Milliman Appleseed

Milliman Appleseed expedites Nearmap filings Securing approvals in 17 states within 90 days

CLIENT

Nearmap

INDUSTRY

Location intelligence provider

THE CHALLENGE

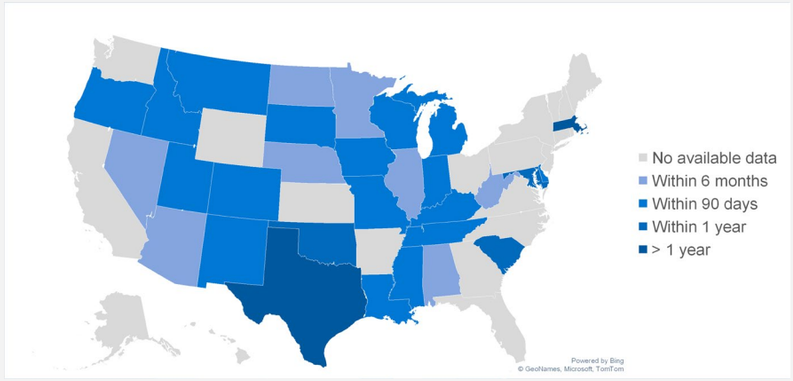
Nearmap is the location intelligence provider leading insurance companies rely on for consistent, reliable, high-resolution imagery, AI insights and scores, and answers to make fast and accurate decisions across the policy lifecycle. Using computer vision models, Nearmap analyzes aerial imagery to generate risk scores for wind, hail, wildfire, and hurricane, helping insurers improve pricing and competitiveness. However, insurers can only use these peril risk scores after obtaining approval from state regulators, a process complicated by varying requirements and timelines across different states.

THE SOLUTION

Nearmap teamed up with Milliman Appleseed to optimize its filing strategy by leveraging Appleseed's deep expertise in analytics and insurance rate filings. Milliman's experts manage the end-to-end submission and approval process with state insurance departments, allowing Nearmap to focus on its core business.

IMPACT

Nearmap benefited from a faster, more streamlined, and cost-effective filing process. Insurers were able to immediately adopt these scores upon subscribing to the Nearmap peril risk scores.



The filing status of Nearmap's wind and hail risk scores as of10/13/2025.

Request a demo →

"Pre-filing our models for state approvals is a great value-add for insurers. Once a state approves a score, it allows the insurer to quickly incorporate it into their insurance rates without extra time, cost, and uncertainty."

Madeleine Lopeman, Director of Data Science, Nearmap

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