



## Comprehensive Residential Replacement Costs And Property Information In Minutes

**InsureBASE**®

*Now Online*

### Millions Residential Replacement Costs Covering 2400 Counties Across the U.S.

#### **InsureBASE™**

InsureBASE is a comprehensive replacement cost and property information solution that is helping agents, adjusters and insurers get the most out of their new and existing business. With online, anytime, anywhere access to single family, residential properties in 2400 counties across the entire United States. Our solutions deliver information when you need it.

#### **Our Technology Solution**

InsureBASE is the product of Bluebook's over forty years of repair and replacement cost data highly integrated with its global data providers. After years in development, InsureBASE is capable of delivering, from a single online source, detailed property information and ERC Reports (Estimated Replacement Cost). These reports can include current market value, property characteristics and an array of neighborhood and other Underwriting information by simply entering an address.

InsureBASE can reduce costs associated with today's manual processes, mitigate unknown property risk exposures and secure proper premiums with automation using decision-ready data.

#### **The Underinsurance Gap**

InsureBASE mitigates significant risks associated with today's Underinsurance Gap. Maintaining proper insurance coverage can help insurers be more competitive by ensuring that premium charges across their portfolios are balanced between actual exposures and ultimate claims costs.

By validating new business and updating existing accounts, risk holders will be positioned to better understand and mitigate their exposures, improving their bottom line.

InsureBASE is a product so advanced that it can literally analyze hundreds of thousands of properties in about the same time it would normally take to complete a single physical home inspection or validation.

Developed by Bluebook International, Inc., InsureBASE™ is an automated residential property information system designed to help the Insurance, Mortgage, Banking and related service industries mitigate the risks associated with determining and maintaining accurate replacement costs and property information for residences throughout the United States.

**“Bluebook's InsureBASE application  
and proprietary data is efficient,  
full featured and readily integrates  
with other systems.  
Bluebook's level of service  
has exceeded our expectations.”**

**-Bluebook Customer**

# Unprecedented Accessibility to Decision-Ready Property Data

- Automated Residential Replacement Costs Online in Minutes from Known Property Information.
- Establish Coverage, Validate Pricing, Set Rates and Quote Premiums
- Detailed Ownership and Property Information Analysis of a Business Portfolio
- Process and Validate Premiums Prior to Renewal
- Confirm Total Loss Assessments
- Review Customer Profitability
- Adjudicate Claims
- Validate Necessary Inspections
- Reduce Cycle-Time and Manual Processes
- Improve both the Top *and* Bottom Lines
- And Much More!

## Single Property Evaluations Made Easy

With Internet access, valuable underwriting information is provided, in most cases, by simply entering an address. The results screen, which can be integrated into other underwriting solutions, provides, among other items, the following:

- Policy number
- Replacement cost
- Property description
- Amount of insurance on the property
- Ancillary property data (number of rooms, etc.)
- Current market value
- Neighborhood characteristics

Manual overrides allow extensive flexibility. The insurer can supplement property characteristics and information, such as the modification of a roof type, number of bathrooms, square footage or even the construction of an addition, prior to generating a final calculation.

## Portfolio Review (batch processing)

Mitigate risk, exposure and loss of premium and know more about what coverages your customer should have in place with portfolio batch processing. In most cases, detailed customer and property analysis can be returned for review in just hours. The results can be delivered or made available for download right from your desktop.

### PROPERTY SUMMARY

Property
Characteristics
Details
Additions
Summary
Valuation

BACK
FINISH

#### Property Information

First Name	John	City	LAKE FOREST
Last Name	Smith	County	ORANGE
Address Line 1	21251 CALLE SENDERO	State/Prov	CA
Address Line 2		Zip/PC	92630
Policy/Ref. No.	123456	Coverage A Limit	\$200,000

#### Additional Information

Location Influence(s)			
Structure Quality	Custom	Include Sales Tax?	Yes
Profit	10.00%	Overhead	10.00%
Architect Fees	0%	Debris Removal	5.00%

#### Property Characteristic Review

Characteristic	InsureBASE	Modified	Final
Residence Type	Single Family	Single Family	Single Family
Stories	2	2	2
Living Area	2478	2478	2478
Bedrooms	4	4	4
Total Rooms	8	8	8
Baths	3	3	3
Fireplaces	1	1	1
Pool	No	No	No
AC	Yes	Yes	Yes
Year Built	1980	1980	1980
Condition	0	0	0
Lot Area	6710	6710	6710

#### Property Details

Results: 1-13 of 13 1

Structure	Attribute	Style/Description	Value
Primary Living Area	Appliances, Built-In	Allowance	1
Primary Living Area	Base Cost	Base Cost	1
Primary Living Area	Bathroom	Bathroom (#)	3
Primary Living Area	Climate Control	Forced Air (Gas)	1
Primary Living Area	Climate Control	Central Air Conditioning	1
Primary Living Area	Exterior Finish	Stucco (%)	100
Primary Living Area	Fireplace	Fireplace (#)	1
Primary Living Area	Flooring	Allowance	100
Primary Living Area	Foundation	Slab (%)	100
Primary Living Area	Kitchen	Kitchen (#)	1
Primary Living Area	Parking	Enclosed - 2 Car (#)	1
Primary Living Area	Roofing	Asphalt Shingles (%)	100
Primary Living Area	Walls and Ceilings	Drywall and Paint (%)	100

Results: 1-13 of 13 1

## InsureBASE Property Report Summary Screen

The InsureBASE property summary screen provides information on numerous property characteristics such as: number of bedrooms and bathrooms, living area, number of stories, and year built.

## Delivery

InsureBASE can be accessed or delivered in many ways:

- Web-Based Delivery
- Integrated into Existing Systems
- Via a Company Intranet
- Integrated Access on Laptops or Desktops

The system uses current industry standards for secure socket layer (SSL) encryption and security is ensured by utilizing existing firewall infrastructures. Co-located and hosted options are also available.

Millions of premium dollars  
are lost each year by insurers  
from Underinsured Properties

## InsureBASE Competitive Advantages

**Time Compression** - Traditional replacement cost calculations can take hours or even days to complete and are costly. Our solution can generate a property valuation and replacement cost in seconds.

**Cost Savings** - Automated replacement value calculations are delivered using a fraction of the time and energy normally expended in manual effort and, as a result, can be offered at a very competitive price.

**Portfolio Review** - Batch processing allows rapid determination of the extent to which a specific segment of the insurer's portfolio might be undervalued, allowing them to take quick action. By analyzing a portfolio the insurer can obtain a comprehensive view of exposures quickly.

**Consistency** - InsureBASE helps ensure consistency across the portfolio – every property is evaluated using the same data and the same definitions. Premium rating is based on actual exposures.

**Bluebook Data Aggregation** - Comprehensive data provides deeper insight and a broader perspective which may identify useful characteristics and opportunities for product enhancements.

**POLICY DATA ENTRY: Property Details**

Property | Characteristics | Details | Additions | Summary | Valuation

BACK NEXT>>

21251 Calle Sendero Lake Forest, CA. 92630

Property Details List EXPAND ALL COLLAPSE ALL ADD DELETE

Feature	Attribute	Quality	Condition	Value	Age
Foundation					
Exterior Finish					
	Stucco (%)	Custom	Average	100	25
Roofing					
	Asphalt Shingles (%)	Custom	Average	100	25
Flooring					
Walls and Ceilings					
Bathroom					
Kitchen					
Appliances, Built-In					
Climate Control					
Fireplace					
Basement					
Parking					
Balcony					
Decks & Patios					
Porch					

BACK NEXT>> EXPAND ALL COLLAPSE ALL ADD DELETE

### InsureBASE Property Details Screen

Manual overrides allow extensive flexibility. The insurer can supplement many property characteristics and information, such as the modification of a roof type or the construction of an addition, prior to generating a final calculation.

## Conclusion

InsureBASE has been developed specifically for the Insurance, Mortgage and Banking industries to simplify workflow, generate replacement costs and expose and mitigate risks for residential properties in the United States.

Our Insurance Solutions team is made up of experts who understand the industry.

To learn more about Bluebook's InsureBASE residential property evaluation and information solutions, visit us on the Web or contact us at:

**BLUEBOOK INTERNATIONAL**

HELP LOGOUT

**ESTIMATED REPLACEMENT COST**

Property | Characteristics | Details | Additions | Summary | Valuation

Property Review

InsureBASE Market Value	\$795,000	<b>ERC</b> \$355,153 Score 90.00%
ITV Percentage	56.31%	
Insured Amount	\$200,000	

Property Information

First Name	John	State/Prov	CA
Last Name	Smith	Zip/PC	92630
Address	21251 CALLE SENDERO	County	ORANGE
City	LAKE FOREST	Policy/Ref. No.	123456
Coverage A Limit	\$200,000		

BACK VIEW REPORT COMPARABLE PROPERTIES -Select a Member-

### InsureBASE Replacement Cost Valuation Screen

The easy-to-read replacement cost screen confirms the full property information, indicates the amount of insurance currently on the property, and provides the estimated replacement cost and property characteristics.



21098 Bake Parkway, Suite 100, Lake Forest, CA 92630  
USA 888.425.8326 CANADA 866.425.8326  
www.BLUEBOOK.net