



Reap the rewards of digitally enabled farm property inspections

OneXperience™ for Agricultural Properties



Bringing InsurTech to the field

Farm customers often have unique needs and expectations when it comes to property inspection. Many farmers take particular pride in their properties and know them inside and out—including land use characteristics and hazards that go beyond typical residential risks. Still, you may face cost pressures and limitations on in-person customer contact that often strain the inspection process across all personal property types.

Inspection is a vital underwriting step, despite its potential to add time, cost, and complexity to workflows. Farms' rural locations can require extended travel, and when you get there, you may face biohazards, dangerous machinery, and other barriers to access. The process can leave insurers with a choice that's often difficult: Capture every risk factor through rigorous inspection or accept some "unknowns."

The ideal for many insurers is quick, cost-effective access to accurate risk data—without compromising the customer experience—to help price and underwrite farm property policies more accurately



Virtual inspections give insurers a leg up, down on the farm

The digital age hasn't bypassed agriculture, and today's generation of farmers is increasingly savvy with technology. The U.S. Department of Agriculture reports that 75 percent of farms had Internet access in 2019, and more than half used smartphones or tablets to conduct farm business.

Empower your farmers—and leverage their knowledge and experience—with more control over the inspection process. Save them and your team time and stress with OneXperience™, a self-inspection and video collaboration solution that enables them to:

- Upload documents, images, and videos directly to the platform
- Engage and collaborate with agents in real time via a highly secure video connection to their smartphone or other device
- Communicate seamlessly via chat, instant message, and email options right in the platform
- Work in the app offline where connectivity is low, and upload at their convenience

OneXperience's two-way collaboration enables digital, real-time engagement with customers, including instant messaging, video upload, and shared calendars. And it's secure, designed to safeguard your customers' privacy and backed by the Verisk™ commitment to data stewardship.

You can also gain "eyes on-site" without long drives and overnight stays to inspect remote agricultural properties. And over time, you can see how a farm changes.

How OneXperience helps you circumvent inspection difficulties

Agricultural sites can be full of hazards that may compromise the quality of an inspection while putting agents, customers, and their property at risk.

- Farms can contain biohazards and cross-contamination risks, which may require precautions such as cleaning or bleaching shoes and even vehicle tires when moving between locations.
- Agricultural chemical hazards can include pesticides and other substances used on crops, as well as residues on veterinary medical equipment such as syringes.
- Hazards abound in confinement spaces—such as chicken hatcheries and hog pens for livestock, and silos and grain elevators for harvested crops.
- Accounting for all heavy machinery on a farm is important for underwriting, but such equipment can be dangerous for visitors.

OneXperience enables underwriting inspections at these tricky locations using the people best suited to navigate them safely: The farmers who are there every day. Together with their agents, they can carry generations of knowledge about a farm. And with them at the center, the process can move faster and at lower risk.

An optional integration* to enhance your OneXperience

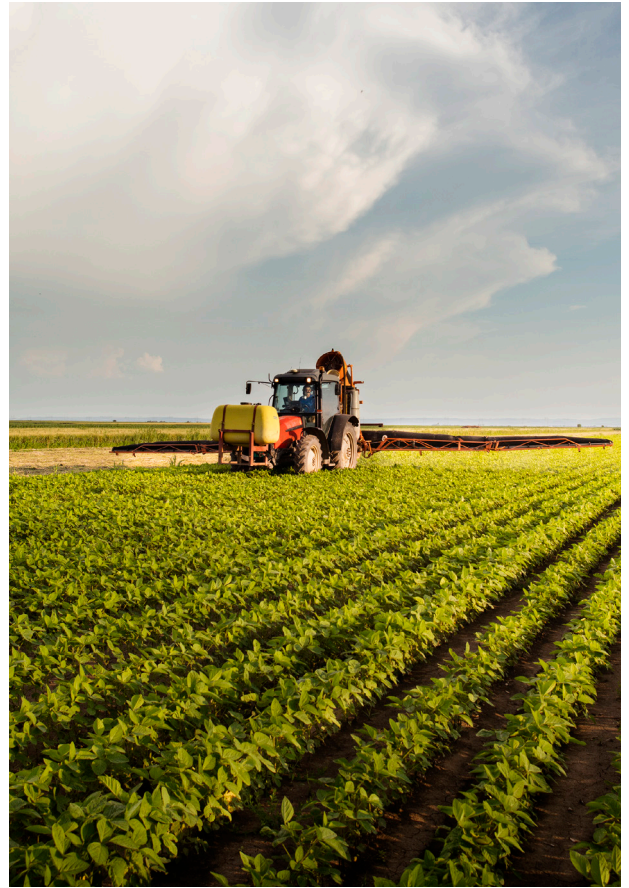
Request and view exterior photos while performing property inspections. You'll receive a set of high-resolution aerial images of a property, based on the address provided and property boundary lines. These photos can support multiple tasks, including performing inspections and valuations, discovering hazards, and assessing risks—during any stage of a policy's life cycle.

*must purchase separately to integrate

Inspection tools built for operational efficiency

Verisk's suite of solutions can help you streamline inspections with greater efficiency and lower cost.

- FireLine®, Verisk's wildfire risk management tool, provides property-specific hazard scores based on the risk factors of fuel, slope, and access, and flags properties exposed to wind-borne embers.
- Hail Damage Score™ and Hail Risk Score™ assess the potential for pre-existing hail damage and the likelihood of future hail damage at a specific property.
- Verisk's aerial imagery provides additional views of the property that can help confirm characteristics and conditions.



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