



Get reliable replacement cost estimates for every property in your book of business

Insurers already use 360Value[®] for more than half of all property replacement cost estimates in the United States

What sets 360Value apart?

True component-based replacement cost estimates based on actual claims information

Easy options for collecting accurate property information

Direct connection to other key underwriting information from Verisk

Superior client service and ease of use

Discover for yourself why 360Value is becoming the most widely used reconstruction cost estimator in the United States.

True component-based replacement cost estimates based on actual claims information

From underwriting to policy renewal, you can count on the 360Value® replacement-cost estimation system to generate reliable estimates for every property in your book of business.

That's because 360Value replacement cost estimates account for all costs needed to reconstruct a property to its original condition—down to the screws and nails. This true component-based approach for residential, commercial, and agricultural properties is what sets 360Value apart from other cost-estimating tools.

The key to the accuracy and reliability of 360Value estimates are Xactware—a Verisk business—and our vast data resources and technology. Using Xactware's comprehensive, current, and localized reconstruction-cost information on labor and materials to calculate replacement-cost estimates, 360Value helps you better manage risk and align underwriting coverage limits with expected claims losses.

Based on our analysis,

0.69% is the average difference

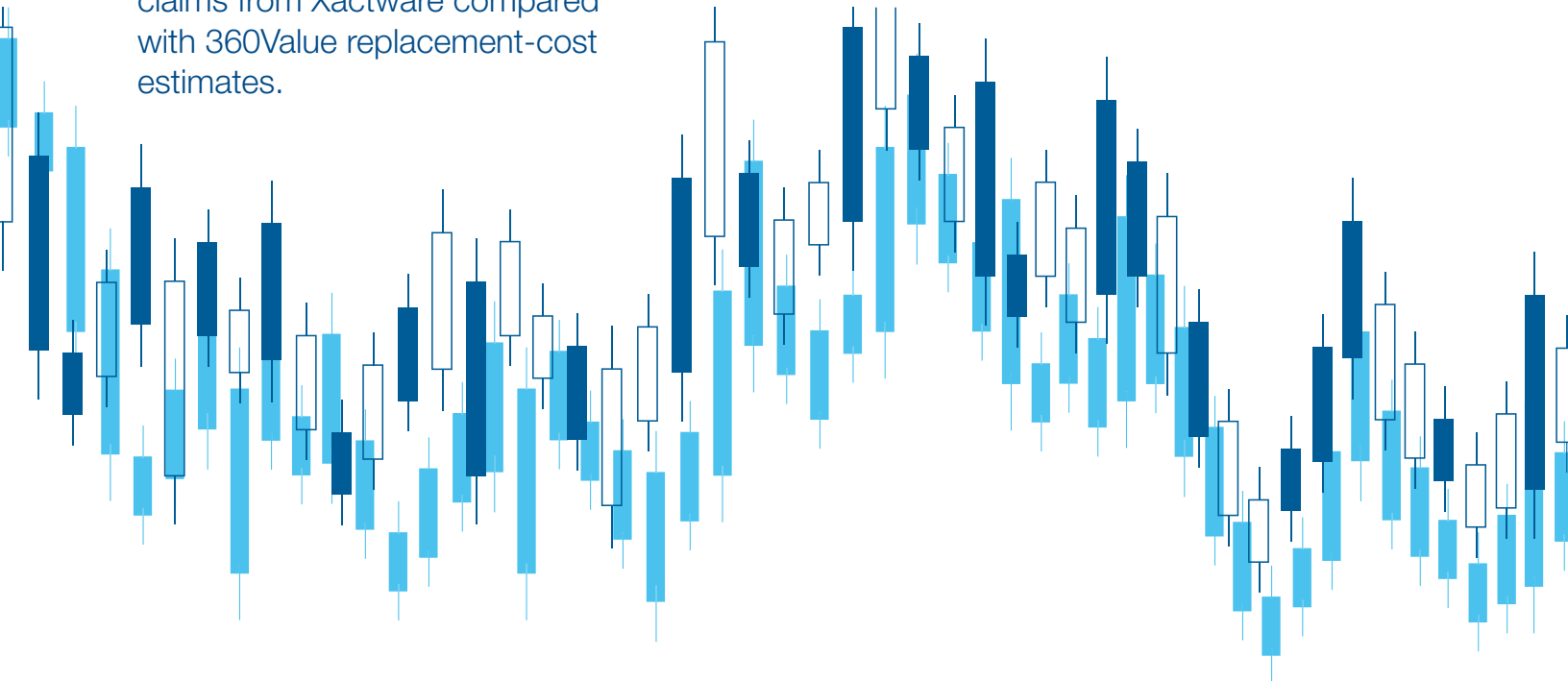
between thousands of total-loss claims from Xactware compared with 360Value replacement-cost estimates.

Keep it current over the life of the policy

Ensuring insurance to value (ITV) is a win-win for you and your policyholders. Policyholders are better protected in the event of a total loss, and you collect premiums appropriate to the risk.

The fundamental need is to have an ITV strategy and the tools to implement it. Solutions can be tailored to an insurer's needs and resources. Traditional renewal indexing offers a quick, uncomplicated, and time-tested path to keeping an overall property portfolio in step with changing costs. An index that is specific to construction material and labor costs will far outperform a general inflation-based index. Better still can be regional indexes that capture localized variables such as supply issues and labor costs that deviate from the national average.

For an even more granular view that accounts for the wide variability in newer homes, re-running in-force business at the property level can provide the most accurate estimated replacement costs at renewal. It's the gold standard in maintaining ITV—and peace of mind for you and your customers.



From underwriting to policy renewal, you can count on 360Value to generate reliable estimates for every property in your book of business



Easy options for collecting accurate property information

Incorporating more and more data into your underwriting decisions has become not only essential but also increasingly difficult to manage.

You need the data—not the extra work to manage it. Through 360Value, you can easily access the most reliable property and hazard information related to an insured risk. By combining the location-specific data from Verisk with 360Value replacement-cost estimates, you can base your underwriting decisions on a much richer picture of the risk.

In addition to providing reliable replacement-cost estimates, 360Value offers the following capabilities that can help you streamline underwriting efficiently, improve risk management, and enhance business decisions

SmartSource in 360Value

SmartSource® is the next generation of 360Value property prefill and offers:

- insurance-ready, property-specific information for more than 124 million U.S. residential properties
- data from multiple proprietary and public sources
- up to 68 property-specific property characteristics

Sources include public records data, real estate data, underwriting and claims estimates, and topographical data. Its advanced algorithm chooses the most accurate, up-to-date information from those sources to populate each field. You'll find prefill data for many types of single- and multifamily residential properties, including condos, high-value homes, mobile homes, manufactured homes, and more.

Year built	Garage size
Total finished square feet (living area)	Fireplaces
Use or number of families	Roof cover
Number of stories	Roof shape
Foundation type	Property slope
Foundation material	Site access
Foundation shape	Number of kitchens
Percentage of lowest level that's finished	Number of bathrooms
Exterior wall finish	Number of bedrooms
Exterior wall construction	Cooling system
Garage or carport style	Heating system
Floor coverings	

360Virtual Inspection®

360Virtual Inspection will streamline your company's risk-assessment process by determining whether an on-site inspection is needed. Using high-quality aerial imagery, 360Virtual Inspection lets you view, confirm, and even measure property characteristics using as many as seven unique views.

360Virtual Inspection can help you increase underwriting accuracy by visually confirming the location and key characteristics of a property even if an inspection is not warranted.

- Multiple sources of imagery provide a wealth of data through detailed interior, exterior, and street-view photos.
- Interior photos help identify the presence and quality of upgraded features and finishes, including high-end kitchens and finished basements—all without the expense that may have led you to scale back your use of interior inspections. And it's less intrusive for your customers, yet you still get access to the detailed information you need.
- You can identify possible liability hazards, including pools, trampolines, dog kennels, and catastrophe hazards such as proximity to tree lines or bodies of water.
- It's all in one place. You don't have to scour the web for property images, because they're a click away in 360Value.

Access to accurate risk information on any property in the United States

Simply input an address once and get access to a wealth of location-specific data from Verisk, including:

- Building Code Effectiveness Grading Schedule (BCEGS®)
- catastrophe risk information
 - hurricane
 - wildfire
 - earthquake
 - flood
 - hail
- crime data
- distance to coast
- foreclosure alert
- premium tax data
- Public Protection Classification (PPC®)
- sinkhole
- territory

Management Reports

360Value Management Reports offer business intelligence into the property-specific data of policies and the replacement-cost estimation process. For example, you can query replacement-cost estimates and property information within the 360Value database by geography, data source, valuation creator, and more—and then compare the results with industry averages.

You can also analyze the actions of agents, inspectors, and others to see which data points are being used for an estimate, what property information changed from default values, the percentage of policies agents are binding in relation to quotes, and more. 360Value Management Reports also provide insight into the underlying reconstruction cost data in 360Value, which serves as the basis for 360Value replacement-cost estimates.

You're able to see current and historical costs, compare local costs to state and national averages, track historical trends, and more. You can view all data in easy-to-read charts within 360Value or export the data to Excel® or other tools for additional analysis.



Streamlined integration

Flexible, all-in-one, web-based system

You can easily integrate the web-based 360Value replacement-cost estimation system into virtually any underwriting environment. With this single application, you can estimate replacement costs for all insurable structures, eliminating the need to change systems from one valuation to another.

360Value provides tremendous flexibility with the amount of property information you enter to get a replacement-cost estimate. For example, 360Value can calculate residential building estimates with as little as the address, year built, and total finished square footage; or you can enter more extensive information about the structure to further refine the estimate.

Additionally, 360Value gives you the option of selecting a quality grade for either the entire property or specific rooms, such as kitchens or bathrooms. And when detailed property information is unknown, 360Value indicates system assumptions so you know the basis of each estimate.

Through a single user interface, agents and underwriters can estimate replacement costs for the following building types:

- standard residential
- high-value residential
- mobile/manufactured homes
- condos
- commercial
- agricultural

Multiple implementation options

As a web-based solution, 360Value provides a wide range of options in how you control user access, manage user permissions, and transmit data to and from systems. Implementation options range from simple web links to complete integration into your underwriting system.

Whichever implementation option you choose, the 360Value client services team will help you through the entire process. Once the system is up and running, you have multiple support options. You'll have an account manager who is responsible for ensuring your satisfaction. You can also contact a member of the 360Value client services team to answer your questions.

For the 360Value client services team, client service isn't just responding to client questions, it's ensuring clients are satisfied and getting the most value possible from 360Value. We take a broad view of client service and we do everything we can to make things easier for you and your team.

User proficiency in no time

360Value is easy to learn and use. Agents, underwriters, and others involved in the underwriting process can become proficient in no time. 360Value includes a comprehensive, context-sensitive help system and online tutorials to help you when needed. The single user interface makes it easy to cross-train agents and underwriters to quote multiple lines of business.



Speed and reliability define today's underwriting process

Your customers demand speed, transparency, and exceptional service—and increasingly want to do it on their own. Whether you're selling online, through agents, or using a call center, a positive customer experience starts with detailed property information combined with analytic tools to provide fast and reliable results.

360Value won't let you or your customers down, with 99.9% uptime. Updates are seamless and always backwards compatible—no new coding needed from your IT team.



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