



OneXperience™ for Residential Properties

Easily identify and verify critical risk characteristics.



Meet rising consumer expectations for easy, digitally enabled interactions

Customer expectations, cost pressures, and constraints on in-person contact with policyholders are putting strain on the property inspection process for many personal property insurers. It's a vital underwriting step, but inspection can be intrusive for customers and can add time, cost, and complexity to workflows. The process leaves insurers with a choice that's often difficult: capture every risk factor through rigorous inspection or accept some "unknowns."

The ideal for insurers is quick, cost-effective access to accurate, current property risk data—without compromising the customer experience—to price and underwrite residential property policies correctly.

InsurTech that helps boost efficiency and save on inspection costs

Accommodate your customers' busy schedules and raise their comfort level with a self-inspection and video collaboration option that enables policyholders, or their agents, to:

- upload documents, images, and videos directly to the platform
- engage and collaborate with customers in real time via a highly secure video connection to their smartphone/device
- communicate seamlessly with customers via chat, instant message, and email options right in the platform

Do it all at their convenience and with no need for an inspector to visit. OneXperience's two-way collaboration features enable 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 Verisk's commitment to data stewardship.

You can also gain "eyes on-site" without leaving the office. Over time, see how a property's use changes and know when it's been upgraded.

Find and create custom documents for every situation

Many insurers store documents across multiple platforms. It's difficult to track them or determine their usefulness for a particular insured or workflow. In addition, finding, developing, and updating these scattered documents can consume time and resources. OneXperience allows you to easily find and tailor documents for the different types of inspection scenarios you encounter. You can create and hand off forms that match your business needs for data collection, checklists, or verifying information. You can also centralize and organize completed documents down to the customer level.



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Optional integrations* to enhance your OneXperience

Aerial imagery—both orthogonal and oblique

Take advantage of the Geomni™ Recon tools within OneXperience. Request and view exterior photos while performing property inspections. Geomni Recon includes a set of high-resolution aerial images of a property, based on the address provided and property boundary lines. These photos can help property professionals in multiple ways, including performing inspections and valuations, discovering hazards, assessing risks, and more—during any stage of a policy's life cycle.

Reliable replacement cost estimates from 360Value®

Seamlessly create, view, and edit 360Value replacement cost estimates during inspection without leaving the OneXperience platform. You can not only amend previously created 360Value replacement cost estimates, but also create new estimates directly in OneXperience during inspection. Your work is saved in both applications.

Make OneXperience your own, in look and function

OneXperience can integrate with your policy management system, and you can add your own design elements and logos to create a customized experience that blends with your customer-facing platforms.

Even if you use third-party inspection services, OneXperience is flexible and can help meet your business needs. You can add your inspection vendors to a project, and our solution helps capture that third-party information more quickly and cohesively.

*Must purchase separately to integrate



Inspection tools built for operational efficiency

Instead of the inspect-or-not choice you face today, Verisk's suite of solutions can help you streamline inspections with greater efficiency and lower cost.

- OneXperience provides multiple inspection options that can offer flexibility to you and your customers.
- Change detection uncovers data, such as renovation history and vacancy, for insight that can help guide informed inspection decisions.
- 360Virtual Inspection™ gives access to top-down (orthogonal) imagery from Bing and real estate photos sourced through the Multiple Listing Service.
- Condition and Major System scores, drawing from more than 84 billion data points on residential and commercial structures, provide deeper insight into property condition.



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