Real-time identification and verification of property characteristics and contents

Customer expectations and cost pressures 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" for the sake of the customer relationship.

The ideal for insurers is quick, cost-effective access to accurate, current property risk data—without compromising the customer experience—to price and underwrite homeowners policies correctly. With OneXperience™, you can better meet all of these needs.

Inspection optimization

Instead of the inspect-or-not choice you face today, OneXperience provides multiple inspection options so you can offer flexibility to your customers.

- **Self-inspect:** For customers with busy schedules or privacy concerns, this easy-to-use option enables policyholders or their agents to upload documents, images, and videos directly to OneXperience—at their convenience and with no need for an inspector to enter the home.

- **Video collaboration:** Give your underwriters "eyes on-site"—right from their desks. With OneXperience video collaboration functionality, you engage with customers digitally in real time at their convenience.

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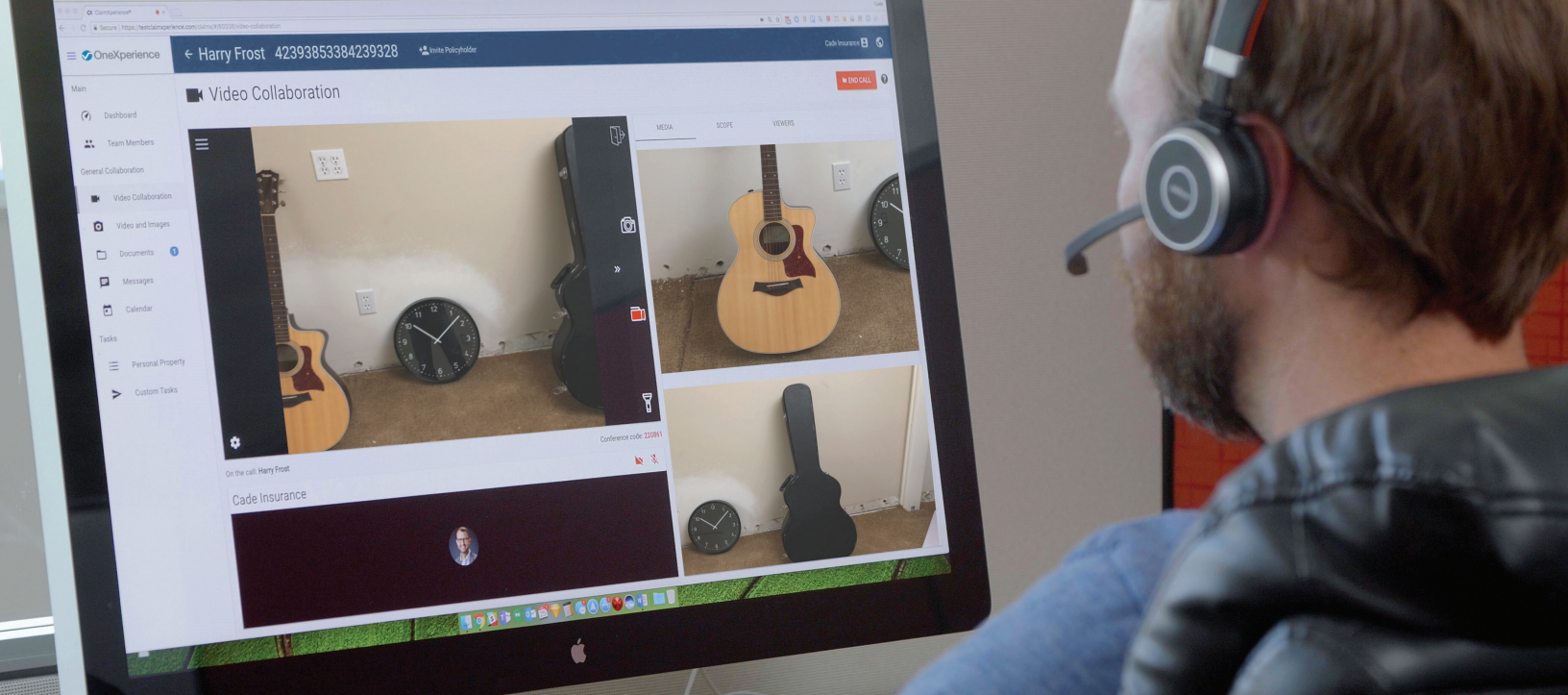
More ways to collaborate with customers

A recent survey by Bain found customers are looking for insurers that deliver significantly more functional value, particularly in helping them avoid hassles and save time.[1] With this in mind, our additional customer collaboration tools enable easy two-way communication, including.

- instant messaging
- video upload
- shared calendars

Use these touchpoints throughout the policy life cycle— from quote to renewal—to gain operational efficiencies that help reduce the cost and time associated with traditional inspections

Document management

Many insurers store forms across multiple platforms, making it difficult to track them or determine their usefulness for a particular insured. Scattered policy forms can increase the time and resources you spend finding, developing, and updating them. OneXperience allows you to centralize documents and organize them down to the customer level.

1. Henrik Naujoks, Darci Darnell, Andrew Schwedel, Harshveer Singh and Tanja Brettel, "Customers Know What They Want. Are Insurers Listening?" Insights, bain.com, October 2018

For more information, contact your Verisk sales representative.

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