if the carrier treats pre-loss engagement as a customer-relationship discipline, not as a cost-containment program.

Shift three: Faster, better-targeted claims response

The third shift is the one most claims leaders have already started feeling, and it's the one where the operational gains are most immediate.

When an event happens, the bottleneck has historically been triage, figuring out, across thousands of policies in an affected zone, which homes actually have damage, which need urgent inspection, which can wait, and which were untouched. The traditional process pushes that triage onto adjusters in the field, which is expensive, slow, and uneven.

Key Examples:

Property intelligence at the front of the claims process changes both numbers. A carrier that can run portfolio-scale damage assessment within hours of an event, identify the policies that actually have damage, and prioritize response accordingly is running a fundamentally different operation than one that's still building its triage list manually. The legitimate claims get attention faster. The intact homes don't generate unnecessary inspections. The adjusters in the field, still essential, still doing the highest-stakes work, are deployed where their judgment actually matters.

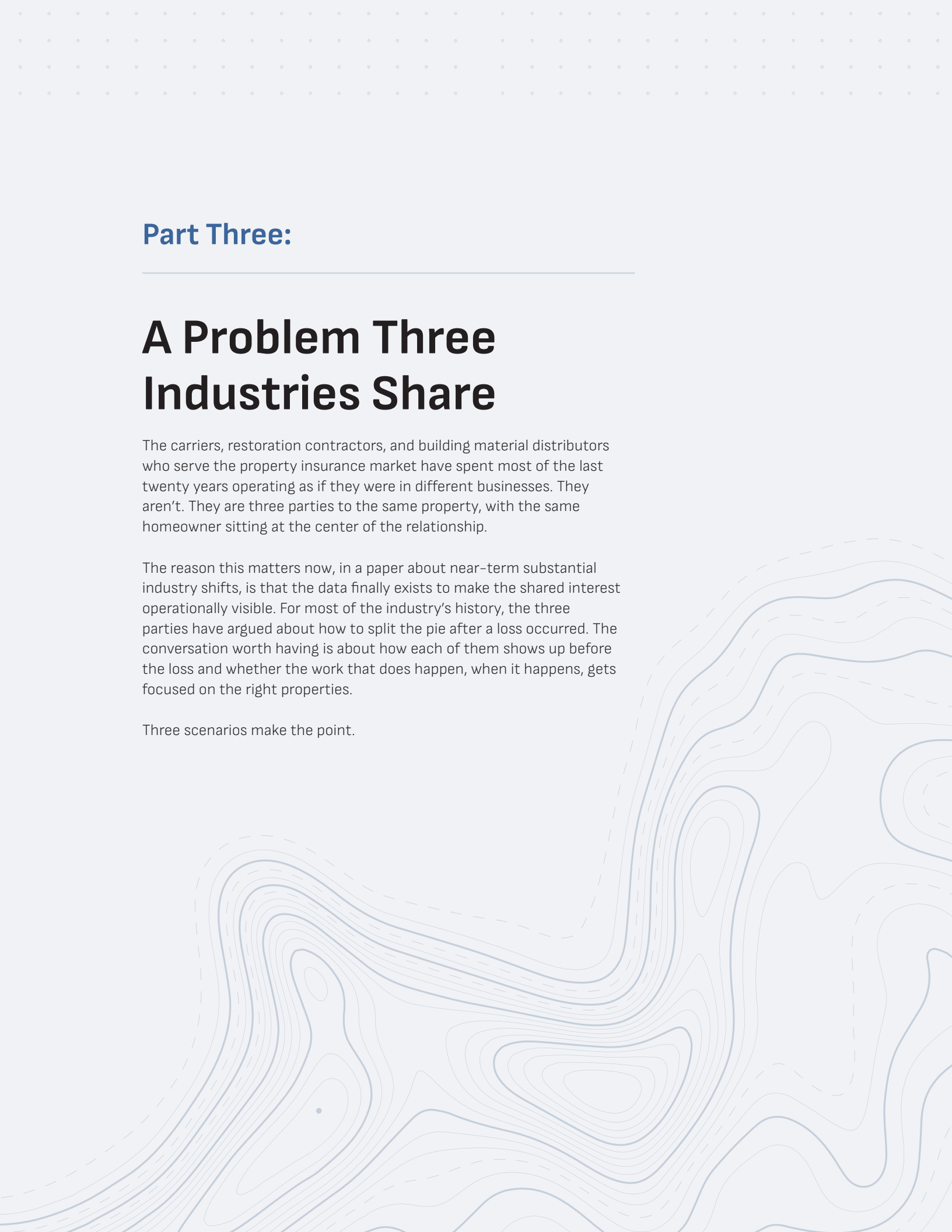
It also creates the failure mode that costs carriers the most on both sides of the ledger: sending the wrong resource to the wrong claim. An expensive inspector dispatched to an intact home is a loss adjustment expense the carrier didn't need to spend. A delayed response to a homeowner with a tarped roof is a customer satisfaction failure that no carrier can easily recover from.

The wildfire example earlier in this paper is the shape of this shift. The version of post-event claims handling that's becoming possible isn't slightly faster than the manual version, it's a different operation. And the carriers that build their claims function around it will produce better cycle times, better customer outcomes, and lower LAE than the carriers that don't. Those numbers will start showing up in the financials within three years.

The common thread

These three shifts share an underlying logic. Each of them moves a part of the carrier's operation from responding to information that arrives to seeking information that exists. This is what risk action looks like in practice: A change in the basic posture of the organization, from receiving information to interrogating it. The carriers that make that shift early will find that the muscle memory builds quickly. The ones that don't will find, three years from now, that their competitors are operating at a tempo their organization can't match.



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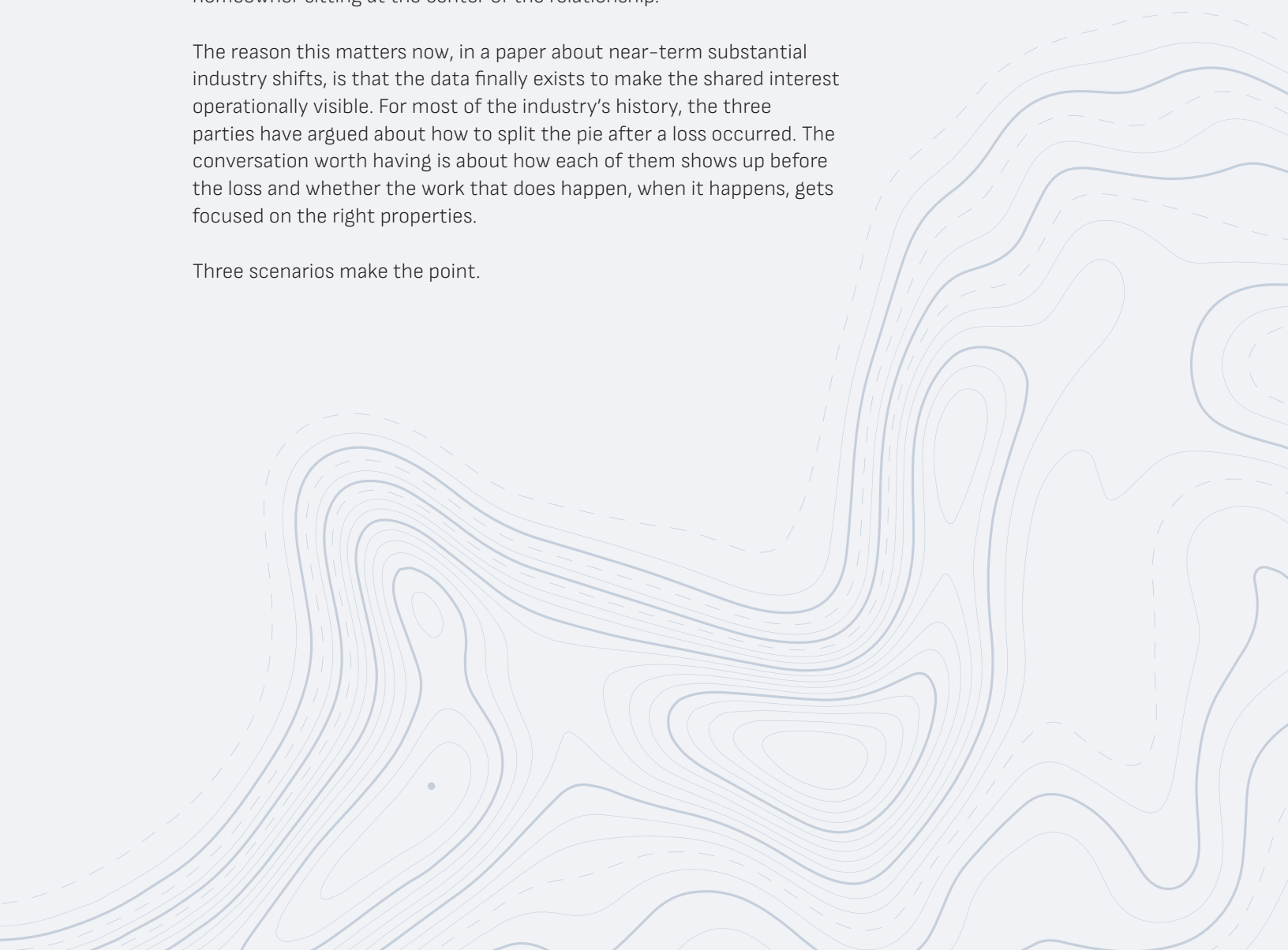
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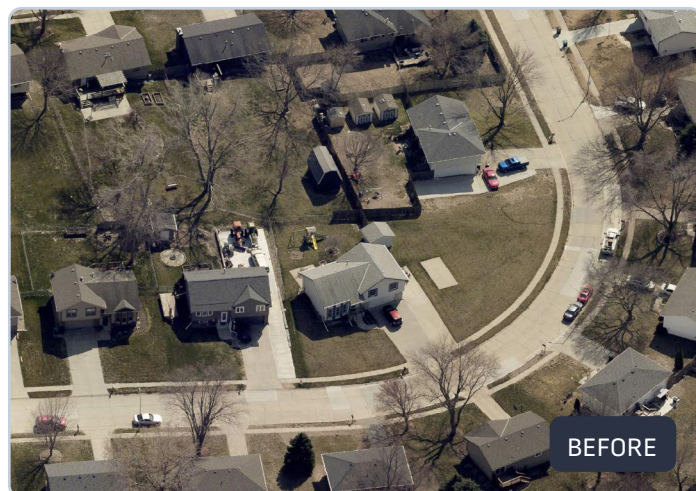
A Problem Three Industries Share

The carriers, restoration contractors, and building material distributors who serve the property insurance market have spent most of the last twenty years operating as if they were in different businesses. They aren't. They are three parties to the same property, with the same homeowner sitting at the center of the relationship.

The reason this matters now, in a paper about near-term substantial industry shifts, is that the data finally exists to make the shared interest operationally visible. For most of the industry's history, the three parties have argued about how to split the pie after a loss occurred. The conversation worth having is about how each of them shows up before the loss and whether the work that does happen, when it happens, gets focused on the right properties.

Three scenarios make the point.

A series of concentric, wavy, light blue lines that resemble topographical map contours, filling the bottom half of the page.



Post-storm: everyone wants the same roof

After a hailstorm, a hurricane, or a wind event, every party in the ecosystem has the same first question: which homes actually have damage?

The carrier wants to know so claims dollars go to legitimate losses, fast, with adjusters routed to the homes that need them. The contractor wants to know so crews are working on roofs that actually need replacement, instead of canvassing neighborhoods where most homeowners will say no because their shingles are fine. The distributor wants to know so material allocation matches real demand instead of speculative inventory. The homeowner wants to know so the right help arrives at the right time, with no run-around.

These four interests have always pointed in the same direction. What's changed is that property intelligence makes the answer to the question knowable across the affected zone within hours, at portfolio scale, with confidence levels that hold up to scrutiny. The same intelligence, same imagery, same damage assessment, same property characteristics, can flow to the carrier deciding which inspectors to dispatch, the contractor deciding which neighborhoods to deploy crews to, and the distributor deciding how to position inventory. None of them needs to come to a single platform to get it. They consume it inside the systems they already use.

Pre-storm: the targeting problem in reverse

Before a storm, the same parties have a different version of the same problem.

Carriers want to identify the policies most exposed to the next event, ideally with enough lead time to take meaningful action: homeowner outreach, hardening incentives, inspection prioritization. Contractors want to know which homes in their service area have aging or vulnerable roofs, so the work they're already doing is concentrated where it actually matters rather than scattered through general marketing. Distributors want demand signals that reflect real conditions on the ground, not seasonal averages.

The shared interest is the same. Understanding which properties are vulnerable can help drive focused activity both pre- and post-storm, and with greater accuracy. The work that gets done, whether it's a homeowner outreach campaign, a contractor's seasonal canvass, or a distributor's inventory positioning, produces dramatically more value when it's focused at the right properties. Property intelligence is what makes accurate targeting possible.

This is also the scenario where the carrier-contractor relationship has the most to gain from the data being shared rather than hoarded. A carrier holding pre-loss intelligence privately can run modest mitigation programs. A carrier coordinating with a vetted contractor network on the same intelligence can produce real reductions in claim frequency. The economics of the second version are categorically better than the first. The cooperation problem is the bottleneck, not the data.





Aging stock: the slow-motion shared problem

The third scenario isn't event-driven, and it's the one that gets the least attention. A meaningful share of the housing stock in this country is reaching the point where deferred maintenance is producing compounding risk.

For carriers, that shows up as escalating claim severity in geographies where it shouldn't, and as the slow erosion of the underwriting assumptions that priced the policies in the first place. For contractors, it shows up as a real, non-storm-driven pipeline of legitimate roof and exterior work, the kind of work that supports stable employment rather than feast-famine cycles. For distributors, it's a long-tail demand pattern that's larger than the storm-driven peaks but harder to forecast.

Property intelligence makes this stock visible at a level no party has had access to before. Roof age, condition, material type, and location-specific weather exposure can be aggregated across millions of homes to produce a picture of where attention is most warranted. The carriers who treat this picture as a portfolio management input, the contractors who treat it as a customer-acquisition input, and the distributors who treat it as a forecasting input are all working from the same underlying view of the same physical reality.

What the shared interest actually requires

These three scenarios all rest on the same operational truth. The win-win is real, but it's not automatic. It requires the parties to do something they have historically not done: trust shared information enough to coordinate action on it.

That trust depends on a few things that the next three years will either build or fail to build. The intelligence has to be accessible inside each party's existing systems, not housed in a separate platform that one party controls. The economics have to work for everyone: carriers can't capture all the savings, contractors can't capture all the margin, distributors can't be left out of the demand signal. And the homeowner has to be a beneficiary of the cooperation, not a target of it.

This paper is being written, in part, as an invitation to start working on those conditions together. The September event is built around the same premise. The carriers who will be attending Futureview do not have to agree with the contractors and distributors on everything. These parties have to agree that the property at the center of the relationship; the home that all three parties exist to serve, is the same property, and that the work of serving it is better when they're working from the same picture.



A problem three industries share

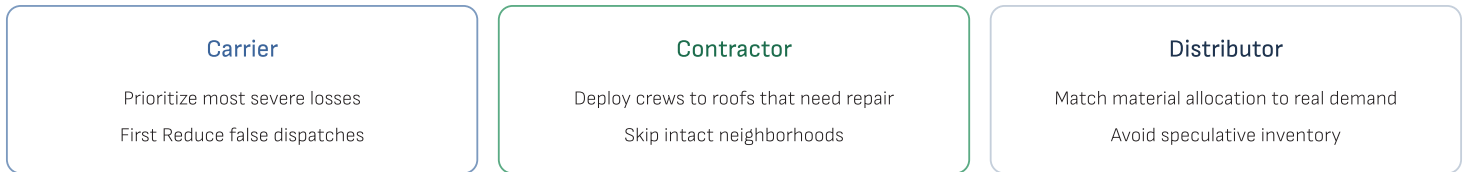
Carriers, restoration contractors, building material distributors



Shared need: targeting accuracy from property intelligence

Scenario 1 – Post-storm response

Shared question: Which homes actually have damage?



Same imagery, damage data, property characteristics
Each party consumes it inside their existing systems

Scenario 2 – Pre-storm targeting

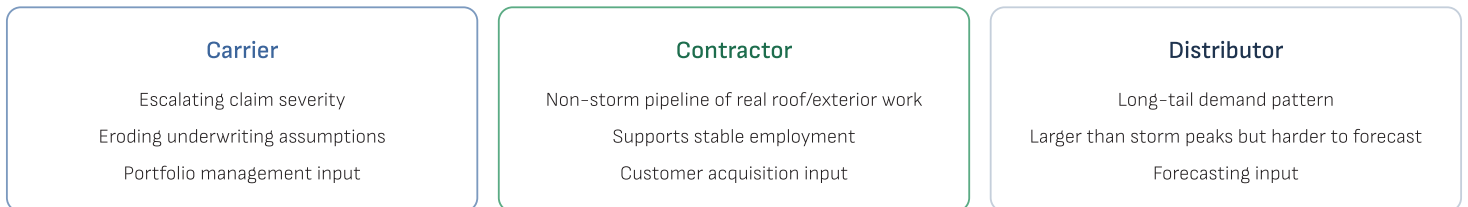
Shared question: Which properties are most exposed before the next event?



Bottleneck is cooperation, not data – carriers and vetted contractors sharing pre-loss intelligence produce categorically better claim frequency outcomes

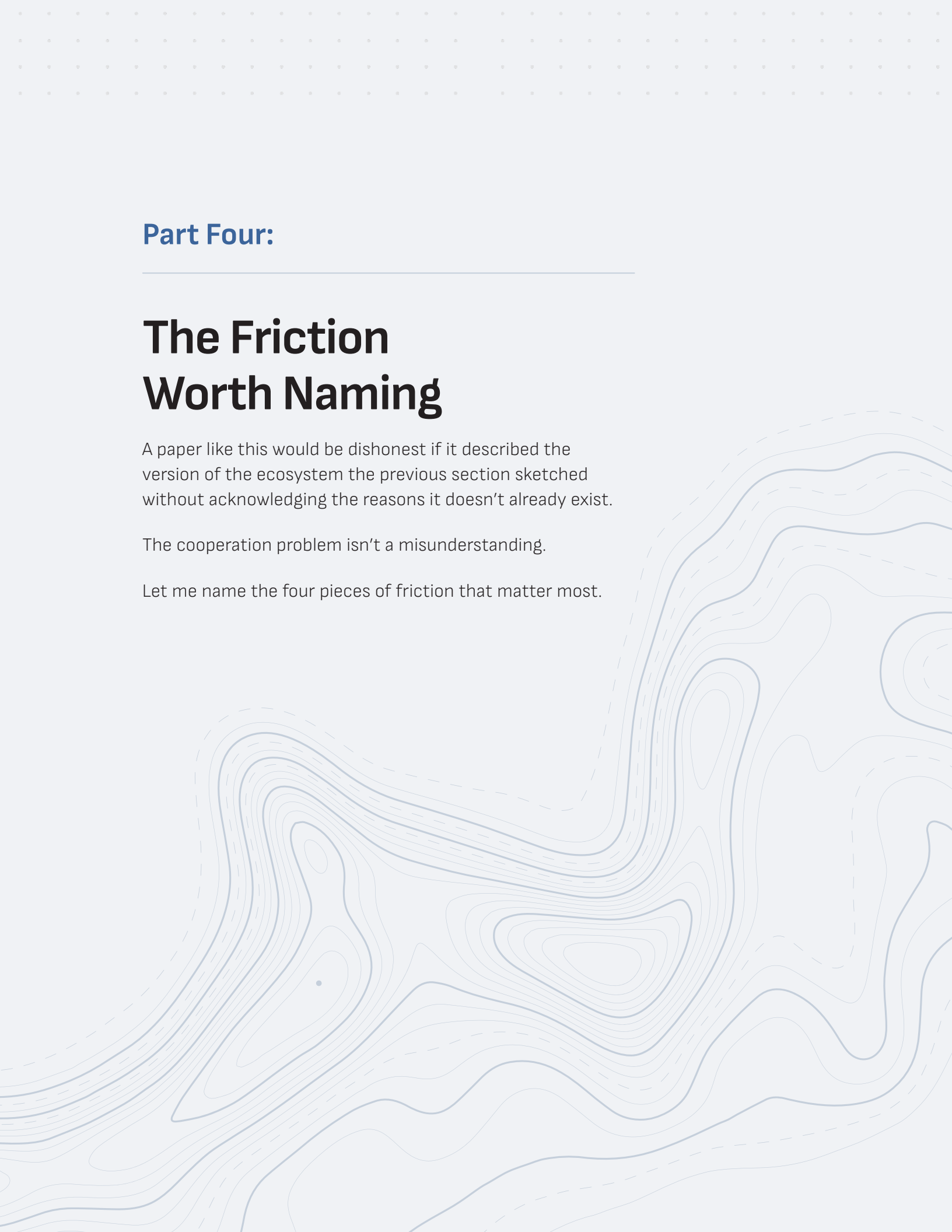
Scenario 3 – Aging housing stock

Shared question: Where is deferred maintenance compounding risk right now?



Property intelligence: roof age, condition, material, weather exposure
Aggregated across millions of homes – the same underlying physical reality

All three parties working from the same data – none needs a single shared platform
The conversation worth having is about how each shows up before the loss

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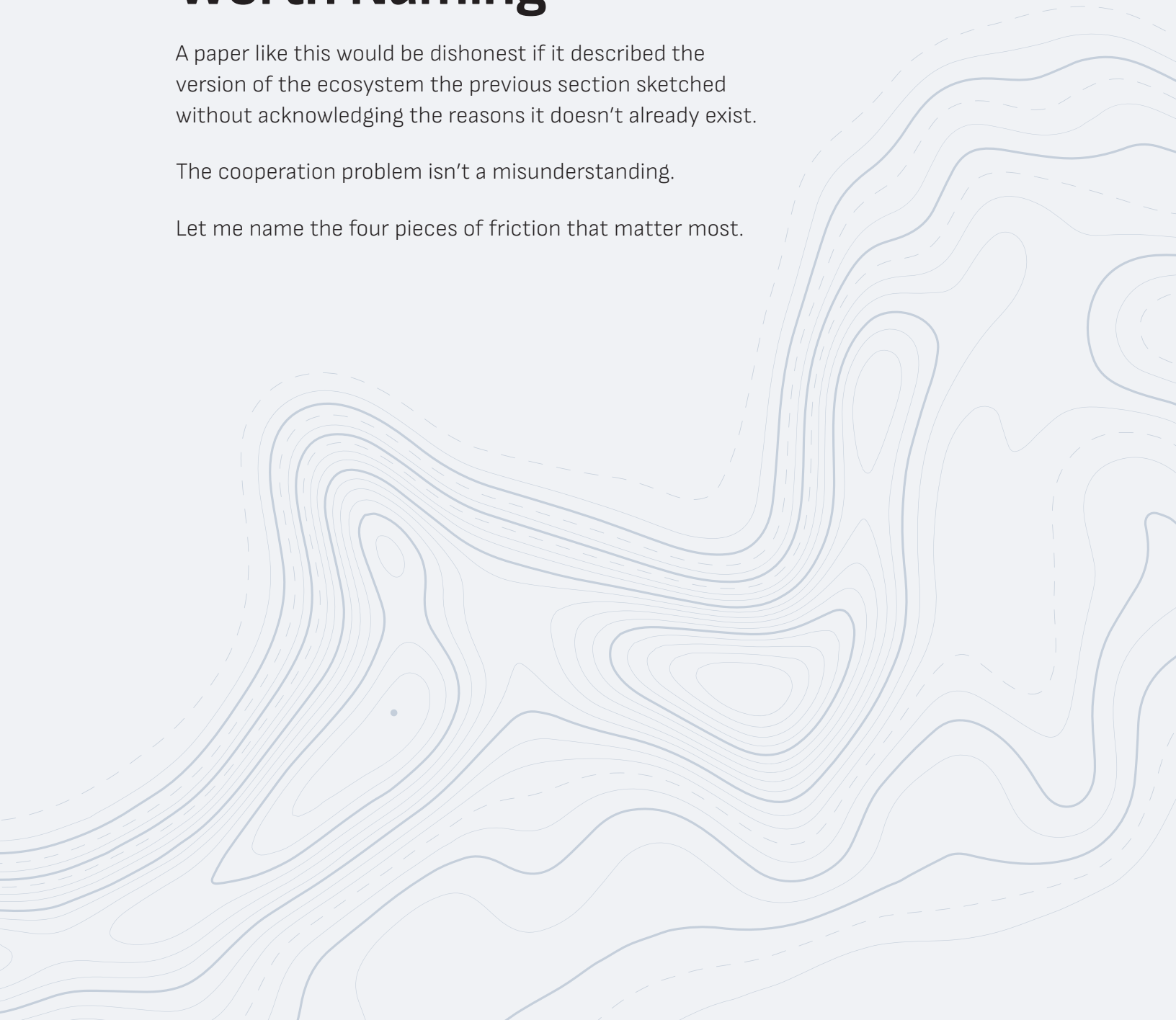
Part Four:

The Friction Worth Naming

A paper like this would be dishonest if it described the version of the ecosystem the previous section sketched without acknowledging the reasons it doesn't already exist.

The cooperation problem isn't a misunderstanding.

Let me name the four pieces of friction that matter most.

An abstract graphic in the bottom right corner featuring a series of concentric, wavy lines in shades of blue and gray, resembling a topographic map or a stylized landscape.

The fraud-versus-legitimate-claims tension

The fraud problem in property insurance is real, and it has historically created a tax on legitimate claims, legitimate contractors, and legitimate homeowners. Every claims executive reading this paper has felt the pull between two failure modes: paying claims that shouldn't be paid and slowing down claims that should be paid because the claims fraud screening protocol treats every claim as suspect.

Better targeting is the way out of that bind. The cleaner the picture of what damage actually exists across an affected zone, the smaller the surface area for fraudulent inflation, and the faster legitimate claims can move through the system. The dishonest storm-chasing crews knocking on doors of homes with intact roofs are running a business model that depends on noise. The honest ones have a hard time fighting through that noise. Take the noise out, and the business model gets clearer for the legitimate contractors, which is then better for carriers, who pay less for fraud. And it's good for homeowners, who get faster, cleaner claims handling.

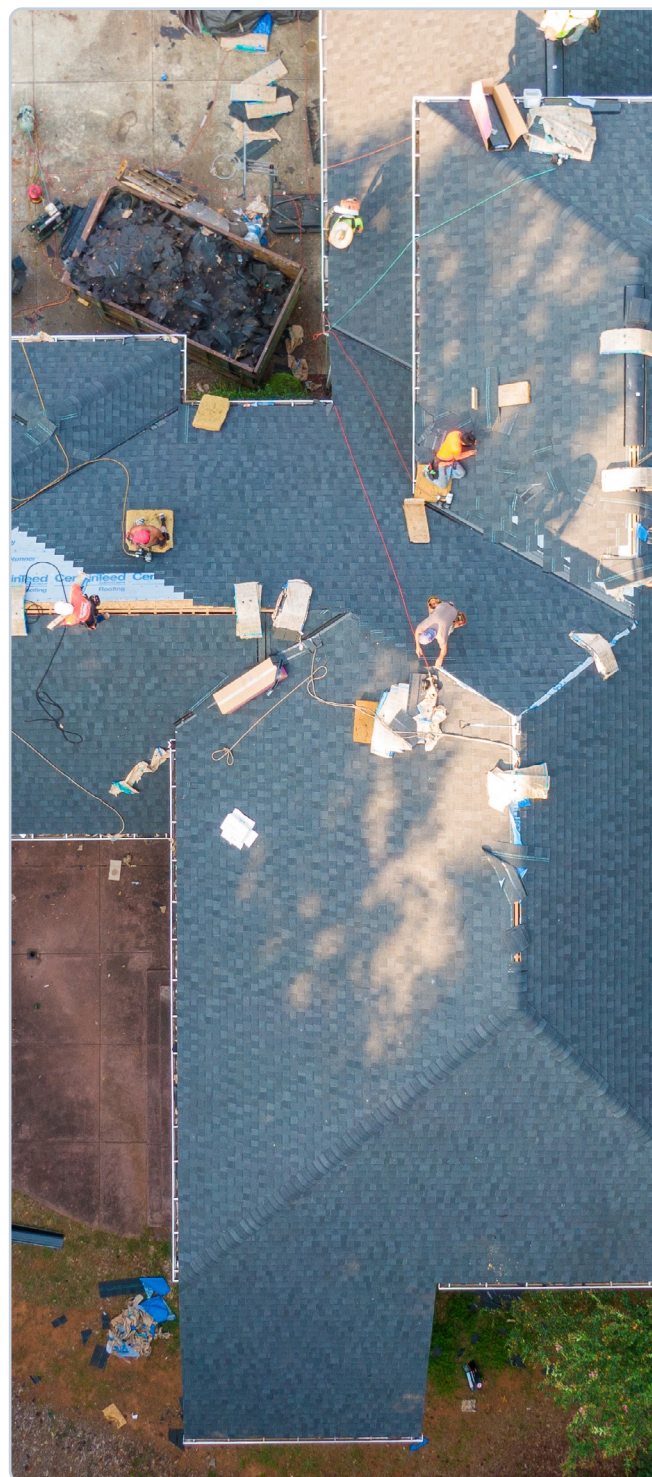
This is one of the places where the interests of the three parties this paper is addressing align most cleanly, and where the data shift produces the most immediate operational value. It's also one of the places where the value will accrue fastest to whoever moves first.

Reality check: A few things I want to be clear about before this section ends.

I'm not going to pretend that the carriers and contractors in the room are going to like each other more in three years because of property data. Better intelligence doesn't make hard relationships easy.

I'm not going to pretend that the fraud problem is solvable in any complete sense. It isn't. There will always be people building businesses around the noise.

And I'm not going to pretend that this paper has resolved any of the four tensions above. What I'd argue is that the next three years are the window in which the parties to these disputes can either work from a shared picture and shrink the disputes' operational footprint or refuse to and watch the disputes consume more of the value the industry could be producing for homeowners. The choice belongs to the parties, some of whom are already moving in the right direction because the data is here either way.



Part Five:

A Day in 2029



A useful way to test whether a near-term thesis holds up is to picture the work, specifically, who's doing it, what their day looks like, and what's been quietly removed from the operational background.

So, picture a regional property carrier, three years from now. Mid-sized book, multi-state, hail and wind exposure across the central U.S., a coastal book in the southeast. The Head of Claims is in her office on a Monday morning before the weekly leadership meeting. Here's what her morning looks like.

She opens her dashboard. The view is already filtered to the policies where something has changed since her last review: new construction, roof aging, condition shifts, damage from the convective storm that crossed Oklahoma last week. The change detection runs continuously; she only sees the deltas. She layers the view against the exposure forecast for the storm tracking toward landfall on Wednesday, pivots by zip code and roof age, and notes the number of policies in the highest-risk band. Cross-references which of those have already received pre-storm outreach in the last thirty days. Flags the gap for the customer engagement team. Total time: about ten minutes.

She moves to last week's claim cycle data. The book is running a four-day average from FNOL to first inspection, down from eleven days two years ago, and she wants to know where the remaining tail is concentrated. She filters for claims still open past the threshold, sees a cluster in two adjacent counties, and notices they're all assigned to one inspection vendor whose turnaround has slipped. She'll talk to that vendor today. None of this required a special analytics request. None of it sat in a queue.

Before the leadership meeting, she pulls the underwriting team's portfolio review for one of the coastal markets, a review that, three years ago, would have been an annual exercise produced by an outside consulting firm and presented as a static deck. Today it's a living view. Her underwriting counterpart updated it Friday with current condition data on every property, and she can see exactly which segments of the book have drifted from the original underwriting assumptions such as beach erosion and by how much. They'll talk through it on the call.

This is not a futuristic picture. Every capability described in that morning is buildable now, with technology that exists, in carriers operating today. What separates the carriers who will be running this morning in 2029 from the ones who won't isn't access to data; it's the organizational decision to build the operating model around having it.

What's gone

Here's what's missing from the morning above.

There is no analytics queue. The Head of Claims doesn't submit a request and wait for a special project. The view she needs exists, refreshes itself, and is available to anyone in the organization who has reason to look at it. The work that used to require a brilliant person on the analytics team is now distributed across the people who actually need the answers.

There is no retirement cliff. The institutional knowledge that used to live in the heads of senior adjusters and underwriters has been encoded, not perfectly, but well enough, into the property intelligence layer the company runs on. The next generation of claims leaders inherits a working knowledge base, not a fragile oral tradition. The people retiring out of the industry over the next decade are not taking the company's memory with them. The result is a more resilient organization operating more intelligently and confidently based on the work done previously.

There is no legacy systems handicap. The carriers that win the next three years are the ones who decided that "we can't do that because of our core system" was no longer an acceptable answer. They didn't replace the core system overnight. They built around it, exposed the data through interfaces that connect to current intelligence, and let the modern capabilities ride on top. The carriers that didn't make that decision are the ones whose claims executives still describe what they want as "what our core can support."

There is no tech debt determinism. Tech debt still exists, it always will, but it has stopped being the thing that decides whether a carrier can compete. The carriers that treated their data infrastructure as a strategic capability rather than an IT cost line have absorbed the new operating tempo. The ones that didn't are visibly behind, in cycle times, in customer satisfaction scores, in the ratings agencies' commentary, in their ability to recruit the next generation of leaders who do not want to work inside a black box.

These four absences don't show up as line items on anyone's roadmap. They show up as the quiet feeling, walking into the office Monday morning, that the work is manageable. The carriers running the morning described above are not working harder than the carriers that aren't. They are working in a different relationship with information.





The version worth rooting for

The honest reason to write a paper like this is that the difference between the version of the industry described in this section and the version that doesn't get there is not a foregone conclusion. It depends on choices being made now, by carriers in the room and by the partners they work with.

The version of 2029 worth rooting for isn't one where every carrier has the same operating model. It's one where the carriers who chose to build around current property intelligence are competing with carriers who chose differently, and where the homeowners on both books can feel the difference.

It's one where contractor partners have moved from feast-famine cycles to stable, well-targeted work. It's one where building material distributors are positioning inventory against real demand signals instead of historical seasonal averages.

It's one where the noise, the storm-chasers, the unnecessary inspections, the disputed measurements, the queue-and-wait analytics, has been wrung out of the system, and what's left is the actual work of helping people protect what they own by faster and better recovery when mother nature temporarily wins.

That version is available. It is not automatic. It requires the carriers in the room to decide that the next three years are the window in which the operating model gets rebuilt, and to start the rebuild before competitors do.



Part Six:

Eagleview's Role



Section 4 referenced something the property insurance industry has already lived through once. More than a decade ago, Eagleview introduced aerial property measurements derived from imagery, and over time those measurements became the standard the ecosystem works from. The dispute over how big a roof is essentially went away, not because one party imposed a standard, but because all parties found themselves working from the same trustworthy view of the same physical reality.

That's the pattern this paper is describing at a broader scope, and it's the pattern Eagleview is building toward across the full property intelligence picture. Not just measurements, condition, materials, age, damage, change over time, exposure, history. Not just available, accessible inside the systems each party already uses. Not just for carriers but also for the contractors and distributors who work alongside them.

Three things have to be true for that picture to work, and Eagleview is investing in all three.

The perception layer

The first requirement, and the foundation everything else rests on, is the source content itself. The view of the property has to be current, comprehensive, and trustworthy enough that all parties accept it. Everything else in this section depends on that foundation. The analytics layer is only as valuable as the perception layer it sits on top of. The accessibility layer is only as useful as the underlying intelligence it makes available. Owning the highest-quality property content is the asset that makes the rest possible.

Eagleview's bet on this layer is not a maintenance posture. It is a sustained capital investment in pushing the frontier forward, in camera technology, in image processing IP, in capture cadence, in the resolution at which the physical world becomes machine-readable. The trajectory matters. Today's perception layer can identify roof condition, materials, damage, and change at scale. The perception layer being built for the next several years is aimed at higher-resolution capture that will detect hail damage across entire portfolios automatically, change detection that is fully automated end-to-end so a carrier only spends attention on the policies where something has actually changed since the

last view, and a temporal record of every property deep enough to support genuinely forward-looking risk assessment.

The implication of that trajectory is the part the audience for this paper should sit with. The current operating model in claims and underwriting is built around the assumption that comprehensive, current property intelligence is expensive and slow to acquire. That assumption is being engineered out of the system. The carriers that build for the world where the assumption is false, where current intelligence on every policy in every portfolio is a continuous capability rather than a periodic project, will be operating at a different tempo than the ones that don't.

This is also what makes the standard-setting precedent from Section 4 relevant in a forward sense. The reason aerial measurements became the industry standard is that they were, factually, the most accurate and comprehensive view of a property's roof anyone had produced and delivered at better speeds than the ecosystem was previously capable of. The next phase of property intelligence will be standardized for the same reason, by being the most accurate and comprehensive view of a property's full physical reality available, refreshed on a cadence that matches the operational tempo of the businesses that consume it. Eagleview's competitive position rests on continuing to be the source of that view.

The analytics layer

The second requirement is that the perception layer has to be queryable in operational terms. A carrier asking "which of my policies in St. Petersburg, Florida have the lowest roof condition scores?" should get an answer in minutes, not weeks. A contractor asking, "which neighborhoods in my service area have the highest concentration of aging roofs?" should get an actionable list, not a research project. A distributor asking, "where is demand for hail-resistant materials likely to concentrate in the next twelve months?" should get a forecast grounded in current property reality, not historical seasonal averages.

This is the layer Eagleview Horizon represents. It collapses what used to be a multi-step analytical workflow (pull the imagery, run the model, segment the data, build the



report) into a single conversational interface that anyone in the organization can use. The technical work of the GIS specialist, the data analyst, the imagery interpreter, and the report builder is increasingly handled by the system itself, leaving the human user to focus on what the answer means and what to do about it.

This is the layer where the risk understanding to risk action shift gets operationalized. Without it, the perception layer produces data nobody can use at speed. With it, the data becomes a working capability.

The accessibility layer

The third requirement is the one most often underweighted, and it's where Eagleview's posture for the next phase is most distinctive.

The intelligence has to be available where the work actually happens. A carrier's underwriting team works inside their underwriting platform. A claims team works inside their claims system. A contractor works inside their job management software. A distributor works inside their inventory and logistics tools. None of them want to log into a separate platform to consume property intelligence; they want the intelligence to show up inside the system they're already using, in the moment they need it.

Eagleview is building toward that, exposing property intelligence through modern integration patterns that let carriers, contractors, and distributors consume it directly inside their own workflows. The technical name for the underlying pattern is agent-to-agent integration; the practical effect is that the intelligence travels to the work, not the other way around.

Eagleview is not trying to be the platform that owns the ecosystem. We've watched what happens when one party tries to centralize an industry's data and tooling, and the answer is usually that the rest of the industry resists, slowly. The version of the next three years we're building toward is one where Eagleview's content is genuinely interoperable, accessible through open standards, available inside partner systems, valuable to whoever consumes it, and where the company competes on the quality of the perception and analytics layers rather than on locking in distribution.

What Eagleview isn't trying to do

A short, clarifying list, because the rest of this section makes more sense once these are stated.

Eagleview is not trying to replace adjusters. The redeployment story in Section 4 is the company's actual position.

Eagleview is not trying to control the contractor relationship. Contractors are partners in the ecosystem, not channels in a network.

Eagleview is not trying to be the only intelligence layer carriers consume. Other data sources are real, valuable, and increasingly integrated alongside Eagleview's content. We are confident that, by coupling this content with AI technologies Eagleview is bringing to market, insurance carriers will be able to build transformative solutions for their claims operations.

Eagleview is not trying to predict the long future. That's Dylan's paper. This paper is about the next three years, and the company's commercial posture is calibrated to deliver value in that window.

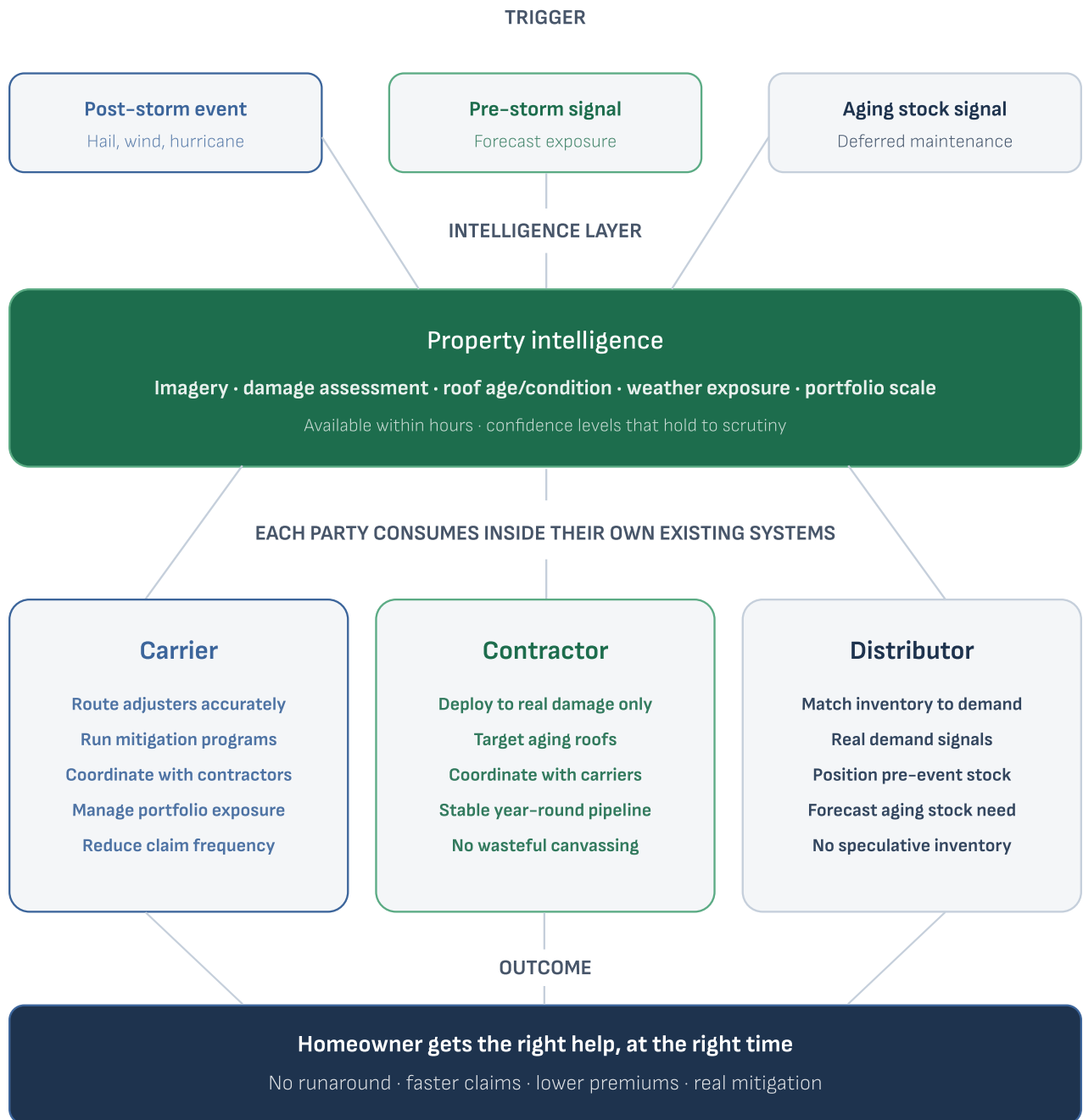
The bet

The bet underneath everything in this section is straightforward. The carriers, contractors, and distributors who serve the property insurance market will, in the next three years, work increasingly from a shared, current, accessible view of the properties at the center of their relationships. The companies that provide that shared view will be ecosystem participants, not platform owners. Eagleview's investment is in earning the role of one of those participants, through the quality of what we capture, the depth of what we analyze, and the openness of how we expose it.

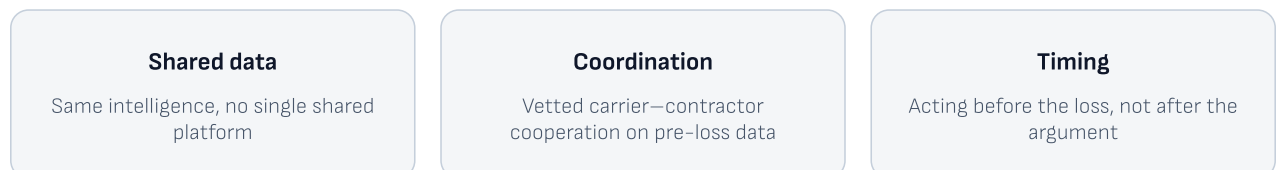
That's the role this paper has been building toward. The September event is the first invitation to one of the parties this paper has been describing, Claims thought leaders, to start working on the version of the ecosystem the section above sketches, together, with Eagleview as one of the partners at the table, not the host of a banquet.



What a successful system looks like



What makes it work

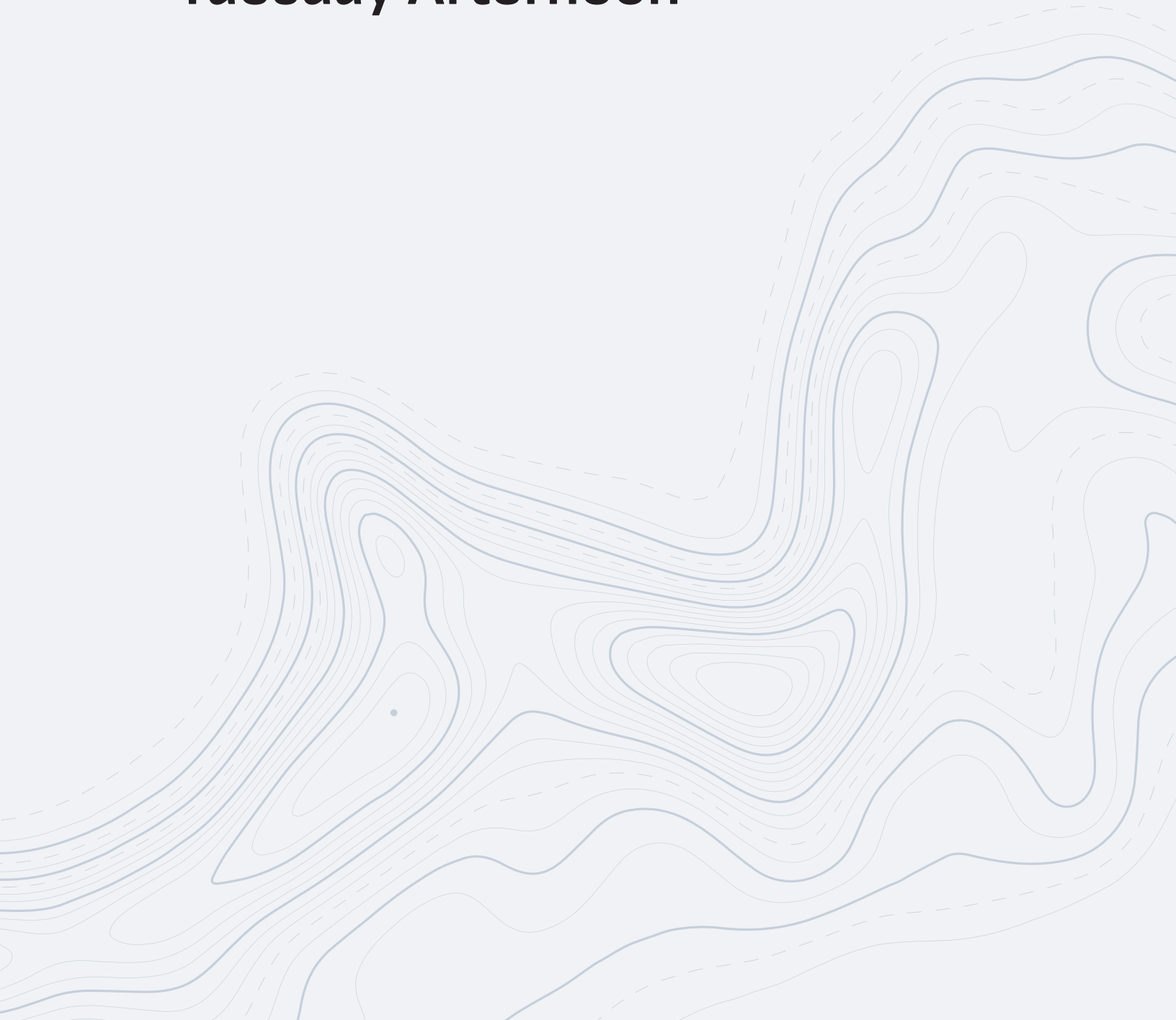


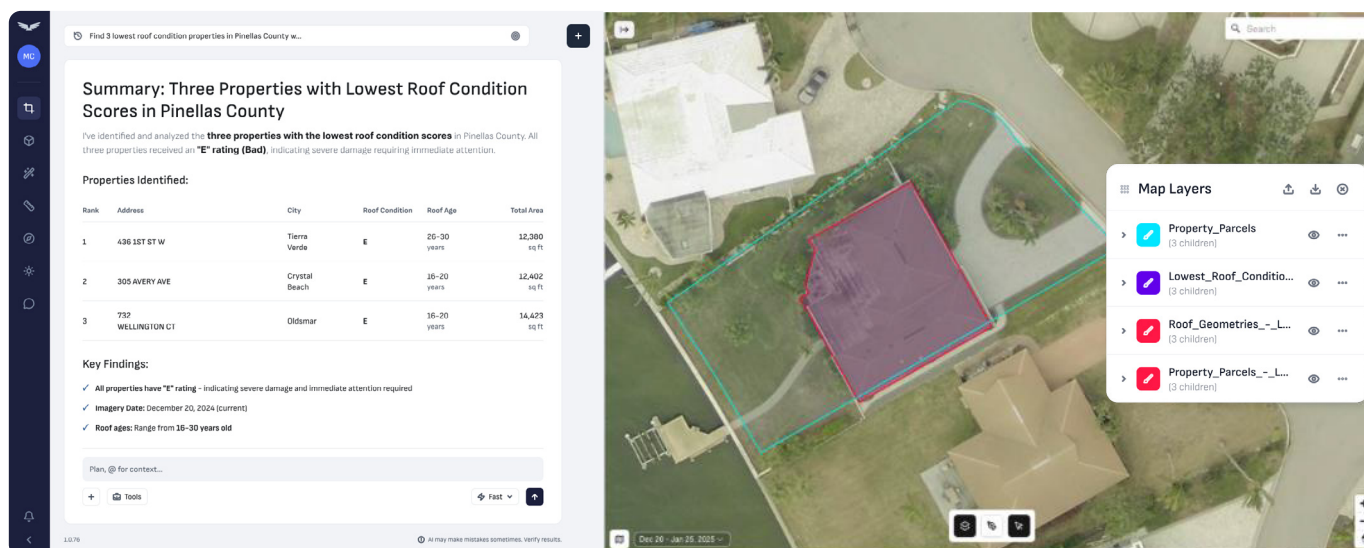
The bottleneck is cooperation, not data. The data already exists.

The system succeeds when all three parties aim work at the same properties, before the loss.

Part Seven:

The Future, on a Tuesday Afternoon





Let's close with a moment that happened in the middle of writing this paper.

During the drafting of an earlier section of this paper was being developed, we were working through the question of what's actually different about the way carriers can interact with property intelligence today versus a year ago. As a way of testing whether the argument held up, we opened Eagleview Horizon and asked it a question. We picked Pinellas County, Florida, a market with real exposure, large enough to be operationally interesting, and we asked for the three properties with the lowest roof condition scores in the county, with property reports for each that included current imagery and roof age.

Two minutes later, we had three reports on screen. Property characteristics, current imagery, roof age. The kind of dossier a carrier might want before making a portfolio decision or routing a contractor referral. Generated from a question we typed in plain English, against current intelligence, ready to act on. Adjacent data, claim history, exposure, anything else, could flow in alongside through the connected systems Eagleview Horizon talks to.

A year ago, that same task would have looked completely different. We would have asked a guy named Tim who is genuinely brilliant at this work, to take it on as a special project. He would have pulled imagery for Pinellas, run damage models, sorted by condition scores, and built property reports manually. The process didn't have a name, because we didn't run it often enough to systematize. It

would have taken at least a week, and the result would have arrived as a static deck, not a working capability.

The difference between those two experiences is the difference this paper is about.

The shift isn't that one is faster than the other. The shift is that the slow version required heroic individual effort to produce a snapshot, and the fast version is a continuous capability that anyone in the organization can use. It's the move from responding to information that arrives to seeking information that exists. And the most striking thing about the moment isn't that the technology worked, it's that we were surprised it worked, even though we'd been discussing and writing about exactly this kind of capability. The future is closer than our intuition and expectations had calibrated to. We suspect the same is true for most of the people reading this paper.

We asked Eagleview Horizon a question on a Tuesday afternoon, and two minutes later we had answers that would have taken our team a week a year ago. Processing that concept, the realization we came to is really quite simple.

The future is here.

We don't want or plan on getting left behind.

And we don't believe you do either.

Best regards,
Patrick Gill





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