



Hail Claim Determination & Settlement

Vortex Weather Insurance uses **hyperlocal, independently verified hail measurements** to determine when a claim has been triggered under a HailSafe™ parametric hail insurance policy.

Since 2019, Vortex has relied on trusted third-party weather datasets and verification methods to support our clients. With rapid, continuous improvements in meteorological technology and data analytics, we believe our clients are best served by a modern, multi-source approach to hail measurement—one that is objective, transparent, and built for fast settlement.

Several reasons for this approach include:

- ✓ Offering our clients the newest, cutting-edge hail measurement technology
- ✓ Faster verifications leading to faster claims processing and payouts
- ✓ The continued importance of using an independent, third-party source for claim determination

Certified, Site-Specific Hail Verification

For each potential claim event, a **professional meteorologist** prepares a certified hail report for the insured location. The report is:

- **Site-specific and hyperlocal**, focused on the covered address or location
- **Easy to understand**, with clear documentation of recorded hail size and timing
- Designed to answer one key question: Did hail at this location meet or exceed the size parameter defined in the HailSafe policy?

The analysis includes a complete review of relevant meteorological data, including hail size estimates and storm characteristics near the insured location.

Multiple Independent Data Sources

As part of the verification process, the meteorologist reviews all available weather data within and surrounding the insured location, including but not limited to:

- **Weather radar-based hail detection and sizing products**
- **National Weather Service data and Local Storm Reports**
- **Multi-Radar / Multi-Sensor (MRMS) hail and severe storm algorithms**
- **Gauge-adjusted and radar-derived precipitation and hail datasets**
- **Crowdsourced and cooperative observation networks**
- **Nearby surface observing systems and other high-quality observation platforms**

By combining these sources with expert analysis, the independent third-party can confidently report the measured hail size at the insured location, automatically triggering any claims.

Automatic Triggers. Automatic Payments.

HailSafe is a **parametric hail insurance policy**. That means:

- Your policy defines a **hail size parameter** (for example, 1.25", 1.50", 1.75", etc.) and a pre-agreed payout schedule.
- After a storm, independent data is reviewed to determine the maximum hail size at your covered location during the policy period.
- **If the recorded hail size meets or exceeds your policy's parameters, the claim is automatically triggered.**

There is:

- **No claim adjustment**
- **No damage inspection**
- **No deductible**
- **No requirement to submit proof of loss**

Once the trigger is confirmed, Vortex issues payment according to your policy's payout schedule. Clients are free to use the proceeds however they choose—whether that's repairing damage, covering lost revenue, funding higher deductibles, or investing in future resilience.

Simple Access to Your Verification



- ✓ Assigned a QR code linked to the recorded data to verify its authenticity
- ✓ Stored and made available to the insured through Vortex's online weather insurance portal
- ✓ Available to support internal documentation, board reporting, lenders, and other stakeholders who need to understand how the claim was determined