



Taking the guesswork out of estimating business contents

360Value® Commercial Contents

Many business owners today don't have the time to inventory and price the equipment, furniture, and office supplies they need covered by insurance.

That leaves many insurers with two choices: First, they accept the stated value of the items from the busy insured, who may be giving little more than a rough guess. Or, they estimate the amount, using a percentage of the value of the structure that houses the business. Both of these approaches can result in over insurance or underinsurance, reducing customer satisfaction and profitability.

Data drives more accurate estimates

Seeking to remove some of the uncertainty and guesswork without adding legwork for insurers or business owners, Verisk introduced **360Value Commercial Contents** to help calculate the value of a business's personal property more effectively. Using data collected from business insurance policies and real-world claims, 360Value Commercial Contents employs proprietary computer models to generate a content coverage limit that's based on verified information.

Minimal effort for maximal results

Entering just a business name and address, insurers can easily and swiftly access a **Commercial Contents Replacement Cost Estimate** that can help improve the accuracy of their underwriting without sacrificing the speed today's commercial customers demand.



The 360Value difference

Like 360Value for Commercial Property, 360Value Commercial Contents leverages actual loss claims to generate a highly reliable replacement cost estimate reflecting localized, industry-specific pricing information.

360Value Commercial Contents is available with an easy-to-use application programming interface (API) integrated directly into ProMetrix® and as a module for 360Value for Commercial Property. 360Value Commercial Contents is available for a variety of business insurance policies, including:

- Business personal property (BPP), which includes equipment, furniture, and inventory of business coverage.
- Businessowners policy (BOP), which combines property and liability coverages.
- Commercial package policy (CPP), which includes flexible coverage options for multiple perils, including liability and property.

Offered exclusively by Verisk, 360Value Commercial Contents is the newest addition to our industry-leading ecosystem of solutions for commercial lines insurers, including 360Value for Commercial Property, ProMetrix, and LightSpeed® Commercial. Find out how Verisk's 360Value Contents can streamline and empower your underwriting:

Visit verisk.com/360ValueCommercial

How it works



Enter business name and address



Business-specific data is pre-filled or entered



Coverage limits are analyzed based on industry data



Localized pricing applied



Commercial Contents Replacement Cost Estimate



+1.800.888.4476 / info@verisk.com / verisk.com