

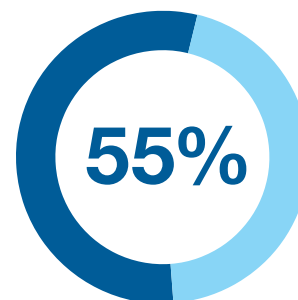


Make faster and more accurate underwriting decisions with robust property insights

Make underwriting decisions with a full picture of risk

In today's highly competitive market, it's critical for insurers to focus on improving their risk assessment strategies while also enhancing the customer experience. In this environment, insights into the health of a structure's major systems—building, mechanical, electrical, and plumbing—are crucial for insurers looking to strike the balance between accurate risk exposure and a superior customer experience.

This is particularly true of major systems insights that reflect a property's current state, rather than relying solely on out-of-date or standard property attributes.



The difference in loss ratio between properties that underwent three or four major system updates versus those that underwent none.

Make faster and more accurate decisions

With property insights that go beyond traditional structure attributes, insurers are empowered to better select risks, reduce operating expenses, and streamline the underwriting process.

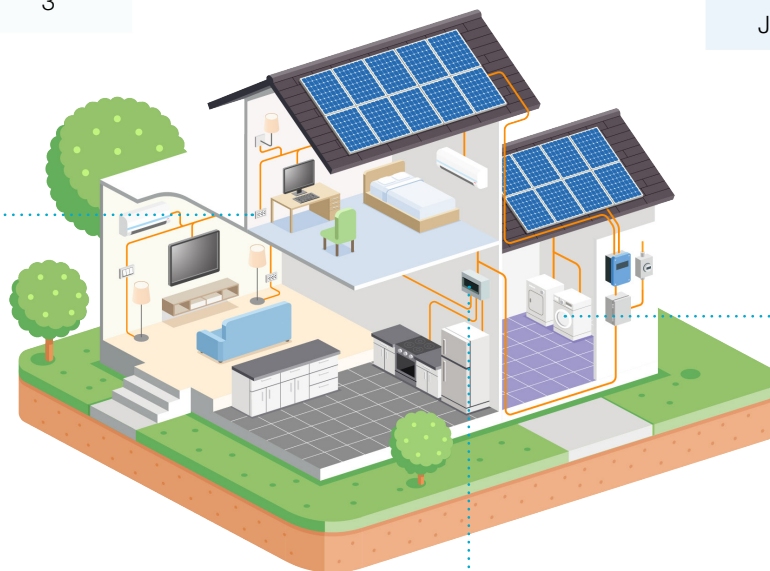
- Gain a competitive advantage with insight into mechanical, electrical, and plumbing systems as well as overall building condition.
- Optimize inspection spend and resources by prioritizing high-risk properties that lack major systems maintenance.
- Verify eligibility based on the age and condition of a structure's major systems, and flag key changes at renewal.

Flexible delivery methods

Verisk provides flexible delivery options that integrate seamlessly into your workflows and increase speed to market. Major Systems data points, including date of last update and job cost, can be delivered via API, batch file, or policy match-and-append.

Electrical	
Update	2014
Job Cost	\$1,700
Total Updates	3

Plumbing	
Update	2017
Job Cost	\$5,000



Mechanical	
Update	2014
Job Cost	\$7,000



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