

# CIRCA



In today's increasingly busy world, people are looking for easier, quicker and more cost-effective ways of doing everything, including purchasing their insurance.

Whilst every year thousands of homes are damaged by fire, storms and other natural disasters with the vast majority of these households being substantially underinsured.

Insurers, agencies and brokers that are able to both simplify the process of purchasing insurance and make sure their customers are insuring their valuable assets for the correct replacement cost, will find themselves in a unique position in a highly competitive market.

## Automatic home contents cost estimates

CIRCA stands for "Contents Insurance Residential Cost Address" database and represents a major step forward in the way home contents sum insured replacement values are calculated. CIRCA combines detailed contents replacement cost information with property and household data, to provide an automatic home contents sum insured replacement cost for any property within Australia and New Zealand at the individual address level.

No more guessing, no more time-consuming calculations and no more under insurance!

CIRCA simplifies & speeds up the contents quoting process, reduces quote drop outs and improves sales conversion rates, whilst at the same time improving the overall user experience and reducing call centre handling times. It also reduces the instance of home contents underinsurance.

Sum Insured's unique CIRCA database contains information including: -

- Property type (i.e. home or unit)
- Occupancy type (i.e. owner occupied or tenanted)
- Bedroom count
- Type and quantity of other rooms (i.e. kitchen, bath, living room etc)
- Number and type of occupants (i.e. adults, teens, children, males, females)
- Standard of contents
- Quantity of contents
- Contents sum insured value



CIRCA is available as a white label, fully customisable web based standalone calculator or thru one of our advanced APIs that enables the full integration of CIRCA into your quote or other business process.

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