AssetProof AUDIT

Better-Documented Clients, Cleaner Claims

Turning physical assets into structured, defensible digital evidence.

A Partnership Brief for Insurance Brokers and Underwriters.

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The Scale of Frustration

The Reality
Most household contents policies are underinsured.

The Discovery
Almost no clients can prove what they owned, its condition, or its worth.

The Moment of Loss

The Fallout
Settlements are cut by average, queried, or delayed while hunting for non-existent receipts.



The Impact on Brokers
The client's frustration doesn't land on the insurer—it lands on the broker.

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Diagnostic Matrix: Shifting the Paradigm

	Reactive Memory	Proactive Evidence
Valuation	Single, vague guess	**Banded Low / Expected / High replacement values.**
Proof	Hunt for lost receipts post-loss	**Dated, photo-backed, and signed upfront.**
Risk Profile	Unknown safety hazards	**Documented liability flags** (e.g., pool safety compliance).
Disputes	Opinion-based arguments	**Defensible digital records.**

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The Anatomy of an Evidence Pack

1 capture
COVERS A WHOLE HOME

Scope: Every room, item, condition, and replacement value documented.



~48 hrs
TYPICAL TURNAROUND

2,500+ items
AVERAGE PER HOME

R0
COST TO YOUR PRACTICE

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The Anatomy of Fair Pricing: Banded Values

Low·Exp·High
EVERY VALUE BANDED

Low Estimate	Expected Estimate	High Estimate
R104,000	**115,470**	R145,000
Budget like-for-like replacement.	The itemized register total (conservative new-for-old).	Retail/premium replacement plus a contingency for inflation.

REPLACE (R)

The Underwriting Win:

By setting the sum insured toward the upper end, you actively **prevent underinsurance** and **eliminate average reductions.**

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The Underwriting Advantage

LOWER BOOK RISK

Accurate Pricing

A detailed asset list underwriters can actually assign risk to. Surfacing risks before they become claims lowers book risk.



Defensible Proof

100% photo-evidenced registers capturing serial numbers for high-value items, items, strengthening proof of ownership.

✓
SAFETY RISKS FLAGGED

Proactive Prevention

Explicit safety risks and liability issues flagged at capture (e.g., pool fencing, balustrades, smoke/CO alarms).

BENCHMARKING, UNDERWRITING & LENDING — THE REAL PRIZE

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FOR YOUR CLIENT / YOUR PRACTICE

The Broker Advantage: Authority & Retention



Frictionless Claims:
Faster, cleaner settlements with documented proof of ownership means drastically less admin for your team.

Professional Polish
Co-branded/white-labeled packs prepared “for the clients of [your firm]”. You look thorough on every contract.

Differentiation:
A premium value-add few brokers offer, serving as a highly credible new-business opener for High-Net-Worth (HNW) homes.

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The Observation Foundation: How It Works

HOW IT WORKS

Step 1: Quick Capture

The client (or a rep) does a short phone walkthrough (photos + narrated video).

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PHOTOS, ONE PHONE

Step 2: The Heavy Lifting

Our specialist team takes over. They pore over every photo and video frame, performing the acute, patient observation that no one else wants to do.

Step 3: The Output

A complete, branded, signed, and defensible pack delivered in ~48 hours.

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Why it’s worth a conversation. If the attached pack would have helped a client at their last claim, it will help the next one. Better-documen-ted cllients mean cleaner claims, fewer disputes, and advice the broker can stand behind.

The Next Step:

See it on one of your properties.
Contact us for a free first walkthrough.

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