



Accelerate profitable growth and automated underwriting with targeted data

LightSpeed for Homeowners

A typical, lengthy homeowners insurance application can drive many customers elsewhere to find a better quoting experience. And those who stay may struggle to give complete and accurate information.

How can you elevate the customer experience?

A configurable data solution that pulls critical information upfront in the workflow—with minimal customer input—can jump-start personal property underwriting with valuable insights that support a correct price the first time. This elevated customer experience can keep applicants engaged and boost conversion rates, all while helping you maintain profitability with reliable risk information.

Ask less, get more

LightSpeed® for homeowners can deliver seamless, unmatched data resources and groundbreaking predictive analytics. With deep data analysis powered by machine learning, artificial intelligence, and computer visioning, insurers can gain vital information needed to more accurately underwrite and acquire new business.



60

A typical homeowners quote asks 60 questions and takes 25+ minutes.



250

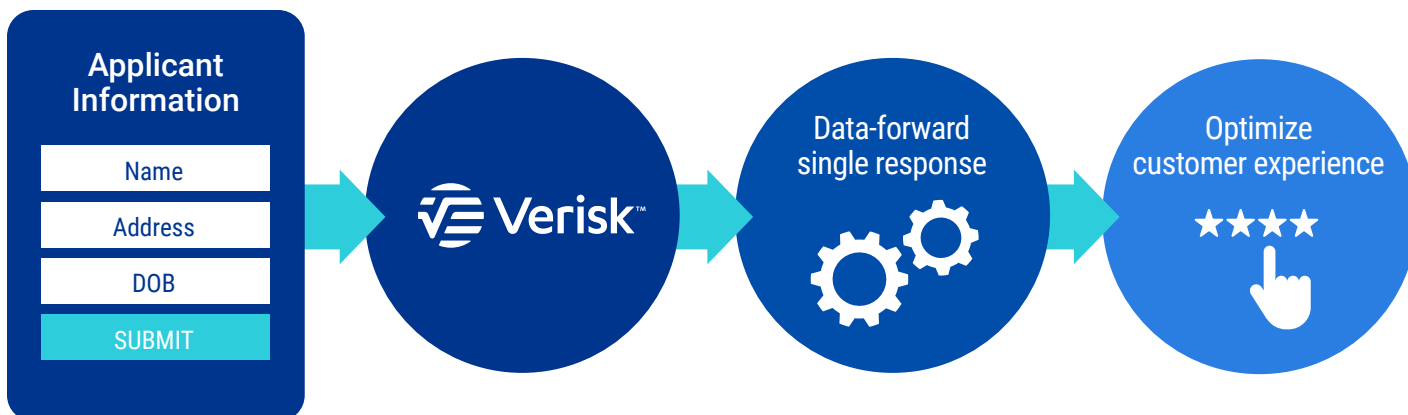
More than 250 available data points curated for usefulness



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Single API for simple integration (coming soon).

Evolve your acquisition and quote process



Build a better process

Focusing on customizable data feeds, LightSpeed for homeowners provides insurers extensive underwriting data for quoting. This includes more than 250 data points—each one curated for relevance and used in real-world underwriting—covering millions of properties. Our analytics span:

- **Geographic risk data:** Peril-specific, address-level information can help guide underwriting and pricing, by consolidating critical exposure data.
- **Property features and condition data:** More dependable data can reduce unreliable homeowner and agent inputs for greater confidence as you determine insurance to value, verify major component ages, and uncover property condition and liability concerns.
- **Homeowner data:** Information related to ownership, occupancy, residents, property use, prior claims, and signs of financial stress could alter a property's risk profile.

A range of uses

LightSpeed for homeowners provides data that can be used throughout your quote flow:

- **Eligibility:** Decide earlier in the process which applicants proceed to quote.
- **Workflow routing:** Create multiple customer experience paths.
- **Coverage estimation:** Produce more reliable replacement cost estimates.
- **Rating:** Determine the right price for more risks.
- **Inspection decision:** Confidently choose between inspection or straight-through processing.

One platform, ultimate flexibility

Delivery methods are available to adapt to your business operations, systems environment, and requirements, integrating the information into your rating, policywriting, or consumer quoting systems. You can incorporate hundreds of data points spanning multiple Verisk underwriting solutions.



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