

CASE STUDY

Window Needing Repair/Replacement and Risk Segmentation



The condition of windows could impact property risk, particularly when repairs or replacements are needed.

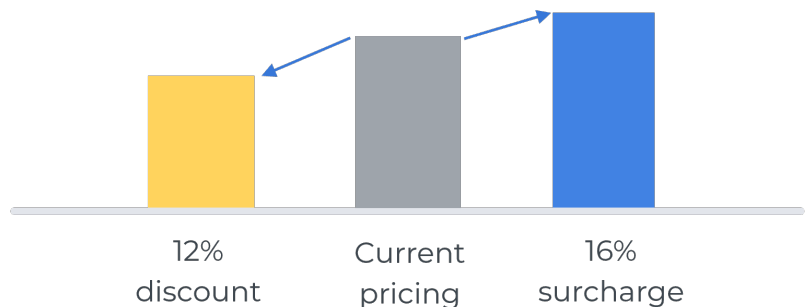
Data analysis revealed that properties with windows requiring repair or replacement could experience a **~32% higher claims frequency** compared to homes with well-maintained windows.

ACTIONABLE OUTCOMES

Using Home Factors, HOA enhanced their portfolio stability and provided transparent, data-driven premium adjustments:

- **42% of policyholders** likely do not have window repair/replacement needs, potentially qualifying them for a **12% premium discount**, reflecting reduced claims risk.
- **29% of policyholders** likely have window repair/replacement needs, potentially incurring a **16% surcharge**, aligning with the elevated claims frequency.

Windows Needing Repair/Replacement Could indicate a **~32% higher claims frequency**



42% of Policyholders likely WITHOUT roof repair/replacement needs

29% of Policyholders likely WITH window repair/replacement needs