Property insurance roundtable

Roundtable brief. Paper 03, Property insurance.

propertyspine.dev

Crosstide leads the spine, not the pipe.

Why this roundtable

Why property insurance is the second natural home for the Property Spine, after specialist lending.

Property insurance underwriting is a data problem in the same shape as specialist lending. Non standard construction, flood and subsidence exposure, EPC band, occupancy and tenancy state and claims history all sit in different systems with different confidence.

Purpose

- Confirm that the join, provenance and confidence layer is the right unit of value for property insurance.
- Test three propositions in the room and produce a Chatham House joint statement.

Audience

Home and buy to let insurers. MGAs. Reinsurers. Brokers. Loss adjusters. Property claims teams.

Three propositions to test

1. Property insurance is the second natural home for the spine, after specialist lending.
2. Confidence and provenance are rateable fields, not marketing claims.
3. Green insurance pricing is defensible only on a shared record with governed EPC and retrofit state.

Agenda. 3 hours

00 to 15. Welcome, Chatham House framing and introductions

15 to 45. Sector context. Property insurance and the three propositions on the table

45 to 75. Proposition one. The join is the unit of value, not the data

75 to 105. Proposition two. Confidence and provenance as contracted operating fields

105 to 135. Proposition three. Snowflake native collaboration as the operating layer

135 to 165. Cross cutting themes, disagreement mapping and joint statement drafting

165 to 180. Close, timelines, named leads and follow up commitments

Logistics

- **Format.** Three hours, closed room, Chatham House.
- **Capacity.** Twelve seats. Rapporteur and chair do not count against capacity.
- **Chair.** Kevin Telford, Crosstide. Neutral convener, holds the frame and keeps to time.
- **Register.** Register interest via the paper page for Property insurance on propertyspine.dev slash insights.

Expected output

A one page Chatham House joint statement, signed off within seven days. A private read out to sponsoring organisations. Where the room agrees, a public update on propertyspine.dev. Where the material warrants it, a follow up briefing paper co authored with named participants.

Guardrails

- No pricing, exclusivity or bilateral commercial conversation in the room.
- No attribution outside Chatham House rule without explicit consent.
- Regulator and policy observers welcome, never named without consent.
- Crosstide is the neutral convener. The spine is provider neutral.

Prove the join. Prove the decision. Then scale the intelligence.