



Leverage virtual technology to help validate essential property characteristics and automate underwriting

OneXperience™ for Residential Properties



Meet rising consumer expectations for easy, digitally-enabled interactions

Customer expectations, cost pressures, and constraints on in-person contact with policyholders strain the property inspection process for many personal property insurers. Consumers increasingly use digital solutions in their everyday lives, placing pressure on businesses to provide digital interactions. Additionally, traditional property inspections can be intrusive for customers and can add time, cost, and complexity to workflows. 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 reliable, current property risk data—without compromising the customer experience—to help better inform pricing and underwriting of residential property policies. Insurers can leverage consumers' increased comfort with digital technology to help build trust, increase policyholder engagement and optimize spending by reducing inspection costs.



InsurTech that helps boost efficiency and optimize inspection costs

Following an in-person inspection, it can take weeks for underwriters to receive critical risk information. With OneXperience™, Verisk's virtual inspection tool, you can reduce your homeowners' inspection cycle times by up to 70 percent while cutting the cost of traditional inspections by more than half. The platform allows insurers eyes on-site quickly and efficiently to review a property's risks, features, and upgrades without a site visit.

The digital inspection and video collaboration tool allow you to customize the customer experience and enable users to:

- Capture pertinent property conditions and features with images, videos, and documents that can be uploaded directly to the platform
- Engage and collaborate in real-time via a highly secure video connection to a smartphone or device
- Communicate seamlessly via chat, instant message, email, and shared calendar options within the platform

The tool is tailored to customer comfort, convenience, and security, helping to safeguard their privacy and backed by Verisk's™ commitment to data stewardship.

Analytics that accelerate and automate personal property underwriting

OneXperience's advanced imagery analytics help insurers automate more informed underwriting through:

- **Hazard detection:** Detect over 20 key property hazards with confidence. More easily uncover exposures around the yard, damages to walls, windows, roofs, and other liability hazards. These are often critical characteristics in determining eligibility and refining risk selection.
- **Image verification:** Enhanced integrity of user-supplied images. The platform can help authenticate images with date, time, and location-based data and original content checks, supporting more informed risk assessment.



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Customize the look and function of OneXperience for your needs

Integrate within your policy management system

Connect directly through the API to leverage all the capabilities of OneXperience or use the web-based platform without the need for any integrations. You can add your own design elements and logos to create a unique experience that blends with your customer-facing platforms. In addition, you can add preferred inspection vendors to a project, and the solution helps capture that third-party information more quickly and cohesively.

Find and create custom documents for every situation

Many insurers store documents across multiple platforms, often making it difficult to track them or determine their usefulness for a particular insured or workflow. Finding, developing, and updating these documents can consume valuable time and resources.

OneXperience allows users to easily find and tailor documents for the different inspection scenarios they may encounter. You can create and handoff forms that match your business needs for data collection, checklists, or verifying information. Centralize and organize documents in one place for your employees and customers.



Streamline integrations to enhance property inspection workflow*

With integrations connected through the Verisk ecosystem, obtain a comprehensive view of property risks while providing customers with a more engaging experience. Accelerate the underwriting process with reliable, seamless access to reconstruction cost estimates and high-resolution aerial images. Additionally, monitor changes at renewal with virtual inspection technology to compare property updates that may occur between new business and renewal.

Imagery and characteristics

Take advantage of aerial imagery within 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.

Reliable replacement cost estimates

Seamlessly create, view, and edit 360Value® replacement cost estimates during inspection without leaving the OneXperience platform. You can amend previously developed 360Value replacement cost estimates or create new estimates directly in OneXperience during the inspection, and save your work in both applications.

*Must purchase separately to integrate



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