



# Prefill data to accelerate personal property underwriting

**SmartSource® in 360Value®**

Customer expectations are rapidly changing, and many insurers are challenged to create a positive experience. Too often insurers are forced to use an inefficient application process that can spur numerous problems, including pre-bind defection and abandoned quotes.

## **Faster quoting powered by robust data**

Your customers demand speed, transparency, and exceptional service—and increasingly want to do it on their own. A positive customer experience starts with detailed property prefill combined with analytic tools to provide fast and reliable results. Prefill sources that dependably and accurately deliver “hits” on property addresses can help improve the underwriting process for insurers, agents, and their customers.

SmartSource® through 360Value® brings speed and reliability to the quoting process. With this enhanced solution, when you enter an address, the system automatically prefills insurance-ready data for every residential property in the United States.

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**SmartSource delivers insurance ready data for 100% of residential properties in the U.S.**



## **High-quality property prefill:**

- 6 data sources
- 124M+ residential records
- 68 property-specific characteristics
- 100% U.S. coverage for slope and site access
- Roof age
- Real estate data
- Confidence scores for 8 key property characteristics
- Modeled data when year-built and square feet may not be available

## Enhance the homeowners underwriting and quoting process

SmartSource is an intelligent, multisource property prefill database with the ability to analyze an unlimited number of data sources.

When you enter an address, the system automatically prefills insurance-ready, property-specific information from a wide range of sources, choosing the most reliable information for more than 124 million U.S. residential properties.

Additionally, SmartSource uses artificial intelligence to analyze the reliability of data and provide confidence scores for key property characteristics. The scores augment prefill data by identifying where there is high confidence that the information about property characteristics is accurate.

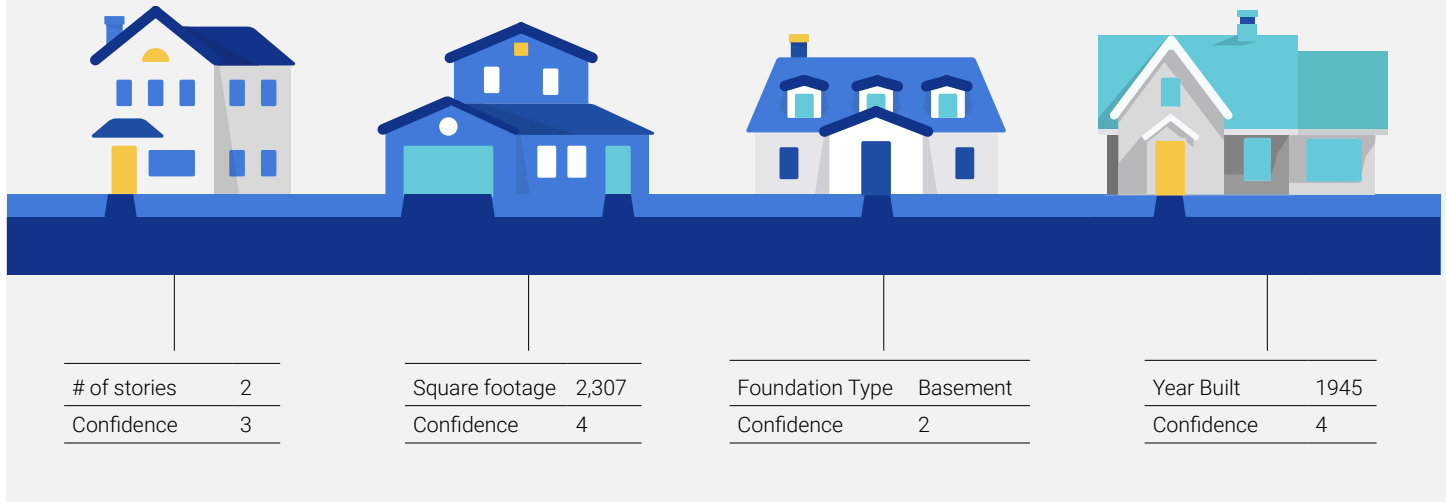
SmartSource is significantly better than traditional assessor data because it provides insurers with robust information from multiple sources about properties nationwide.

### Developed especially for personal property insurers, discover how SmartSource:

- integrates seamlessly for immediate and expedited underwriting use
- focuses on both data quality and quantity
- prefills reliable data quickly from continuously processed data
- streamlines the new business process by helping to reduce changes from quote to bind
- validates homeowner- and agent-provided information

### Get the most reliable information per characteristic, with confidence

While every home is unique, there are key property characteristics that are critical for informed underwriting. SmartSource determines the most reliable information per characteristic and provides a score for each from 1-5 to empower insurers to underwrite with confidence.



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