



# Maximize your inspection return

Easily identify and monitor your highest-risk properties with TransUnion Occupancy Solutions. We make it easy for you to focus your inspections on the properties that could hit your bottom line the hardest.

## Target properties with the highest potential for losses

Poor non-weather loss performance can be linked directly to exposures in your property portfolio where the risk has changed. This change could make the premium inadequate for the increase in exposure.

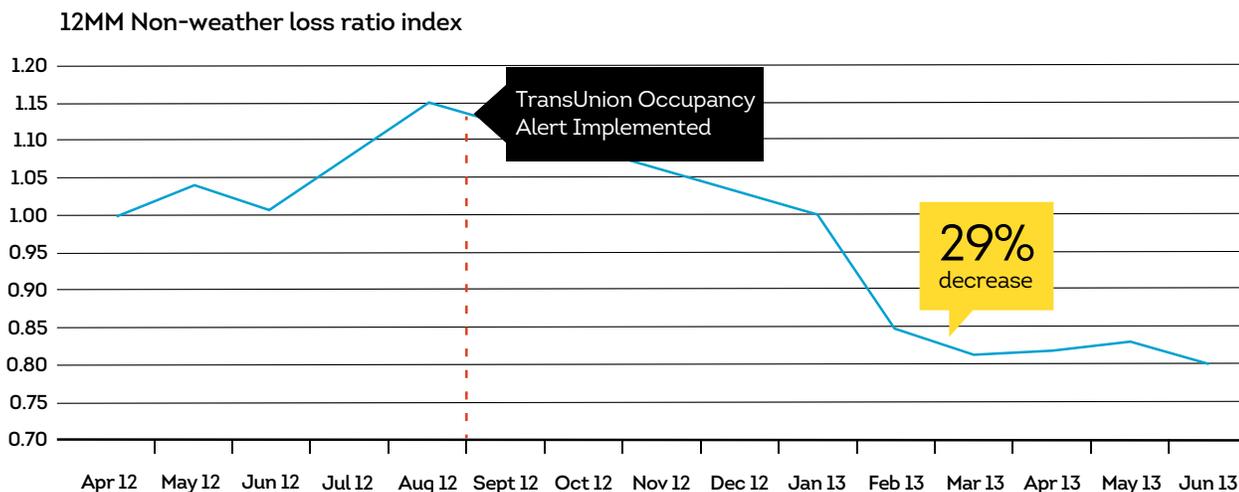
TransUnion analysis shows two leading contributors to unexpected non-weather losses: occupancy and delinquent mortgage exposures. Often these policies and their corresponding loss performance go undetected and slowly erode your non-weather loss ratio.

## Case Study: Occupancy exposures increase risk to unexpected losses

**Problem:** A carrier discovered that 23% of its losses over \$25,000 were linked to a type of change in occupancy.

**Process:** They used TransUnion Occupancy Solutions with mortgage delinquency to develop their renewal inspection prioritization. They identified their top four inspection priorities (about 10% of their renewal book).

**Results:** In less than a year, they saw an immediate impact on their non-weather loss ratio—a decrease of 29%.



Reasons insured properties may have a change in occupancy:



**For sale/for rent**  
Owner relocates and the existing home is for sale or rent



**Secondary home**  
Owner purchases a second home and insured property is no longer the primary residence



**Foreclosure**  
Potential foreclosure/ mortgage payment delinquency can lead to poor home maintenance, etc.



**Vacation or investment home**  
Home is unoccupied or non-owner occupied

### **Foreclosure/change in address data is unreliable, due to the following:**

- Public record foreclosure data lags and fails to provide early detection
- Confirming foreclosure does not confirm vacancy
- Postal service data may be unreliable—it's dependent on mail carriers reporting undeliverable mail or people reporting changes in address
- It also fails to identify occupancy exposures that are seasonal, secondary or non-owner occupied properties

### **Get affordable prioritization**

By targeting a small segment, you can affordably incorporate occupancy solutions into your existing inspection strategy. In most states, changes in occupancy result in a significant change in risk. This permits mid-term underwriting action and allows you to realize an immediate lift from their solutions.

### **Implement a complete property risk solution**

Increase the value you receive from Occupancy Solutions when you also monitor changes in an active portfolio to address occupancy concerns as they arise.

## **Improve your baseline non-weather loss ratio performance**

TransUnion Occupancy Solutions identify and monitor properties that have become:

- Vacant
- Unoccupied
- Non-owner occupied
- Seasonal
- Secondary
- In estate

Occupancy Solutions flag policies heading toward or in foreclosure.

### **LEARN MORE**

Get the most from your property inspection return. Contact your TransUnion representative, call [866-922-2100](tel:866-922-2100) or visit [transunion.com/insurance](https://transunion.com/insurance).