One solution.
Three powerful capabilities.

Boost profitability through AI-driven data seamlessly integrated into underwriting workflows.

Yet many insurers still struggle to get the timely and accurate insights they need so they can properly price properties. Relying on limited and expensive boots-on-the-ground inspections and tedious manual processes can sap profitability and provides a partial understanding of risk.

LexisNexis® Total Property Understanding™ helps break this paradigm by offering a complete and configurable property risk assessment solution that combines more comprehensive data insights with intuitive predictive models to help you make more informed and accurate underwriting decisions at speed.

It’s becoming increasingly challenging for home insurance carriers to keep pace with rising costs from inflation and higher claim severity. It’s no wonder they cite profitability as their biggest concern.

A three-in-one solution that helps take property risk assessment to the next level

Leveraging the combined capabilities from LexisNexis® Smart Selection, LexisNexis® Flyreel® and LexisNexis® Flyreel®Underwriting Report, Total Property Understanding helps you more easily identify properties with risk or coverage opportunities, survey those priority properties using consumer-friendly, AI-driven property assessment technology, and make insights-based decisions to achieve the outcomes you want—faster.
How Total Property Understanding™ works

**Select**

Using predictive insights, proprietary data sources and configurable business rules, the solution helps identify potentially underinsured or high-risk properties at new business or proactive renewal monitoring leveraging your contributed policy information.

**Capture**

Policyholders and prospects then complete a convenient, user-friendly, self-guided survey tool that works with advanced computer vision technology. Automatically capture hundreds of property risk insights to help yield comprehensive and accurate property data.

**Act**

Any risks or hazards that emerge are combined with consumable data insights gleaned from predictive models and transformed into an actionable report, delivered through an easy-to-use dashboard or system integration.

Streamline and scale underwriting through AI-enabled automation

- Helps eliminate manual, time-intensive processes.
- Acquire property inspection information faster.
- Customize insurance to value (ITV), hazard risk and coverage flags based on your unique specifications.
- Better direct resources based on an improved understanding of risk.
- Achieve greater efficiency through automated, configurable insights.
- Implement with little or no technology involvement.

Increase customer satisfaction with advanced capabilities

- Fast-track policy processing through low-touch underwriting.
- Delight policyholders with more convenient evaluations and quicker turnaround times.
- Price with precision based on more comprehensive information.
- Offer personalized coverage with more accurate rates.

Learn more about how LexisNexis Total Property Understanding can help improve your underwriting ROI

For more information, call 800.458.9197 or email insurance.sales@lexisnexisrisk.com