

By addoctis & namR

Policyholders and prospects expect their insurers to advise them on the most suitable products and coverages for their risk exposure.

Build a unique relationship with your customers thanks to our virtually instant method, as well as our fully optimised claims processing system that helps save on management fees.

Categorising buildings and their environment is a major focus for insurers, particularly those operating in multi-risk home insurance.

Simplify, digitise and speed up your underwriting process to win qualified leads, using a pricing scheme tailored to your own risks and objectives.

Insurance Smart Home Pricing is the **only solution of its kind in France** that transforms your underwriting and technical management processes into home insurance.

It aims to offer innovative drivers for optimisation, in terms of:

- Making the underwriting experience faster and more straightforward
- Providing customised services
- Anticipating risks and presenting up-to-date information throughout the customer relationship life cycle
- Estimating the potential claim rate and helping to carefully manage your portfolio's exposure to weather events

This digital underwriting solution opens up a world of contextual, geolocated, original and actionable data, **all based on a simple address.**

Les indicateurs :



Living area



Heating type



Wall-building materials



Weather variables



Adjoining buildings: info. on annexes/outbuildings



Solar panels



Number of rooms



Number of buildings in a 50-m radius



Period of construction



Roofing type



House value



Wall damage

Technical features:

- **250 high-value-added indicators** documented and classified by theme
- **34 million buildings, 88 million geolocated plots**
- Address databases all unified in one place
- Geocoded buildings
- Data joining between addresses and buildings
- Real-time analysis
- **Reliable, regularly updated data**
- No use of personal data

“Based on innovative methods and unique data, Insurance Smart Home Pricing leverages the data science knowledge and expertise of Addactis®, coupled with high-value-added data from namR, in order to boost underwriting and re-envision the customer experience.”

Guillaume Rosolek, Partner - Head of Pricing & Data P&C ADDACTIS France.

