



Home Factors
POWERED BY PGM

**Unlock unique
insights into
over 90% of
U.S. properties.**

Detailed Attributes
Catalog



Table of Contents

Factor Categories & Definitions	3
Electrical Factors	4
Foundation Factors	5
Health & Safety Factors	6
Piping Factors	7
Roofing Factors	8
Water Heater Factors	9
Water Intrusion Factors	10
Window Factors	11
Coming Soon	12



Home Factors
POWERED BY PGM

Factor Categories & Definitions

Electrical

Fields indicating electrical aspects including conditions indicating need for repair or replacement; and panel capacity.

Foundation

Fields indicating foundation needing repair or replacement; presence of sump pump in the home; and whether sump pump is functional.

Health & Safety

Fields indicating health or safety features in the home.

Roofing

Fields indicating roof needing to be repaired or replaced, and presence of skylights.

Piping

Fields indicating type of pipe inlet and pipe outlet.

Water Heater

Fields indicating water heater location, capacity, and tank vs tankless.

Water Intrusion

Field indicating water intrusion present.

Windows

Field indicating that windows in the home need to be repaired or replaced.



Electrical Factors

Electrical Wiring in Need of Repair/Replacement

Field indicating electric wiring needs repair or replacement.

Electrical Outlet in Need of Repair/Replacement

Field indicating outlet(s) needs repair or replacement.

Electrical Panel in Need of Repair/Replacement

Field indicating electric panel needs repair or replacement.

Electrical Panel and Current Capacity

Field indicating home has at least 1 electrical panel with a current capacity of less than 100 amps, between 100 and 200 amps, or greater than 200 amps.

Electrical Sub-Panel Present in Home

Indicating the presence of an electrical sub-panel.



Home Factors
POWERED BY PGM



Foundation Factors

Foundation in Need of Repair/Replacement

Field indicating foundation needs repair or replacement.

Has a Sump Pump

Field indicating the presence of sump pump in the home.

Whether Sump Pump is Functional

Field indicating sump pump is functional.



Home Factors
POWERED BY PGM



Health & Safety Factors

Fire Suppression System Present

Field indicating home has a durable interior fire suppression system. These are primarily in-house sprinkler systems but do not need to be water-based. (Portable fire extinguishers are not included)



Home Factors
POWERED BY PGM

Piping Factors

Inlet Pipe Type

Field indicating copper, CPVC, galvanized or PEX.

Outlet Pipe Type

Field indicating ABS, Cast Iron, or PVC.



Roofing Factors

A Roof in Need of Repair/Replacement

Field indicating that a roof needs to be repaired or replaced.

Skylight Present

Field indicating presence of skylights.



Home Factors

POWERED BY PGM

Water Heater Factors

Water Heater Location

Field indicating water heater location of:

- Attic
- Basement
- Garage

Water Heater Capacity

Field indicating the capacity of the water heater:

- Small (less than or equal to 35 gallons)
- Medium (between 36-45 gallons)
- Large (between 46-55 gallons)
- Extra Large (greater than or equal to 56 gallons)

Tankless Water Heater

Field indicating water heater type as tankless.



Home Factors
POWERED BY PGM



Water Intrusion Factors

Water Intrusion Present

Field indicating water intrusion present

Water Intrusion Present in Kitchen

Field indicating water intrusion present in the kitchen

Water Intrusion Present in Lowest Level

Field indicating water intrusion present in home's lowest level

Water Intrusion Present in Top Level

Field indicating water intrusion present in home's top-most level



Home Factors
POWERED BY PGM



Window Factors

Window(s) in Need of Repair/Replacement

Field indicating that windows in the home need repair or replacement.



Home Factors
POWERED BY PGM



Home Factors
POWERED BY PGM

In Progress...

- Electrical Panel Location
- Electrical Sub-Panel Location
- Basement Finish/Unfinished State
- Roof System Life Stage and Remaining Life
- Roof Repair/Replace Evidence Flag
- Number of Roof Layers
- Deck Repair/Replace Flag
- Railing Repair/Replace Flag (exterior only)
- And many more

Interested in learning how our unique property data solutions can work for you?

Our data uniquely combines detailed interior and exterior property information, providing you with unparalleled insights not available anywhere else. By leveraging this specialized data, you can enhance underwriting accuracy, confidently assess risk factors, and reduce loss ratios.

Contact Us



Home Factors
POWERED BY PGM

