

## Combining ProMetrix® on-site surveys and analytics creates a powerful underwriting resource

You need accurate risk data to underwrite a commercial property correctly. Commercial property insurers rely on two powerful Verisk services: our ProMetrix® commercial property database of buildings, occupants, and related analytics and our on-site property surveys. Our ProMetrix suite of database tools supplies reliable risk information on millions of commercial buildings. Verisk's on-site survey services give you site-verified information on building characteristics in detailed, easy-to-read reports. ProMetrix services offer you one of the most comprehensive sources of underwriting information and rating data available.

Now you can get those vital tools in a new, even more effective way — packaged together. Combine our ProMetrix database analytics and our survey services in a package designed to fit your specific business needs, complete with built-in discounts and other cost savings.

**Our ProMetrix suite of database tools and on-site survey services offers insurers the most comprehensive source for underwriting information.**

### Services complement each other

The ProMetrix database contains information on more than 3.5 million commercial buildings and approximately 6 million businesses in the United States. It provides metrics that help you assess, measure, and manage the risk of insuring commercial properties. You can access the information easily through our online report-ordering system or set up a direct host-to-host connection through an application program interface (API).

For buildings not yet in our database, you can rely on our on-site surveys for the location-specific information you need. Our experienced field representatives survey the site and provide up-to-date information on conditions and hazards for



any property in the United States. You can even request specialized reports to answer your unique questions.

### Combined efficiencies: The next step up

You can create a customized package of ProMetrix database analytics and survey services based on your own criteria. You select the components of each service that best suit your business needs. You'll streamline operations, save money, and reduce the time to perform tasks. Here are just some of the many benefits:

- **A single source:** Through one contact and one simplified process, you get the site information, loss costs, valuations, and surveys necessary to underwrite properties accurately and profitably. Your insureds benefit from the convenience of having just one visit from a highly trained Verisk field representative to complete all their requirements.
- **Consistent and accurate:** You receive the full package of data from one place, ensuring ease of use. The consistency and accuracy of information mean you make better coverage decisions to reduce potential losses, prevent premium leakage, and maximize profitability.

- **Tailored services:** You design the package that gives you the specific reports, services, and technological access you want. Integrate your own rules and specifications, and automate survey orders. There's no extraneous data to sift through.
- **Automated workflow:** You get a more efficient, automated workflow in a low-touch environment. You'll assess new business and renewals through a variety of reports at no additional cost to help fine-tune your underwriting. Automatic processes kick in when needed. For example, the system can automatically order a detailed on-site survey.

### A variety of packaging choices

Verisk offers you many ways to get the comprehensive data you need. For example, packages can include:

- orders for updated loss costs at a discounted rate
- implementation of conditional ordering based on criteria you select
- a reduced fixed flat fee for combining ProMetrix reports with other coverage-based field surveys, such as general liability, workers compensation, inland marine, site-specific natural catastrophe reports, and more
- a request for both a 360Value® replacement cost estimate and relevant ProMetrix data — and you'll automatically get a survey if we don't have the building in our database
- site survey reports on buildings containing inherent hazards (such as restaurant cooking systems) with an overview of what the property owner should address

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### Cost savings

Verisk can customize pricing to make sure you get the greatest cost savings possible while retaining the services you need. We can offer volume discounts, multiyear pricing, simplified billing, and flat fees.

### Expand your services

To broaden your package and enhance your performance, you can add components from our LOCATION® suite of address-specific services:

- Relative Hazard Grading
- Probable Maximum Loss/Maximum Foreseeable Loss
- Crime Service
- Wind Services
- Building code effectiveness information
- FloodAssist®
- aerial imagery

For more information on our ProMetrix database analytics and on-site survey services, please contact your account representative or call Verisk Customer Support at 1-855-859-8775.



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