



Smarty's address data intelligence suite offers extensive services to improve accuracy and efficiency for insurance carriers, brokers, and underwriters. With over 250 million validated addresses, our suite includes geocoding, address enrichment with 350+ property data attributes, address verification, and address autocomplete. These features collectively enhance risk analysis, minimize claims, and ensure compliance with underwriting standards. By leveraging Smarty, insurance professionals can optimize their return on investment, assess risk more precisely, and empower their claims teams to expedite claim resolutions.

Built by



Cloud

Access Partner

Ready for Guidewire Validated Integration

Solution Overview

Challenge

Insurers need rooftop-accurate location data and property attributes to confidently write policies, develop new programs, and analyze risk. Many address data providers give insurers less-accurate parcel data and deliver fewer property attributes. With limited information, insurers are left frustrated and manually sifting through insufficient or imprecise information in an attempt to write the policy. Inaccurate data results in non-compliant policies, high losses from claims, and skyrocketing operational costs.

Solution

Smartys US Rooftop Geocoding, joined with US Property Data, indicates the exact latitude and longitude coordinates of a structure. It also returns over 350 data points about the property, including residential vs. commercial, construction type, roof type/style, total market value, square footage, and much more. Additionally, US Rooftop Geocoding and US Property Data are seamlessly integrated with Smarty's award-winning address verification.—meaning each location's address is standardized and validated. Empowered with accurate data, insurers mitigate losses, grow profit margins, and enable claims and adjuster teams.

Benefits

- Enhance ROI by binding more policies and reducing claims using rooftop-accurate geocoding to power your risk analysis.
- Smarty's US Property Data uses Smarty Rooftop geocoding to provide you with latitude and longitude-specific property data enrichment.
- SmartyKey™, a persistent address identifier, enables Smarty to give you accurate address data regardless of name changes, address aliases, or other address and boundary updates.



About Partner

Smarty™ is a leader in address data intelligence—providing a suite of enterprise-grade products, including master address lists for the US and address validation, autocomplete, and geocoding services. Smarty™'s customers process billions of addresses daily through easy-to-use website tools, SDKs, and fully-documented APIs.

2335 S State St
Suite #100, Provo, UT 84606

Phone: 1 (801) 877-5778

Website: smarty.com

Integration Specifications

Guidewire Application

PolicyCenter, ClaimCenter

Version Supported

Innsbruck

Languages

English

Lines of Business

P&C, Property, Commercial Auto, Personal Auto, Vacant Land, General Liability, Product Liability Professional Liability, Outdoor & Recreation

Geographic Regions

North America