



CASE STUDY

Window Needing Repair/Replacement and Risk Segmentation



HOMEOWNERS
OF AMERICA

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

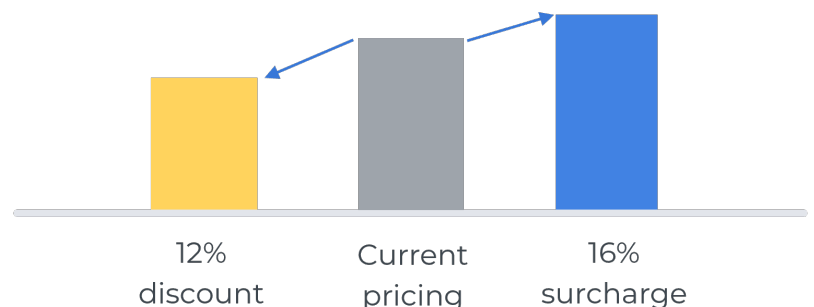
Data analysis revealed that properties with windows requiring repair or replacement could experience a ~32% higher claims frequency compared to homes with well-maintained windows.

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