The evolving insurance buyer
Customer expectations are rapidly changing, and insurers are challenged to create a positive customer experience. However, too often they’re forced to use an inefficient quote process that can spur numerous problems, including:

- insufficient rates
- pre-bind defection
- abandoned quotes

Market forces demand that you adapt now. Bold innovation can help you overcome disruption and keep you in the sweet spot of profitable growth.

Your customers demand speed, transparency, and exceptional service—and increasingly want to do it on their own. Whether you’re selling online, through agents, or using a call center, a positive customer experience starts with detailed property prefill combined with analytic tools to provide fast and reliable results.

SmartSource in 360Value
SmartSource®, powered by Vai, is the next generation of 360Value property prefill and offers:

- insurance-ready, property-specific information for more than 124 million U.S. residential properties
- data from multiple proprietary and public sources
- up to 68 property-specific property characteristics
- self-learning algorithms to determine the most reliable data source per property characteristic and to continually enhance the database over time
- easy-to-use confidence scores that provide insight into the accuracy of key property characteristics

75% of millennials prefer online shopping
85% prefer self-service over human guidance
Vai helps SmartSource enhance the homeowners underwriting and quoting process

SmartSource is developed specifically for insurance underwriting and:

- integrates seamlessly for immediate and expedited underwriting use
- focuses on both data quality and data quantity
- prefills reliable data instantaneously from continuously processed data
- automatically purges bad data from the system (self-learning)
- provides the backbone for a homeowner’s online quoting solution when combined with the 360Value digital front end

### Why SmartSource in 360Value?

- Provides a better, customer-driven experience
- Streamlines the new business process
- Reduces changes from quote to bind
- Accelerates the underwriting process without sacrificing reliability
- Proves to the customer you’re reliable and easy to work with
- Validates homeowner- and agent-provided information

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**123 Main Street**

<table>
<thead>
<tr>
<th>Characteristic Type</th>
<th>Property Characteristic</th>
<th>SmartSource</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foundation type</td>
<td>Basement</td>
<td>Existing underwriting estimates</td>
</tr>
<tr>
<td>Number of families</td>
<td>Two-family</td>
<td>Public records</td>
</tr>
<tr>
<td>Roof cover</td>
<td>Wood shingles</td>
<td>Existing underwriting estimates</td>
</tr>
<tr>
<td>Square footage</td>
<td>2,307</td>
<td>Real estate data</td>
</tr>
</tbody>
</table>

**125 Main Street**

<table>
<thead>
<tr>
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<th>SmartSource</th>
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</thead>
<tbody>
<tr>
<td>Foundation type</td>
<td>Basement</td>
<td>Public records</td>
</tr>
<tr>
<td>Number of families</td>
<td>Single-family</td>
<td>Public records</td>
</tr>
<tr>
<td>Roof cover</td>
<td>Composition shingle</td>
<td>Existing claims estimates</td>
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<tr>
<td>Square footage</td>
<td>2,708</td>
<td>Existing underwriting estimates</td>
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</tbody>
</table>