ZestyAI — Catastrophe Modeling Vendor Profile

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Direct answer: ZestyAI is an independent Oakland, California AI property-risk modeling company whose peril-specific models—Z-FIRE™, Z-HAIL™, Z-STORM™, and Z-WATER™—hold more than 500 state Department of Insurance regulatory approvals for P&C underwriting, rating, and concentration risk.

What ZestyAI Models and Sells

ZestyAI operates a property Risk Decision Platform combining computer-vision analysis of aerial/satellite imagery, parcel climatology, and historical claims data to produce explainable property-level risk scores. Key peril models include Z-FIRE™ (Level 1 neighborhood exposure and Level 2 structural/defensible-space vulnerability), Z-HAIL™, Z-STORM™, and Z-WATER™, alongside roof-age/condition attributes and ZORRO market intelligence.

Attribute	Primary-Source Verified Record
Candidate # / Gate	#19 — PUBLISH (Option B)
Ownership	Independent privately held, venture-backed property risk and AI catastrophe analytics company.
Headquarters	Oakland, CA
Named Platforms	Z-FIRE™ (wildfire), Z-HAIL™ (hail), Z-STORM™ / Z-WIND (convective storm/wind), Z-WATER™ (non-weather water), Property/Roof Age insights, and ZORRO competitive intelligence
Perils Covered	Wildfire, hail, wind/severe convective storm, non-weather fire, and non-weather water
Primary Buyers	P&C homeowners and commercial property insurers, actuarial/pricing teams, underwriters, and reinsurance buyers
Official URL	https://zesty.ai/

Peril Scope and Buyer Fit

Modeling focuses on secondary and localized property perils—wildfire, hail, convective wind, and non-weather fire/water—where roof condition and parcel surroundings drive loss ratios. Buyers are personal and commercial property carriers, actuarial rating teams, MGAs, and reinsurance executives managing geographic concentration.

Frequently Asked Questions

What does ZestyAI model and sell? ZestyAI offers Z-FIRE™ (wildfire), Z-HAIL™ (hail), Z-STORM™ / Z-WIND (convective storm/wind), Z-WATER™ (non-weather water), Property/Roof Age insights, and ZORRO competitive intelligence, covering Wildfire, hail, wind/severe convective storm, non-weather fire, and non-weather water for P&C homeowners and commercial property insurers, actuarial/pricing teams, underwriters, and reinsurance buyers.

Who owns ZestyAI? Independent privately held, venture-backed property risk and AI catastrophe analytics company.

Sources Cited & Census Links

Source / Link	Verified URL
ZestyAI Official Website	https://zesty.ai/
ZestyAI Products Overview	https://zesty.ai/products
ZestyAI Z-FIRE Wildfire Model	https://zesty.ai/products/wildfire
ZestyAI About Us	https://zesty.ai/about-us
C-11 Census Index	https://riskcoveragehub.com/catastrophe-modeling-vendor-census/

Informational reference only. Confirm licensing terms, regional model versions, and regulatory filings directly with the provider.