



# Maximize actionable underwriting data at bind and renewal

## LightSpeed and Change Detection for personal property

Evaluating property risk is increasingly complex and data-intensive.

It's often costly, and it can be challenging to integrate fragmentary data sources that can capture not only property features but an array of risk factors. And then you need to keep the data current. You can simplify workflows and accelerate underwriting and rating with a consolidated, wide-ranging, and continually updated source.

### At quote

You want to get the coverage and the price right, but today's customers want to get it quickly. With up-front access to deep, timely data resources through InsurTech platforms—such as LightSpeed™ for Homeowners—both goals can be reached with a single, reliable quote on new business in minutes

### At renewal

Once a policy is bound—even if your data was current at the time—the customer's life and the macro environment keep moving. Shifting household circumstances can affect property condition and risk characteristics, while economic factors may drive property values and reconstruction costs up or down. Automated alerts that keep you up to date at the property level can help inform more risk-appropriate decisions. Change Detection can help you miss what matters.

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## Robust data and powerful analytics support smart decisions based on:

- Geographic risk and mitigation measures
- Replacement cost estimates
- Property features
- Property condition, upkeep, and renovations
- Occupancy, ownership, and use
- Claims history
- Confidence scores on data accuracy