

March 16, 2026

Jessica Baggarley
Manager-Personal Lines
Rules, Rates, and Forms Review
Virginia Bureau of Insurance

RE: Inspection Company Approval

Dear Ms. Baggarley,

The Virginia Property Insurance Association is seeking approval to add Millennium as an inspection vendor for underwriting to the current slate of four approved inspection companies.

Millennium has been in business for thirty-five years and provides interior and exterior inspection services for both commercial and personal lines. Millennium's company bio:

Millennium Information Services, Inc., an Xceedance company is a leading national provider of property inspection services and innovative process management solutions for property and casualty insurance companies. Since its founding in 1991, Millennium's guiding principles have been to be the leading national provider of underwriting risk management information to the property and casualty insurance industry, and to fulfill this objective through our productive use of technology, plus delivery of exceptional customer service, competitive value-added products and services, and a clear focus on the best interests of our customers.

Millennium would be able to provide inspection services across the entire commonwealth for Virginia Property Insurance Association. Their inspectors possess relevant experience in the insurance industry, construction, real estate, or other related fields. All candidates go through a thorough application and interview process, which includes an initial criminal background check and sequent background checks every two years. After successfully passing this review, inspectors attend an introductory training class and complete supervised surveys as part of the training process. Millennium also has several layers of quality control in place to ensure a high-quality product is provided to the customer. Current metrics for the company include a 0.3% error rate and 17-day average turnaround time on inspection reports.

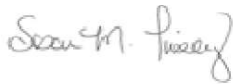
Millennium can utilize SFTP or API for secure exchange of data and has mutual non-disclosure agreements to protect confidential information. All employees and field inspectors are required to follow a clear Code of Conduct that outlines how client data and Millennium's proprietary information must be handled, protected, and kept confidential. These standards apply to everyone and are in place to prevent unauthorized access, use, or disclosure of information

Millennium provides inspection insurance services for several other FAIR plans and many other insurance companies with clients in 48 states. Reference provided by Jonathan Meyer with Horace Mann. Additionally, the following is a client testimonial to their service.

"Our exclusive relationship with Millennium has helped me increase underwriting efficiency on both my new business and renewal policies. Since all relevant data is visible to the underwriters and management, we're able to use MAPS to make smarter, more informed decisions" Mike Koscielny

Should you require any additional information, please don't hesitate to contact me. Thank you for your time and consideration.

Sincerely,



Susan Tinsley, CPCU, AIC
General Manager and Secretary

Service Offering Overview



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PreInspectR®

Millennium's inspection optimization selection scoring service

Millennium's multi-factored scoring system identifies policies with the highest potential for underwriting issues. Consisting of 3 different scores (any potential condition, major conditions, and coverage deficiencies), PreInspectR can be used to implement a new business or renewal inspection strategy specific to the carriers areas of concern.

Self InspectR®

Millennium's consumer self- inspection service

Millennium's intuitive homeowner DIY inspection service, supported on all tablet and mobile phone devices, requires no app download, and provides a scripted and informative experience which allows all areas of concern to be accurately photographed for later review and qualification by Millennium's underwriting quality control group. The resulting report highlights all identifiable hazards and includes Millennium's automated underwriting referrals and Stack Logic indicators for underwriter prioritization

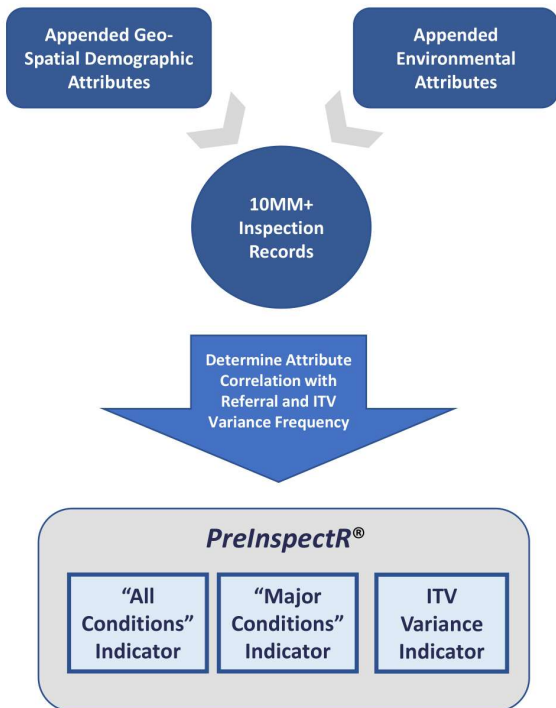
MAPS

Millennium's Automated Property System

Millennium's Automated Property System (MAPS) is the leading-edge multi-vendor inspection processing platform. MAPS was designed and built from the ground up with increasing underwriting efficiency in mind.

- Robust ad hoc reporting capability and data extraction
- Automated underwriting and auto disposition clean inspections reports
- Custom Stack Logic® prioritization and client configurable referrals and referral values
- Fully-customizable underwriting dashboard
- Create condition letters, non-renewal letters, ACV endorsements

PreInspectR® Inspection Optimization Score



- PreInspectR® helps determine what to inspect: those properties with the highest likelihood of having actionable underwriting concerns (e.g., where the underwriter may cancel, not renew, add an endorsement, or give a remediation notice)
- PreInspectR® delivers three distinct outputs:
 - Probability of actionable conditions
 - Probability of major conditions
 - Probability of ITV issues or opportunities
- Model was built using historical condition and ITV variation frequencies from the company's national database
- Requires only ubiquitous policy data as input
- PreInspectR® lets carriers segment their books and put underwriting resources to the best use

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- MIS is a pioneer in self inspection, which grew significantly during COVID
- Self InspectR® is powered by its browser-based app on mobile devices which walks the homeowner through the entire inspection process and provides detailed guidance to make sure that they take the right photos
- There exists an opportunity to bundle Self InspectR® with Virtual Surveys to provide a low-cost option to carriers

Step-by-Step Instructions on Self-Inspection

Step 1: Qualifying Questions

Number of Bathrooms
1 2 3 4 5

Number of Kitchens
1 2 3 4 5

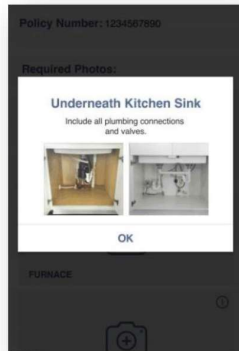
Number of Water Heaters
1 2 3 4 5

Number of Electrical Panels
1 2 3 4 5

Number of Furnaces
1 2 3 4 5

NEXT

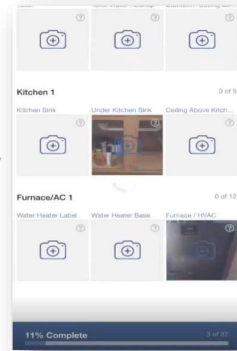
Step 2: Intuitive Instructions



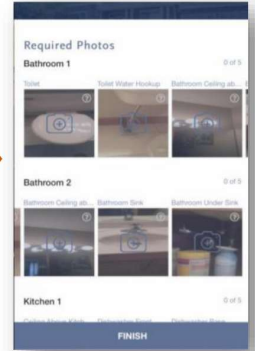
Step 3: Photo-Taking



Step 4: Progress



Step 5: Submission



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MAPS - Fully-Customizable Portal with Real-Time Data Insights

- MAPS puts all essential information at the fingertips of underwriters who traditionally only have access to each individual inspection report sent via email without any actionable data-driven insights

Provides quick view of specific trends and analysis in a way unmatched by competitors

Work Queues and Saved Searches streamline underwriter's daily workflow

Real-time insights into state-level completion and referral value data with comparison to previous months



Summary of order conditions by state; one click away from county-level and inspection-level data

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Policy-Level Data Empowers Underwriters

- All graphs and searches allow drilldown into specific policies. Below is a typical inspection listing showing coverage, replacement cost, ITV variances, stack, and total referral value.

Information can be exported easily to Excel for additional analysis

Managers can assign client stack allowing users to categorize their own inspections

One click to refresh the data to see business activity in real time

Each entry has up to 3 customized PDF reports automatically generated for underwriter, agent, and insurer

Allow underwriters to customize the display columns

Icons	PDF	Stack	Total Referral Value	Secondary Stack	Policy Number	Agent Name	Account Number	Insured Last Name	City	State	Zip	Order Date	Complete Date	Effective Date	Ins. Year Built	Agent Number	Closeout Code	Order Source	Client Stack	Coverage
			11		LAPS70004500	SMITH, MURRAY JOSEPH	601106	CBES	HORNBECK	LA	71439	05-10-2021	06-15-2021	05-07-2021	1975	640463N		Batch		\$2703
			16		LAPS54847200	DAY, LISA	601106	KING	ST MARTINVILLE	LA	70582	05-10-2021	06-15-2021	05-09-2021	1957	649350N		Batch		\$1643
			14		ALCS33160450	PRIME, BRITTANY	601200	STEWART	RICHARD	AL	36613	05-10-2021	06-14-2021	05-08-2021	1983	634539		Batch		\$280
			51		ALC44698000	DAVID, RONALD	601106	BENNETT	RICHARD	AL	36610	05-10-2021	06-15-2021	05-08-2021	1988	630602C		Batch		\$1573
			1		LAPS6386200	DUVID, CARL	601106	JACKSON	MARRERO	LA	70072	05-10-2021	06-16-2021	05-07-2021	1991	643572N		Batch		\$1643
			14		LAPS67893000	LOVE, STEPHEN	601466	JURTER	NEW ORLEANS	LA	70126	05-10-2021	06-16-2021	05-07-2021	2008	640198N		Batch		\$2503
			0		LAS355731400	HACK, MICHELLE	601466	HOVAL	MADISONVILLE	LA	70447	05-10-2021	06-16-2021	05-07-2021	2019	643704N		Batch		\$3253
			14		LAS462172000	BLANC, TIFFANY R	601466	BOUDREAUX	MADISONVILLE	LA	70447	05-10-2021	06-16-2021	05-08-2021	2002	640458N		Batch		\$2643
			17		LAPS41557500	MILLER, JENNIFER	601106	PERCLE	PARADIS	LA	70080	05-10-2021	06-14-2021	05-09-2021	2006	640115N		Batch		\$1633
			1		LAPS75421330	NOME, HADI	601106	FRANKLIN	NEW ORLEANS	LA	70126	05-11-2021	06-16-2021	05-10-2021	1970	626178B		Batch		\$1403
			27		LAPS3828200	VARRO, LORI COSSE	601106	ZAPATA	HARVEY	LA	70058	05-11-2021	06-14-2021	05-10-2021	1982	643624N		Batch		\$2243
			8		LPS56178200	RICHMOND, NANCY ANN	601466	PIZANI	MARRERO	LA	70072	05-11-2021	06-16-2021	05-10-2021	1990	640388N		Batch		\$1243
			1		NPP581873500	HUN, CHAD W.	601466	ARCHER	HOLDEN BEACH	NC	28462	05-11-2021	06-14-2021	05-10-2021	2019	670063N		Batch		\$3803
			0		L1156364650	ROGER, RICHARD ALLEN	601466	WILDEY	MARRERO	LA	70072	05-11-2021	06-16-2021	05-10-2021	1980	640004N		Batch		\$2803
			88		888570276800	LYSK, ALEXANDRA	601466	MARIN	LELAND	NC	28451	05-11-2021	06-15-2021	05-10-2021	1970	670182N		Batch		\$1783

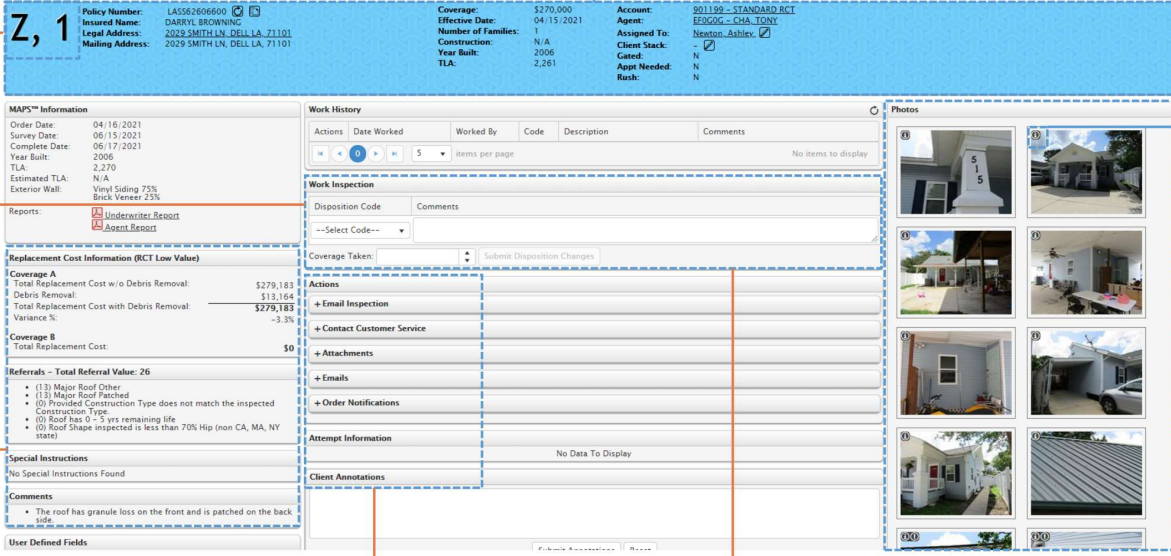
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Informative Order Details

- Interactive inspection detail form embedded in an underwriter's day-to-day workflow

Customizable header color to indicate severity level of an order based on carrier's choice

Quickly view primary (Z) & secondary (1) stack letters



Z, 1

Policy Number: LASS62606600
Insured Name: DARRYL BROWNING
Legal Address: 2029 SMITH LN, DELL LA, 71101
Mailing Address: 2029 SMITH LN, DELL LA, 71101

Coverage: \$270,000
Effective Date: 04/15/2021
Number of Families: 1
Construction: N/A
Year Built: 2006
TLA: 2.261

Account: 901199 - STANDARD RCT
Agent: ELEGOS - CHA, TONY
Assigned To: Nestor - Ashlev
Client Stack: -
Gated: N
Appt Needed: N
Rush: N

MAPS™ Information
 Order Date: 04/16/2021
 Survey Date: 06/15/2021
 Complete Date: 06/17/2021
 Year Built: 2006
 TLA: 2,270
 Estimated TLA: N/A
 Exterior Wall: Vinyl Siding 75%
 Brick Veneer 25%

Work History
 Actions | Date Worked | Worked By | Code | Description | Comments
 No items to display

Work Inspection
 Disposition Code | Comments
 --Select Code--
 Coverage Taken: Submit Disposition Changes

Replacement Cost Information (RCT Low Value)
Coverage A
 Total Replacement Cost w/o Debris Removal: \$279,183
 Debris Removal: \$13,164
 Total Replacement Cost with Debris Removal: \$279,183
 Variance %: -3.35
Coverage B
 Total Replacement Cost: \$0

Referrals - Total Referral Value: 26
 • (1) Major Roof Other
 • (1) Major Roof Patched
 • (0) Provided Construction Type does not match the inspected Construction Type.
 • (0) Roof has 0 - 5 yrs remaining life.
 • (0) Roof Shape inspected is less than 70% Hip (non CA, MA, NY state)

Special Instructions
 No Special Instructions Found

Comments
 • The roof has granule loss on the front and is patched on the back side.

User Defined Fields

Allows users to apply an underwriting decision to inbound orders

Access to order details, commentary, and high-priority actions

Informative icons denoting condition, GPS coordinates, and other meta data

Previews images captured during inspection with full-size capability

Enables underwriters to take immediate actions including email the inspection, contact customer service, add annotations, etc.

Underwriters can use Disposition Code to quickly apply the underwriting decision

Full Service Inspection Offering

Residential Inspection Services

Standard Value Homes (<\$750K)

- "Drive-By" Street Views
- Exterior Condition Evaluations
- Exterior Replacement Cost
- Numerous Supplements

Mid Value Homes (\$750K - \$1.25M)

- Exterior Condition Evaluations
- Full Exterior/Interior Replacement Cost
- Numerous Supplements

High Value Homes (>\$1.25M)

- Exterior Condition Evaluations
- Full Exterior/Interior Replacement Cost
- Specialty Features
- Specialty and regional supplements

Agricultural Services

Family Farmstead

Outbuilding Diagrams and Supplements

- Fully integrated with Verisk, CoreLogic and e2Value replacement cost systems
- Optional supplements include
 - wood burning stove
 - electrical, heating, and plumbing
 - roof, brush,
 - earthquake,
 - sinkhole,
 - wildfire, landslide, and hurricane
 - More

Commercial Inspection Services

Habitational

Business on Premise

Restaurant & Liquor Liability

Stores & Office Spaces

Food Service

Dealerships and Service Centers

Daycare and Educational Centers

Social Services (Houses of Worship)

Commercial Artisan



- Professional, badged service for every inspection
- Pre-notes or appointment setting per client instructions
- Outstanding roof rating capabilities: training, services, remaining roof life
- Automated underwriting actions: remediation letters, non-renewal letters, etc.

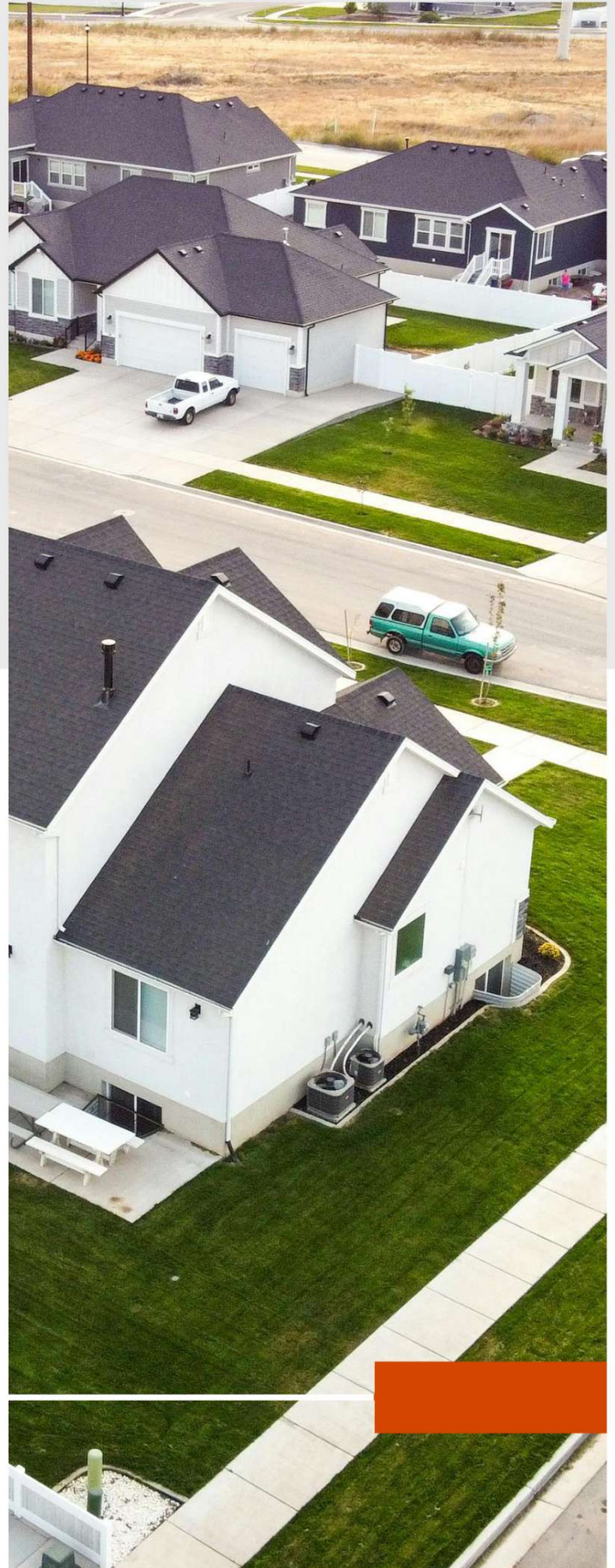
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Transform Home Inspections into Actionable Underwriting Intelligence

Enhance efficiency and decision-making with Millennium's MAPS Platform



Millennium
Information Services, Inc.
an Xceedance company



Since 1991, **Millennium Information Services** has helped P&C insurers collect, manage, and analyze property and performance data—providing the insights needed for confident underwriting decisions.

Our **MAPS platform** integrates quality inspections with advanced analytics to streamline underwriting workflows. Every Millennium survey is evaluated and prioritized using Referral Values and Stack Logic®, tailored to each carrier’s underwriting rules. This automation generates scalable underwriting referrals, improving efficiency and ensuring focus on the right risks.

Seamless Integration of Data and Expertise

Millennium combines personalized service with powerful software and analytical tools, bridging the gap between inspections and underwriting. Our solutions go beyond data collection to deliver insights that drive informed decision-making, optimize risk selection, and support bottom-line growth.

Comprehensive Personal Lines Services

- Insured DIY inspection with “Self InspectR”
- Roof life indicator on all surveys
- Condition check
- Standard value with replacement cost
- Mid-value exterior and interior surveys
- High-value exterior and premium surveys
- Integrated supplements

Personal Lines Supplemental Services

- Electrical, heating and plumbing
- Solid fuel (wood) burning devices
- Hurricane hardening features
- Earth movement
- California wildfire mitigation



Personal Lines – Property

Advanced Metrics:

Insurance-to-Value Variations
Coverage A Adjustments
Actual vs. Functional Coverage Variations

Liability Measures:

Conditions, Hazards, and Liabilities
Roof Life Indicator
Risk Weighted Conditions
Property PredictR® Score

Agency Performance:

Agent Submission Quality
Risk Concentration and Density
New and Renewal Business Quality

Underwriting Performance:

Underwriting Consistency and
Compliance Performance
Underwriting Capacity and Turnaround
Cancellation and Non-Renewal ITV
Actions and Variance

**Unlock deeper underwriting
intelligence with Millennium.**

Talk to us today at 630.285.8282.



500 Park Blvd., Ste. 1100, Itasca, IL 60143
630.285.8282 www.millinfo.com



Optimize Commercial Lines Performance and Strengthen Your Bottom Line

Streamline workflows and
enhance underwriting
decisions with Millennium



Millennium
Information Services, Inc.
an Xceedance company



Millennium provides comprehensive, customizable commercial inspections and advanced analytics to help insurers gain deeper insights into their commercial books of business.

Our experienced inspection team evaluates all property structures, capturing precise measurements, diagrams, and high-resolution images. We inspect various businesses, from Main Street offices and retail locations to complex risks such as restaurants, habitational properties, food trucks, light manufacturing, etc.

We document and photograph potential hazards and maintenance concerns, including:

- Roof conditions
- Shared parking and adjacent properties
- General liability exposures
- Business operations risks

All collected data is seamlessly integrated into Millennium's MAPS technology platform, allowing insurers to track efforts in real-time with our powerful ad hoc reporting tools and by leveraging Stack Logic® for customizable referral values.

Millennium also offers specialized commercial supplements, including:

- Food services
- Liquor liability
- Habitational complexes
- Auto services
- Social services
- Artisan contractors
- Roofing assessments
- American Disabilities Act Compliance Assessment



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630.285.8282 www.millinfo.com

Commercial Lines – Property

Commercial Lines Available Services:

Integrated Condition Identification
Commercial General Liability Assessment
Commercial Property Valuation
Actual Cash Valuation Optional

Advanced Metrics By Millennium Profitability:

Insurance To Value Variations
Coverage Adjustments

Liability Measures:

Conditions, Hazards, and Liability Identification
Roof Life Indicator
Risk Weighted Conditions

Agency Performance:

Agent Submission Quality
Risk Concentration and Density
New and Renewal Business Quality

Underwriting Performance:

Underwriting Consistency and Compliance Performance
Underwriting Capacity and Turnaround
Cancellation and Non-Renewal ITV
Actions and Variance

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