



Condominium valuations from a leader in replacement cost estimates

360Value®

Insuring condominium units presents a unique underwriting challenge.

Often, insurers have only lender requirements or square footage as a basis for replacement cost estimates. With 360Value®, you can obtain true component-based replacement cost estimates based on actual claims information.

Highly configurable to accommodate master agreements or customer preferences

“Bare walls in” or “wall studs in”

Look to 360Value for key data points that will enable you to develop a replacement cost estimate that protects your policyholder’s investment. The system can populate, based on your preference, critical underwriting information, such as:

- framing of all interior partition walls
- flooring and floor system framing (in multistory units)
- all wall covering (drywall, plaster, etc.)
- all interior paint
- cabinets
- interior doors
- all plumbing and electrical fixtures



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There’s flexibility to help you accommodate variance in Homeowner Association (HOA) master agreements by including or excluding selected components in the valuation calculation.

“As built” or “as purchased”

When the HOA insures the unit based on its original finishes and features, the unit owner typically is responsible for insuring any upgrades. 360Value provides options to quickly define only the upgraded items or features in the unit and then calculates the difference in cost between the originals and the upgrades.

Prefill key characteristics

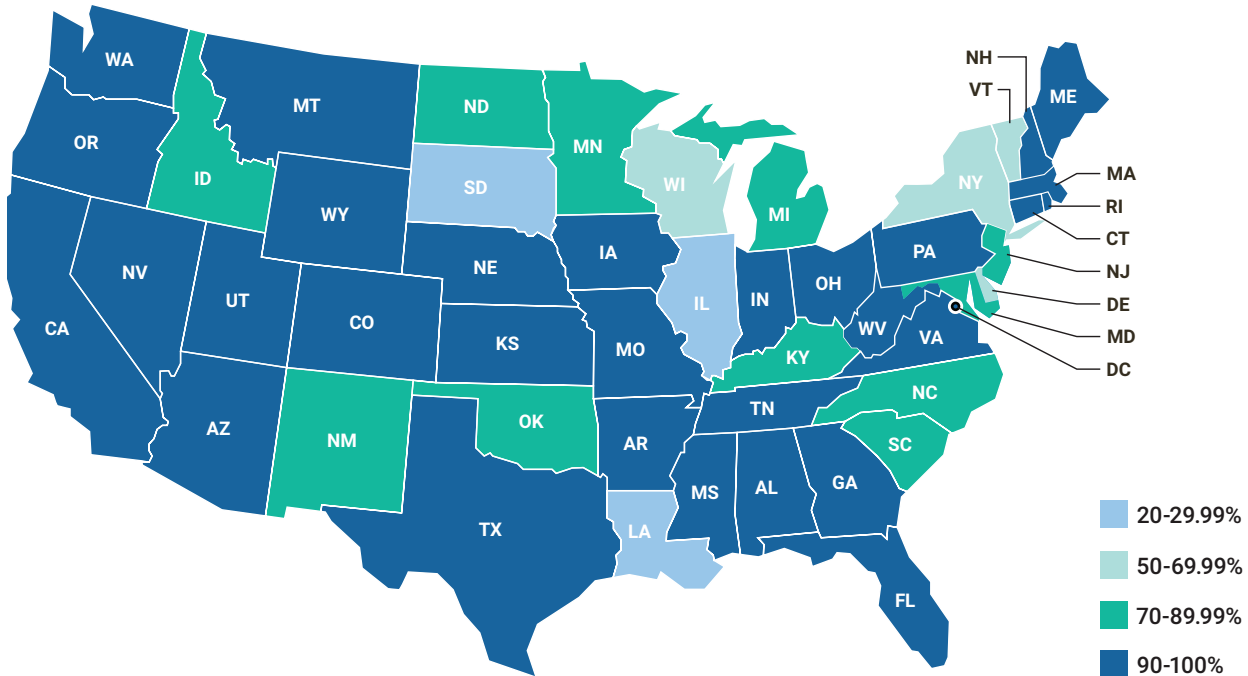
Add another layer of utility with insurance-ready, property-specific data. SmartSource® through 360Value® proves reliable, high-quality property prefill.

SmartSource taps public records, real estate data, underwriting and claims estimates, and topographical data. Its advanced algorithm chooses the most accurate, up-to-date information from those sources to populate each field.

Some of the property characteristics available include:

- year built
- total finished square feet
- number of stories
- number of bathrooms
- number of bedrooms
- heating and cooling
- floor coverings
- interior wall material and finish
- and much more

SmartSource coverage percentage by state for condos



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