



Aerial Intelligence for Property Underwriters

At a glance

Three Weave provides structured drone-based roof and external envelope inspections that give underwriters clearer visibility of physical hazard, construction and condition. This supports more accurate pricing, better risk selection and evidence based coverage decisions.

Underwriting value proposition



Sharper view of roof and envelope condition

High resolution imagery reveals issues that standard surveys and proposal forms often miss. This helps you align terms, deductibles and requirements with the true condition of the asset.

Reduced uncertainty and better risk selection

Visual intelligence reduces reliance in assumptions where on site surveys are impractical or cost-prohibitive. You can distinguish between superficially similar risk and avoid mispricing due to unknown defects

Evidence for tailored terms and risk improvements

Imagery and observational notes provide a concrete basis for risk-improvement conditions, warranties and subjectivities, helping you to set realistic targeted requirements.

Improved portfolio quality over time

Regular inspections on key accounts highlight emerging deterioration, allowing you to work with brokers and insureds on planned maintenance rather than reacting only after loss. This can support lower frequency / severity over the life of the policy,

How we integrate with underwriting

Risk selection and new business

Use aerial inspections on larger, complex or cases where better visibility could change appetite, price or structure.

Renewals and stewardship

Commission updated imagery on key accounts before renewal to understand changes in condition, completed works or new vulnerabilities. Use before / after visuals to assess compliance with prior risk-improvement requirements.

Referrall and borderline cases

Where internal guidelines flaf a risk as borderline on construction /condition grounds, a focused aerial inspection can either support a decline or justify a written line on more nuanced terms.



Website

Deliverables you receive

A curated set of annotated images focused on key external features: roofs, rainwater goods, chimneys, parapets, plant, access arrangements and obvious external hazards,

A concise observational summary highlighting:

- Apparent defects or deterioration.
- Indicators of maintenance quality.
- Features that may influence peril-specific exposure (storm, escape of water, fire spread, impact).
- Optional comparative packs over time (repeat inspections) to show improvement or deterioration.

Our reports are observational and non-structural in nature; they are intended to inform underwriting judgement alongside existing survey and risk engineering inputs.



Item	Observed	Expected	Notes
Roof Condition	Good	Good	Roof in good condition, no significant defects observed.
External Envelope	Good	Good	External walls and parapets in good condition.
Chimneys	Good	Good	Chimneys in good condition, no signs of deterioration.
Parapets	Good	Good	Parapets in good condition, no signs of deterioration.
Plant	Good	Good	Plant in good condition, no signs of deterioration.
Access	Good	Good	Access arrangements in good condition.
Hazards	Good	Good	No significant external hazards observed.

Typical use cases

Older or heritage buildings where roof condition is uncertain and access is difficult.

Portfolios with repeated weather-related or escape-of-water claims from roof level

Risks where survey budgets are limited but exposure is sensitive to high-level condition.



Next steps

We can work directly with underwriters, or as part of a wider broker led-initiative, to design inspection criteria and deliverables that fit your needs and wordings. A pilot on a defined segment of your book will quickly demonstrate impact on risk understanding terms and loss performance.

Why Partner with Three Weave

Specialist focus on roofs and external envelopes for heritage and hospitality, aligned with property insurance decision-making.

Independent, visual evidence that supports transparent dialogue between underwriter, broker and insured.

Flexible engagement: from one off inspections on specific referrals to programmes agreed with capacity providers or MGAs.

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THREE WEAVE
Aerial Intelligence

