

CASE STUDY

# Window Needing Repair/Replacement and Risk Segmentation



The condition of windows significantly impacts property risk, particularly when repairs or replacements are needed.

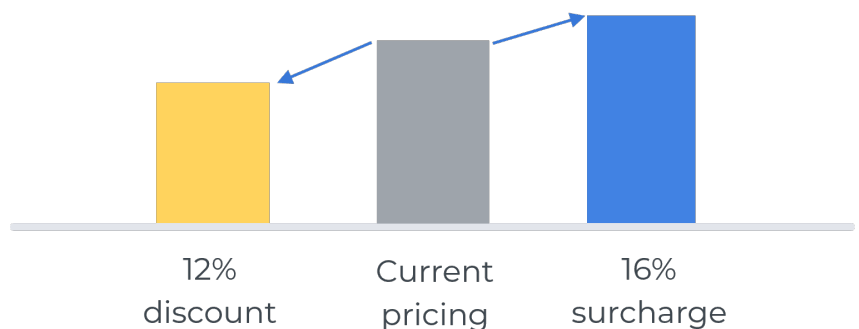
Data analysis revealed that properties with windows requiring repair or replacement could experience a **32% higher claims frequency** compared to homes with well-maintained windows.

## ACTIONABLE OUTCOMES

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

- **42% of policyholders** without window repair/replacement needs qualify for a **12% premium discount**, reflecting reduced claims risk.
- **29% of policyholders** with window repair/replacement needs incur a **16% surcharge**, aligning with the elevated claims frequency.

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



**42% of Policyholders**  
WITHOUT roof repair  
/ replacement needed

**29% of Policyholders**  
WITH window repair  
/ replacement needed