



Speed *and* reliability define the next generation of prefill

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.



75% of millennials prefer online shopping

85% prefer self-service over human guidance

SmartSource in 360Value

SmartSource™ is the next generation of 360Value property prefill and offers:







- insurance-ready, property-specific information for more than 104 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

SmartSource enhances the homeowners underwriting and quoting process

SmartSource is developed specifically for insurance underwriting and:

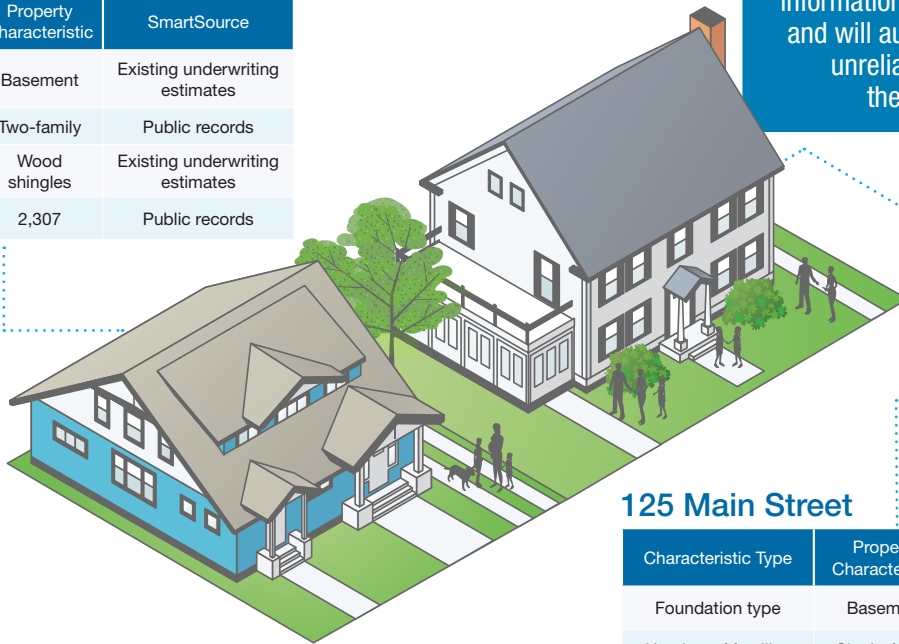
- integrates seamlessly for immediate and expedited underwriting use
- focuses on both data quality and data quantity
- prefills reliable data instantaneously from continuously processed data
- automatically purges bad data from the system (self-learning)
- provides the backbone for a homeowner's online 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

123 Main Street


Characteristic Type	Property Characteristic	SmartSource
Foundation type	Basement	Existing underwriting estimates
Number of families	Two-family	Public records
Roof cover	Wood shingles	Existing underwriting estimates
Square footage	2,307	Public records



SmartSource in 360Value determines the most reliable information per characteristic and will automatically purge unreliable data from the database.

125 Main Street

Characteristic Type	Property Characteristic	SmartSource
Foundation type	Basement	Public records
Number of families	Single-family	Public records
Roof cover	Composition shingle	Existing claims estimates
Square footage	2,708	Existing underwriting estimates

 1-800-888-4476

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