



EXL EXPRESS SURVEY: THE NEXT GENERATION OF PROPERTY INSPECTIONS


SOLUTION
SHEET

A NOVEL APPROACH

EXL Express Surveys combines new data and technologies with current photographs to quickly and accurately assess risk and validate coverage limits.

Delivering value

Whether looking to identify poor risks or validate replacement cost limits, Express Surveys is a superior underwriting tool to traditional exterior inspections. This innovative solution leverages proprietary and publicly available data, aerial imagery and current photos to deliver a comprehensive and actionable survey report.

Every Express Survey includes high quality research and analysis conducted by our expert underwriting technicians, augmented by EXL data and analytics.

Faster turn-around time

With Express Surveys you get the same results four times faster. You'll start receiving completed surveys within 48 hours, with an average turn-around time of only three to four days.

Taking underwriting action within the state-mandated windows is a clear business requirement, but quicker decision-making has other benefits. EXL's very fast cycle time improves underwriter productivity and provides non-qualifying insureds more time to find other options.

Start
receiving
surveys in

2 days

Reduced
inspection
spend by

15%+

Digital Age

policyholder experience

Available
in all

50 States

Accurate

risk and construction data

No policyholder “friction”

Since Express Surveys require zero policyholder interaction, customer satisfaction is improved, and underwriter “noise” is virtually eliminated.

Budget-friendly solutions

Express Surveys are priced an average of 15% lower than traditional exterior inspections, enabled by our innovative application of data and technology.

Outperforms

There has been much talk in recent years about “virtual” surveys supplanting traditional inspections. Several data providers are combining aerial imagery with their proprietary data to calculate replacement cost and even assess risk. These products are intriguing, but the absence of ground level photographs, as well as dated aerial imagery, inhibits risk identification and provides insufficient evidence to take underwriting action. Virtual surveys typically cost more, too.

EXL Express Surveys outperform virtual surveys by leveraging publicly available data and aerial imagery. Our data is augmented by current photos and reviewed by an expert underwriting technician, ultimately delivering an actionable survey at a very competitive price point.

Better than the rest

Exterior property inspections have been an important tool for underwriters for decades. The data validation and photographic proof of hazards allows carriers to enforce their underwriting standards and maintain proper ITV on their book.

A key EXL innovation is to centralize the data compilation and analysis among highly trained, professional underwriting technicians. This approach enables a more thorough analysis on each policy and results in exceptionally consistent, high-quality surveys.

About EXL

EXL (NASDAQ: EXLS) is a leading operations management and analytics company that helps businesses enhance growth and profitability in the face of relentless competition and continuous disruption. Using our proprietary, award-winning Business EXLerator Framework®, which integrates analytics, automation, benchmarking, BPO, consulting, industry best practices and technology platforms, we look deeper to help companies improve global operations, enhance data-driven insights, increase customer satisfaction, and manage risk and compliance. EXL serves the insurance, healthcare, banking and financial services, utilities, travel, transportation and logistics industries. Headquartered in New York, EXL has more than 25,000 professionals in locations throughout the United States, Europe, Asia, Latin America, Australia and South Africa.

EXLservice.com

