WORLDNERVE

Insurance Portfolio Ground Movement Screening

A real-data sample for underwriting, renewal, portfolio management, and risk-engineering teams.

HOUSTON SAMPLE PORTFOLIO
30 public reference locations | 165 observation dates | January 2020 to July 2025

THE UNDERWRITING QUESTION

Which insured locations deserve referral, risk-engineering attention, renewal monitoring, or routine treatment?

The deliverable turns a location schedule into a ranked, evidence-backed review queue with a clear action for every location.

Prospect sample
Real satellite measurements. Public reference locations. No client or policyholder data.

Underwriting referral summary

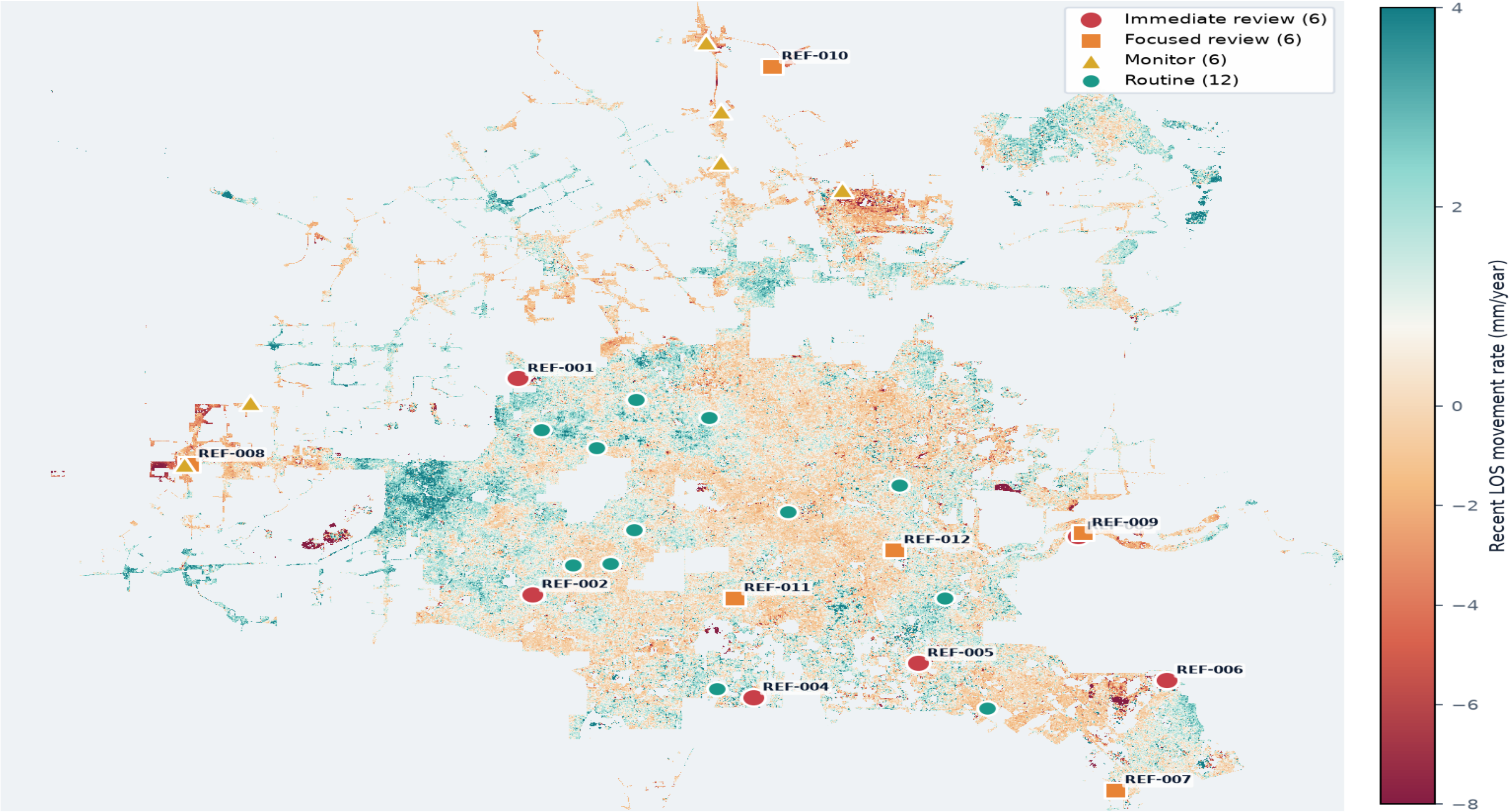
Each location receives the same evidence screen and one operational outcome. The sample schedule is intentionally stratified so prospects can see the complete insurance deliverable; the category mix is not a Houston prevalence estimate.

6	6	6	12	100%
IMMEDIATE REFERRAL	ENHANCED REVIEW	RENEWAL MONITOR	ROUTINE	MEASUREMENT COVERAGE

Underwriting treatment	Evidence result	Suggested workflow
Immediate referral	REF-001 leads the schedule at -19.7 mm/year LOS.	Review before bind or renewal and consider risk-engineering or specialist input.
Enhanced review	Persistent negative movement is visible, but below the immediate-referral band.	Review the evidence pack alongside construction, occupancy, values, and existing engineering information.
Renewal monitor	The location remains below referral level but has a dated movement baseline.	Retain in the underwriting file and refresh at the next agreed review cycle.
Routine	No movement-led referral was identified from the available evidence.	Continue normal underwriting; no satellite-led inspection trigger.

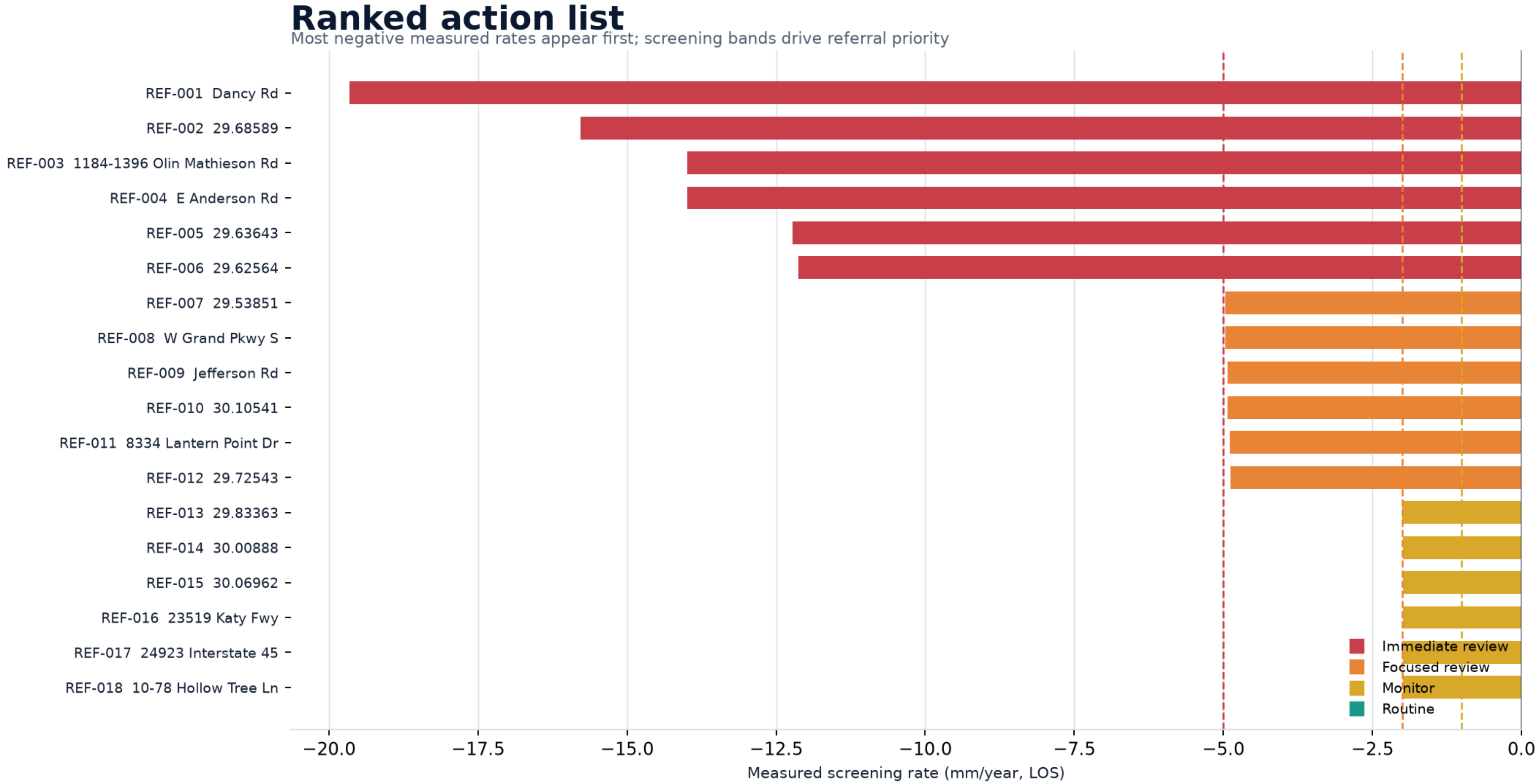
Portfolio concentration and referral geography

The map shows where movement-led referrals cluster across the location schedule. With client exposure fields, the same view can be grouped by policy, occupancy, region, broker, underwriting unit, or renewal month.



A ranked queue for underwriting and risk engineering

Locations with the strongest measured evidence rise to the top. The queue helps underwriters and risk engineers use specialist review and site visits where they can add the most value.



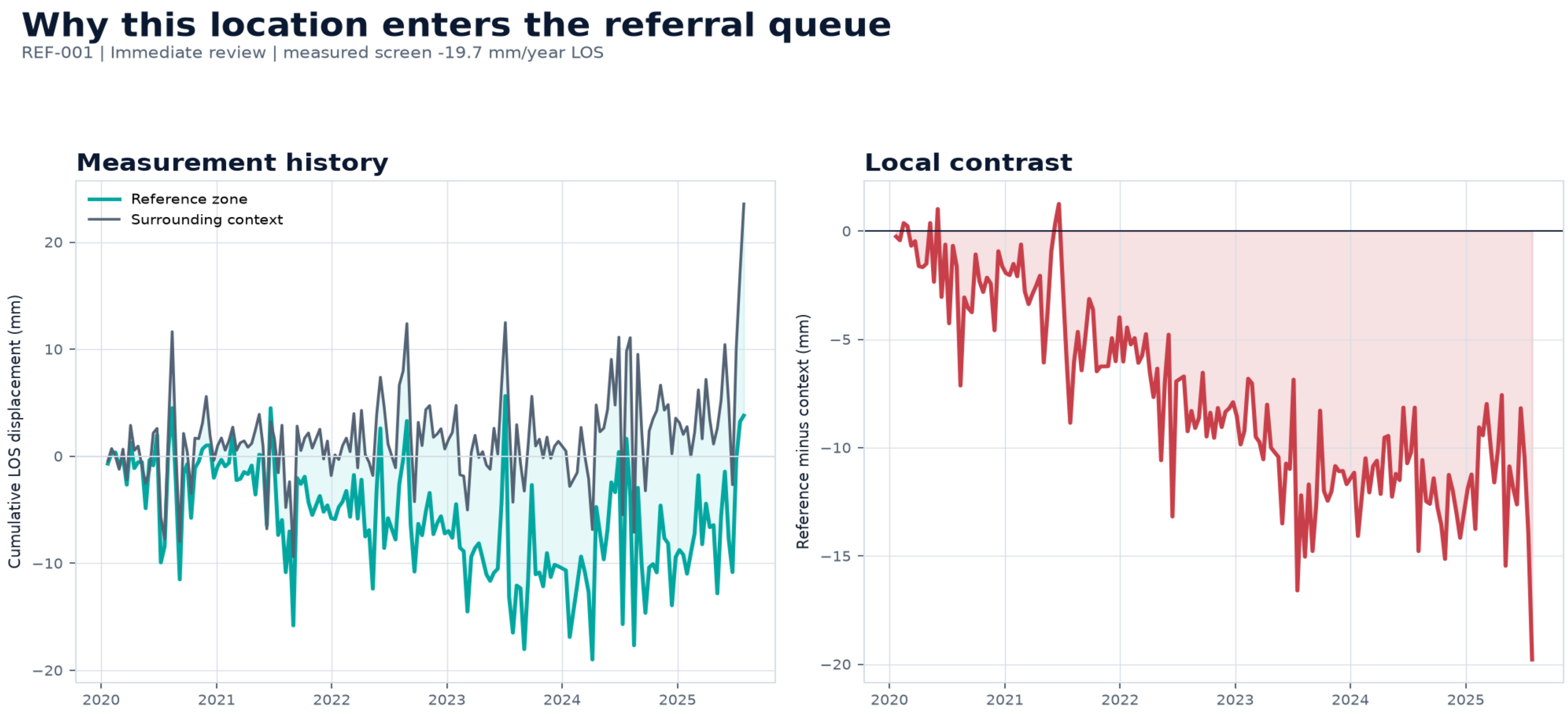
Insurance action register

In a live engagement, the reference ID is replaced by the insurer's policy or location identifier and the output can retain relevant portfolio fields.

Reference	Location	Insurance status	LOS rate	Evidence	Underwriting action
REF-001	Dancy Rd	**Immediate referral**	-19.7 mm/yr	Decision-ready	Refer before bind or renewal; consider risk-engineering review.
REF-002	29.68589	**Immediate referral**	-15.8 mm/yr	Use with context	Refer before bind or renewal; consider risk-engineering review.
REF-003	1184-1396 Olin Mathieson Rd	**Immediate referral**	-14.0 mm/yr	Decision-ready	Refer before bind or renewal; consider risk-engineering review.
REF-004	E Anderson Rd	**Immediate referral**	-14.0 mm/yr	Use with context	Refer before bind or renewal; consider risk-engineering review.
REF-005	29.63643	**Immediate referral**	-12.2 mm/yr	Use with context	Refer before bind or renewal; consider risk-engineering review.
REF-006	29.62564	**Immediate referral**	-12.1 mm/yr	Decision-ready	Refer before bind or renewal; consider risk-engineering review.
REF-007	29.53851	**Enhanced review**	-5.0 mm/yr	Decision-ready	Review evidence pack; refer if material to the insured risk.
REF-008	W Grand Pkwy S	**Enhanced review**	-5.0 mm/yr	Use with context	Review evidence pack; refer if material to the insured risk.
REF-009	Jefferson Rd	**Enhanced review**	-4.9 mm/yr	Use with context	Review evidence pack; refer if material to the insured risk.
REF-010	30.10541	**Enhanced review**	-4.9 mm/yr	Decision-ready	Review evidence pack; refer if material to the insured risk.
REF-011	8334 Lantern Point Dr	**Enhanced review**	-4.9 mm/yr	Use with context	Review evidence pack; refer if material to the insured risk.
REF-012	29.72543	**Enhanced review**	-4.9 mm/yr	Decision-ready	Review evidence pack; refer if material to the insured risk.
REF-013	29.83363	**Renewal monitor**	-2.0 mm/yr	Decision-ready	Retain baseline and refresh at renewal.
REF-014	30.00888	**Renewal monitor**	-2.0 mm/yr	Use with context	Retain baseline and refresh at renewal.
REF-015	30.06962	**Renewal monitor**	-2.0 mm/yr	Decision-ready	Retain baseline and refresh at renewal.
REF-016	23519 Katy Fwy	**Renewal monitor**	-2.0 mm/yr	Decision-ready	Retain baseline and refresh at renewal.
REF-017	24923 Interstate 45	**Renewal monitor**	-2.0 mm/yr	Decision-ready	Retain baseline and refresh at renewal.
REF-018	10-78 Hollow Tree Ln	**Renewal monitor**	-2.0 mm/yr	Decision-ready	Retain baseline and refresh at renewal.
REF-019	Jungman Branch	**Routine**	-0.4 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-020	African American History Research Center	**Routine**	-0.3 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-021	HPL Southwest Express	**Routine**	-0.0 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-022	Tuttle Branch	**Routine**	0.0 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-023	Hillendahl Branch	**Routine**	0.1 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-024	Collier Regional Branch	**Routine**	0.1 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-025	Bracewell Branch	**Routine**	0.1 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-026	Walter Branch	**Routine**	0.1 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-027	Oak Forest Branch	**Routine**	0.2 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-028	Ring Branch	**Routine**	0.2 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-029	Vinson Branch	**Routine**	0.2 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.
REF-030	Park Place Regional Library	**Routine**	0.3 mm/yr	Decision-ready	No movement-led referral; continue normal underwriting.

Evidence attached to an immediate referral

REF-001 enters the referral queue because its measured history and local contrast are strong enough to justify closer review. The underwriting team retains the measurement history rather than receiving an unexplained score.



Suggested insurance action

Review before bind or renewal. Consider the asset's occupancy, construction, insured values, prior engineering information, and risk-engineering findings when deciding whether additional investigation is proportionate.

Designed to enter an existing insurance workflow

1. LOCATION SCHEDULE	2. CONSISTENT SCREEN	3. TRIAGE OUTCOME	4. PROFESSIONAL DECISION
Insurer provides Policy or location ID Address or coordinates Relevant portfolio fields	**WorldNerve measures** Historical movement Local comparison Evidence coverage and quality	**Each location receives** Referral status Ranked position Supporting evidence and action	**Insurer decides** Underwriting treatment Risk-engineering referral Monitoring or normal workflow

Delivered to the insurer

Ranked action register (CSV/XLSX-ready)
Portfolio and regional maps
Per-location movement indicators
Evidence histories for referred locations
Coverage and confidence fields
Underwriting-ready PDF summary

Evidence boundary

The screen supports prioritization. It does not determine insurability, claim validity, causation, structural condition, or future loss. Those decisions remain with the insurer and its qualified professionals.

Review cycle

Use once at proposal or acquisition, refresh at renewal, or monitor selected locations as new observations become available.

START WITH A CONTROLLED INSURANCE PILOT

Start with one location schedule, one referral, or one renewal book.

A small pilot shows what the satellite archive can support for the insurer's actual exposure before any larger commitment.

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What to send

A CSV or spreadsheet containing a location ID and address or coordinates. Optional fields may include occupancy, construction, insured values, region, broker, and renewal date.

What the pilot answers

Which locations have a measured movement history? Which deserve referral or inspection? Where is the evidence insufficient? Which locations can remain in the routine underwriting workflow?

Scalable after the pilot

Expand to a renewal book, regional portfolio, higher-value risks, or a repeatable annual screening programme.

Data basis: OPERA Surface Displacement (DISP-S1), ascending track 34 / frame 8882; 165 observations from January 2020 to July 2025. Screening uses short-wavelength LOS measurements at approximately 30 m native spacing and local spatial aggregation. LOS combines vertical and horizontal motion; negative values are movement away from the satellite, not direct vertical-settlement estimates. Public locations demonstrate the insurance format; none is presented as an insured risk or as having property damage.