

Minutes, Not Days: How Roosevelt Road Specialty is Redefining Underwriting Speed

ABOUT

Roosevelt Road SPECIALTY

Roosevelt Road Specialty is a specialty MGU providing tailored insurance solutions across construction, real estate, property, senior living, sports, leisure & entertainment, and business auto. With strong in-house reinsurance capacity and a focus on innovation and underwriting excellence, RRS empowers brokers and their clients with reliable, customizable coverage options where traditional insurers may fall short.

ABOUT

neural earth

Neural Earth brings clarity to physical risk, enabling leaders to act with confidence and make resilient, business-critical decisions. Today's environmental and infrastructure challenges are deeply interconnected, yet the data required to understand these relationships is scattered across siloed and aging systems. Neural Earth is a single AI-powered decision intelligence platform that unifies planetary, governmental, and asset-level data with your portfolio, turning complexity into decision-ready insight in seconds, not weeks.

Roosevelt Road Specialty: A Bridge to Global Reinsurance Markets

“By integrating Neural Earth’s AI-driven geospatial analytics into our underwriting processes, we deliver more precise solutions for our clients and enhance our protection of their portfolios.”

Daniel Hickey Jr., CEO of Roosevelt Road Specialty

In the MGU space, Roosevelt Road Specialty acts as the bridge to global reinsurance markets. Their ability to write business is based on trust—trust that they’re selecting high-quality risks and managing those risks with rigor. Roosevelt Road Specialty understands that every underwriting decision carries reputational weight.

Roosevelt Road Specialty already had deep relationships with brokers and clients on the General Liability side. Expanding into property insurance enables Roosevelt Road to offer a comprehensive, holistic solution to customers. But property risk is tightly bound to environmental variables—flood zones, wildfire brush lines, coastal wind-loading—and the data to evaluate property risk is seldom complete.

Brendan Cook, Chief Underwriting Officer of Property at Roosevelt Road Specialty, knows what’s at stake firsthand. At a previous firm, a catastrophic Texas freeze loss put his team’s reputation on the line. Years later, he was told that a reinsurer had only maintained its capacity because of the rapid, precise loss analysis and underwriting response Cook’s team provided immediately after the event. Having decision-ready insights is what protects an MGU's reputation when program limits are tested. *“If I had Neural Earth available to me earlier in my career, I could have made even swifter, better decisions prior to loss events,”* says Cook. *“Plus, its data gives our capital providers confidence that we know exactly what is on our books.”*

The Most Dangerous Risk

For a property underwriter, the most dangerous risk is the one they don't know exists. Paul Esposito, a Property Underwriter at Roosevelt Road Specialty, recalls a submission that looked routine on the surface. The broker-provided data didn't raise any flags on initial inspection. But when Esposito ran the locations through the Neural Earth Risk Intelligence Platform, one address came back with a significantly higher than expected flood hazard score. *"I hadn't picked up on the flood exposure. But Neural Earth flagged it instantly. I started deep-diving and realized we were looking at a major exposure. We were able to correctly underwrite the flood coverage for that specific location immediately,"* Esposito said. In the world of Managing General Underwriters (MGUs), one insight can be the difference between a profitable year and a catastrophic loss. As Brendan Cook puts it: "The worst way to find out you have a bad risk is through a loss."

"It's the unknown that keeps you up at night. Neural Earth turns unknowns into decision-ready insights."

Brendan Cook, CUO of Property, Roosevelt Road Specialty

The SOV Problem

Before their partnership with Neural Earth, the Roosevelt Road Specialty team faced a challenge shared by all property insurers: gauging the accuracy of critical information submitted by an insured party, better known as a Statement of Values (SOV). *"We historically relied on the SOV information provided by clients,"* says Cook. *"But there can be a lot of holes in that data. It might be under-declared value or inaccurate, rudimentary construction info. We need to 'trust but verify'—but doing that manually is a massive time-tax."*

Before Neural Earth, verification meant toggling between multiple third-party tools and FEMA flood maps. For larger portfolios with many locations, that's a multi-day task—and in a market where speed determines who gets the quote, days might as well be weeks. *"If you're going line-by-line through each location on a large program and waiting for manual map lookups, you're not the first person to quote anymore,"* Cook notes. *"In this business, if you're not fast, you're not relevant."*

For Mackenzie Keller, an Underwriting Assistant who joined the Roosevelt Road Specialty property team last September, the platform has also served as a unique training tool—providing a visual, map-based understanding of each portfolio that accelerates the learning curve for newer underwriters. *"Neural Earth has really helped me get a visual understanding of the product we're offering,"* says Keller. *"A better understanding of the portfolio means better underwriting, with high quality and accuracy."*

"[With Neural Earth] we can take a broad-brush stroke across an entire portfolio and see instantly if buildings are effectively the same or if there are outliers we need to investigate."

Brendan Cook, CUO of Property, Roosevelt Road Specialty

Beyond The ZIP Code

In the modern climate, catastrophic perils—flood, wildfire, wind—are the primary drivers of property loss. Traditional risk models often rely on broad ZIP-code averages, which can be misleading: a ZIP code might score “low risk” while a specific building within it sits in a low-elevation basin directly in a localized flood area.

Neural Earth’s geospatial precision moves Roosevelt Road Specialty beyond the ZIP code to the actual “fingerprint” of the property. The platform provides geocoded peril data alongside information that traditional models miss entirely—such as real estate transactions and estimates of total insurable value (TIV) updated in near-real time.

That granularity changes how decisions get made. Rather than rejecting an entire account because one location looks risky, Roosevelt Road Specialty can make surgical decisions—excluding a single high-risk peril for one building or increasing coverage on another, while writing the rest of the portfolio with confidence.

Minutes, Not Days

The most immediate operational impact has been the shrinking of the time-to-decision window. *“Neural Earth shrinks decisions down from hours or days into minutes,”* says Brendan Cook. *“We can take a broad-brush stroke across an entire portfolio and see instantly if buildings effectively share the same risk or if there are outliers we need to investigate.”*



▶▶ **Neural Earth surfaces risk that other data sources miss, scores every location against flood, wildfire, and wind, and flags outliers before a quote goes out.** ◀◀
Days of manual verification, now minutes.

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