

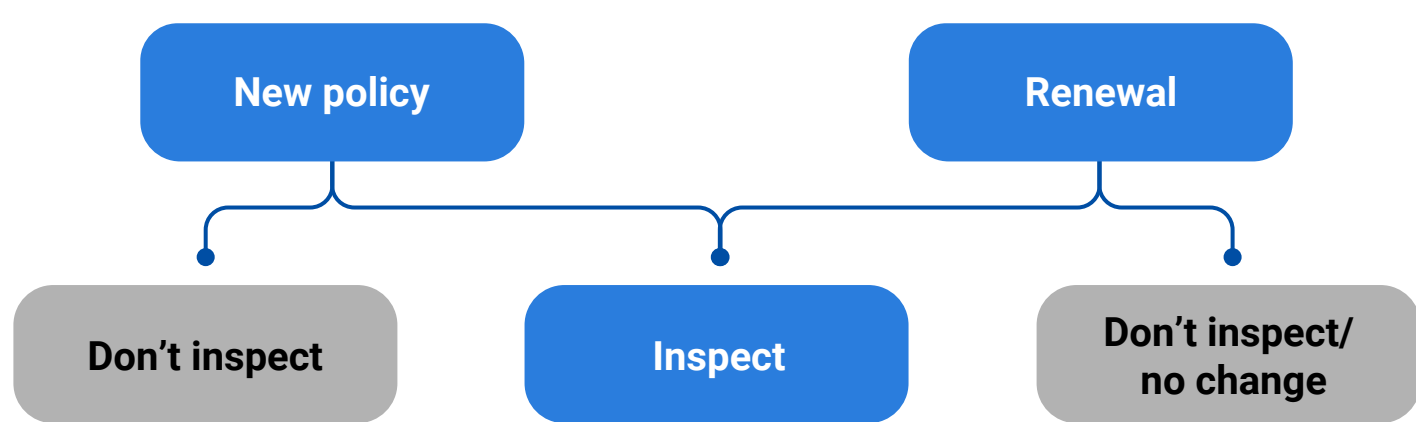


OneXperience in action

OneXperience™ is a simple, scalable, solution-oriented digital verification tool that is applicable to national, regional, agricultural, and InsurTech firms. The tool can be used to digitally verify key underwriting features and risks in both personal auto and property lines of business.

Property Inspections

Optimize inspections by leveraging digital tools to verify key property changes and risks throughout the policy life cycle.



Inspection Examples

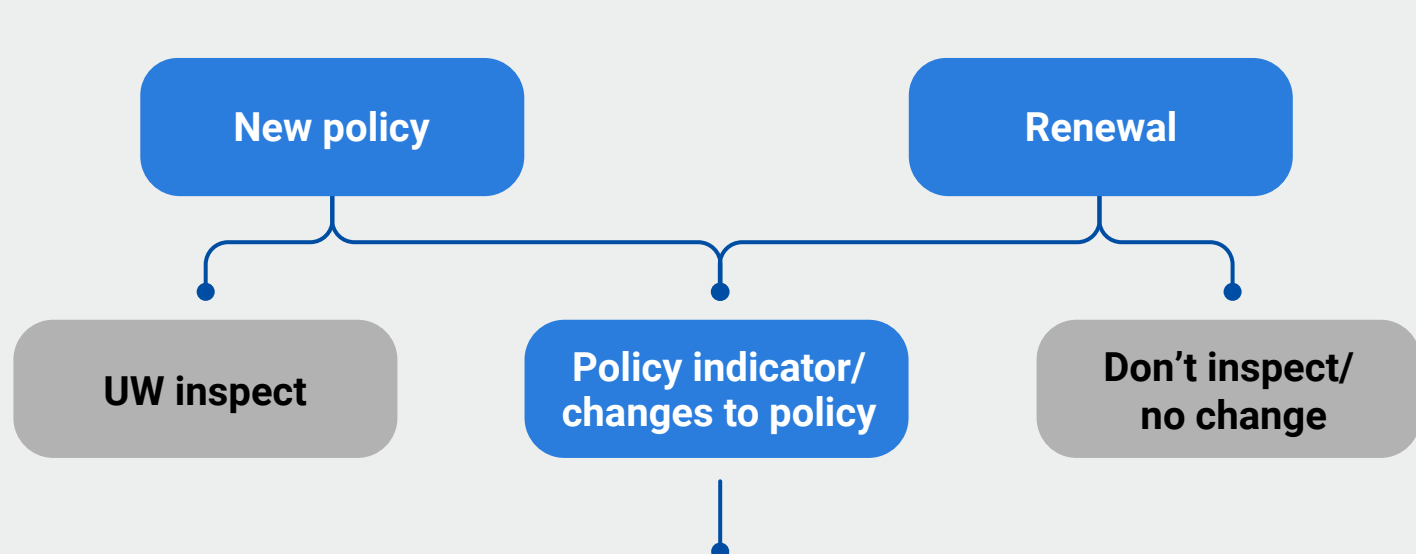
- ✓ **Condition:** Course of construction, addition, or other changes
- ✓ **Coverage A value:** Home has features that justify a higher or lower valuation
- ✓ **Hazards:** Exterior (pool, balcony without railing, yard debris) or interior (old plumbing, unsafe materials near furnace, hoarding)
- ✓ **Home age:** Age exceeds a specific range (usually 30-40 years)
- ✓ **Information confirmation:** Paperwork copies or completion of claim work or construction



Rapidly validate essential property characteristics that impact underwriting risk.

Auto Inspections

Leverage digital tools to verify key auto underwriting risks during the policy life cycle.



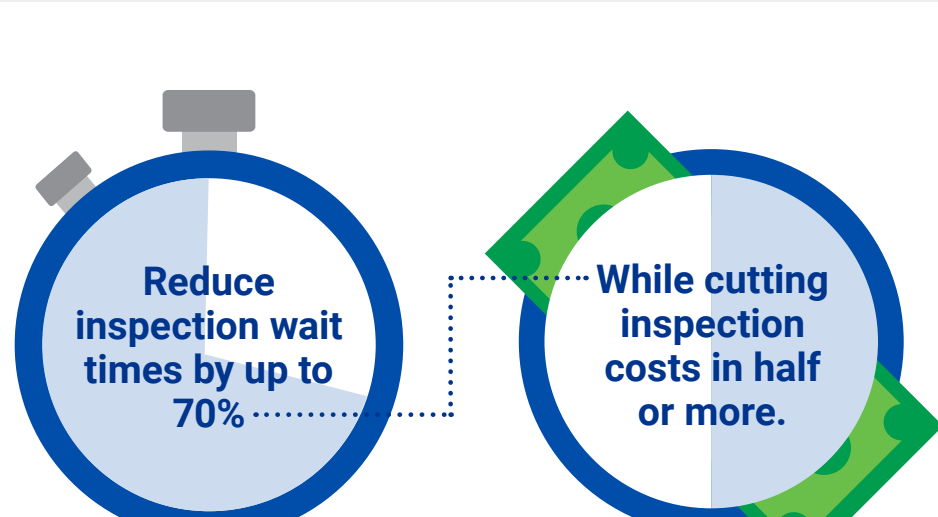
Inspection examples/policy indicators

- ✓ **Aftermarket parts:** Spoiler, new tire rims, etc., added by owner
- ✓ **Classic/unique cars:** Car over a certain age, collectible, kit-built or one-off model considered unique by collectors
- ✓ **Farm auto:** Used only on farm property, not daily road vehicle
- ✓ **Nonstandard auto:** Driver with poor record must use state risk pool
- ✓ **Prior DM claims:** Expensive luxury/classic car has been in accident and devalued



Easily pinpoint auto characteristics that pose underwriting risk to your book.

OneXperience can help



To learn more about how OneXperience can enhance your property and auto underwriting, please contact us:

verisk.com/OneXperiencePL
 1.800.888.4476
 info@verisk.com