

# Pairing expertise and technology to transform inspections

# **Virtual Field Surveys**











Field rep

Interior

**Exterior** 

Virtual

Geographic distance, poor weather, tight margins, and other obstacles can sometimes make a traditional on-site survey impractical. What if there were a way for field representatives to perform in-depth commercial property surveys at a distance—without sacrificing the rigorous standards they bring to in-person visits?

Verisk's **virtual field surveys** empower our field reps to perform a detailed survey from anywhere in the United States. The policyholder and the survey professional communicate through a real-time video connection over a computer, smartphone, or tablet. The field reps guide an interior and exterior walkthrough of the property to gather the information insurers require on construction, occupancy, public and private fire protection, and exposure, also known as COPE, as well as key underwriting concerns and hazards when present.

Verisk's OneXperience™ virtual underwriting tool creates a live video link and can share photos, videos, and forms. This quick, reliable platform is a boon to the underwriting process because a virtual field survey can be used to collect and verify many property details while reducing the expense and travel time required to conduct an on-site survey.

## **Site-verified**

Provides granular property characteristics and exposure data necessary for underwriting or pricing a policy or renewal.

# **Expert-driven**

Verisk's team of 400-plus highly trained survey professionals, each with an average of 10 years of experience, perform the surveys in collaboration with the insured.

# **Customer-focused**

Get the questions you want answered by tailoring the field survey to your underwriting needs.

# **Convenient**

Ideal for facilities where an on-site visit may be intrusive or disruptive, such as nursing homes, as well as those in rural locations.

### The future of survey services is here

Verisk has the expert field staff and technology to deliver actionable data affordably, conveniently, and with the precision you expect from ProMetrix®.

### How it works:



### Connect

Policyholder is sent a link (text or email) for a live video call.



### Inspect

Policyholder and field rep tour the building's interior and exterior. Field rep identifies any hazards or issues and captures the details.



### Analyze

The field rep analyzes the data and images gathered during the survey.



### Report

Verisk generates and delivers a report with risk-specific details and images.

**Virtual field surveys** are often best for less complex and lower-hazard risks, including:



Offices, public buildings, and banks



Commercial habitational (condos and apartments)



General mercantile



Limited service restaurants, taverns, and bars

On-site surveys are frequently reserved for more complex risks, including:



Strip malls



High-risk manufacturing



Warehouses with rack storage and automatic sprinklers



Multi-occupant properties

**Contact us to learn more** about how Verisk is leveraging its field survey professionals to virtually gather and validate risk information. Discover how a virtual field survey can help you compete in the fast-paced, commercial property marketplace.



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