

# PGM Solutions Introduces New Electrical Sub-Panel Data to Improve Property Risk Assessment in Home Insurance

*New attribute delivers deeper insight into property conditions, helping insurers better evaluate risk and improve underwriting precision.*

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2025 /EINPresswire.com/ -- [PGM](#)

[Solutions](#), a leading provider of

property and consumer data solutions

for the insurance industry, has announced the latest data attribute to its [Home Factors](#) data platform - Electrical Sub-Panel Presence.



## Home Factors

POWERED BY PGM

Home Factors

This newly released attribute offers insight into the electrical systems of residential properties, enabling carriers to more accurately assess risk and streamline underwriting decisions.



Home Factors provides unique insights into both the interior and exterior of homes, with interior data that has never been available at scale before."

*Michelle Taves, VP and Group GM, Data and Marketing*

Completed univariate analysis shows that the lack of an electrical sub-panel could imply a 5% higher loss ratio, likely driving up to a 20% increase in claims severity versus the portfolio.

Home Factors is designed to give property and casualty insurers a smarter, more detailed view of the homes they underwrite—beyond traditional property characteristics.

With access to over 90% of U.S. properties, Home Factors combines interior and exterior condition data with unique home attributes and household insights to deliver a competitive edge in underwriting, pricing, and risk selection.

Example Current Home Factors Attributes Include:

- Presence of Water Intrusion Damage
- Presence of Electrical Wiring Needing Repair

- Identification of Roof and Windows Needing Replacement
- Electrical Sub-Panel Presence (newly released)
- Plus many more available and currently in production

"Home Factors provides unique insights into both the interior and exterior of homes, with interior data that has never been available at scale before," said Michelle Taves, VP and Group GM, Data and Marketing. "Adding electrical sub-panel presence to Home Factors gives insurers a deeper layer of intelligence to make more informed, confident underwriting decisions."

For more information, visit: <https://insurance.pgmsolutions.com>

#### About PGM Solutions

PGM Solutions, a division of Porch Group Media, delivers advanced property and consumer intelligence to help insurance carriers make smarter, faster, and more profitable underwriting decisions. Through its flagship Home Factors platform, PGM Solutions provides unique interior and exterior home condition insights, household data, and proprietary risk indicators covering over 90% of U.S. properties. Designed to enhance risk assessment and streamline workflows, PGM Solutions empowers insurers with the data they need to accurately price policies, identify risk, and accelerate approvals. For more information, visit <https://insurance.pgmsolutions.com>.

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