LexisNexis® Property Data Prefill is an interactive single-inquiry solution that automates the property insurance application process by delivering information at the initial point of contact with the consumer.

Using Property Data Prefill, agents input minimal data and obtain a broad view of information to accurately and efficiently assess risk. Our extensive data sources, sophisticated insurance analytics and deep industry experience streamline the property insurance application process.

**Property Data Prefill will help you:**
- Reduce the time and cost of developing a quote. Maximize existing infrastructure and resources to increase the number of quotes and policies you write.
- Develop more accurate quotes and reduce risk. Leverage our varied datasets to verify, rather than collect, data. Evaluate channel performance with sophisticated data analytics.
- Make it easy for consumers to do business with you. Optimize online and direct channel interactions to increase conversion rates.
- Empower agents to become consultants to applicants. Give agents the information they need to deliver expert policy advice.

**Save time and money**
Property Data Prefill streamlines the homeowner application process, driving efficient workflows and reducing costs. It dramatically decreases the time it takes to quote a policy, and enables both carriers and agents to focus on enhancing customer service and achieving competitive differentiation.
Reliable, current data for better risk management

The application process for property insurance depends on manually gathering correct, relevant information. Errors and omissions are often introduced during data entry. The resulting quotes can be actuarially unsound, affecting profitability and contributing to poor risk management.

Property Data Prefill collates and validates information from multiple data sources, providing both agent and carrier with critical data points for superior decision-making.

Enhanced customer experience

Consumers need only supply limited information to initiate the application process. This dramatically improves the online and direct channel customer experience.

Similarly, with limited information, an agent or carrier can access all the necessary data to provide personalized advice, reducing the time and expense of follow-up calls. In fact, Data Prefill has been shown to reduce the average number of calls needed per closed policy by 31 percent. Data Prefill also empowers agents to effectively upsell and cross-sell policies.

Better risk management

Our solution provides comprehensive property characteristics, household composition and policy coverage information, improving the capability to develop premiums that are commensurate with risk.

Delivery options

Order and delivery options include:
- LexisNexis® proprietary format
- XML

Call center
- Data verification versus data collection
- Quote more risks with existing headcount
- Increase first-call close rate

Agents
- Ease of doing business with a carrier
- Opportunity to act as advisor to the consumer

Consumer
- More accurate quote
- Based on existing coverage/deductibles—compare to current rate
- Eliminate asking consumers for data

Carrier
- Analytics—understanding your risks
- Analyze performance by distribution channel and at individual agent level

About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a global provider of information and analytics for professional and business customers across industries. For more information, please visit www.risk.lexisnexis.com.

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