



# Get a more complete picture of a mobile/ manufactured home

## 360Value®

Manufactured/mobile homes are factory-built, but estimating their reconstruction cost isn't an assemblyline process.

Make, model, age, location, and additional attached or detached structures can quickly complicate the calculation.

It takes a potent combination of data to get a complete picture of a manufactured/mobile home. And you may need the flexibility to use replacement cost estimates (RCEs) or to account for depreciation by determining actual cash value (ACV).

### **True component-based RCEs based on actual claims information**

From underwriting to policy renewal, you can count on the 360Value® replacement-cost estimation system to generate reliable estimates for every property in your book of business. That's because 360Value RCEs account for virtually all costs needed to reconstruct a property to its original condition—down to the screws and nails.

The key to the accuracy and reliability of 360Value estimates is the detailed, current, and localized reconstruction-cost information on labor and materials embedded into the platform.



**Insurers already use 360Value for more than half of all property replacement cost estimates in the United States.**

### **Estimate the coverage value that meets your needs for the risks you insure**

Building cost data complements true market-based pricing data from the most trusted source for manufactured home pricing and information in the industry. Calculate the value, accounting for age, manufacturer, trade or model name, floor plan, home size, and factory-built extensions.

Valuations also can account for a variety of additional structures:

- garages and carports
- decks and balconies
- patios and porches
- breezeways
- site-built additions
- detached structures

You may need replacement cost or actual cash value depending on the type of coverage you're extending to the risk. 360Value lets you customize outputs to deliver an RCE and/or ACV separately for the base structure and additional structures.

#### **Flexible, all-in-one, web-based system**

As a web-based solution, 360Value provides a wide range of options in how you control user access, manage user permissions, and transmit data to and from systems. Implementation options range from simple web links to complete integration into your underwriting system.

360Value is easy to learn and use. Agents, underwriters, and others involved in the underwriting process can quickly become proficient. 360Value includes an extensive, context-sensitive help system and online tutorials to help you when needed. The single user interface makes it easy to cross-train agents and underwriters to quote multiple lines of business.



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