PROPERTY SPINE

The Governed Property Record

Insurer one-pager. UPRN-linked facts, risk signals and compliance evidence.

What the governed record is

Property Spine maintains a single, governed record for each property, anchored to its UPRN rather than a free-text address. Every attached fact carries provenance, currency and confidence, so consumers of the record can see where a signal came from, when it was last verified and how much weight it should carry. The record is shared across lenders, brokers, agents, landlords and insurers without duplicating or re-keying the underlying evidence.

What insurers can consume

Verified property facts. UPRN-linked characteristics reduce quote-to-bind rework and disputed cover.

Risk signals. Flood, subsidence and energy performance data attach to a stable identity, not a fuzzy address.

Compliance and occupancy. Tenancy, licensing and safety evidence support portfolio pricing and claims triage.

Market activity. Observed status, completion evidence and valuation inference are clearly distinguished.

Shared audit trail. Every signal carries provenance, currency and confidence for regulator and reinsurer reporting.

How signals move through underwriting

The UPRN-linked record supplies property facts, risk signals and compliance evidence. Those inputs feed risk scoring and compliance checks, which in turn produce underwriting decision support. Each step writes to an auditable trail that records who acted, on which signal, and on what evidence.

Governance position

Signals are decision-support inputs and monitored evidence. They are not automatic decisions. Any underwriting decision remains subject to property inspection, insurer policy and applicable regulatory requirements.

Next step

Request an insurer demo from the Property Spine portal overview page to walk through the underwriting workflow, the risk and opportunity signals, and the audit trail that supports regulator and reinsurer reporting.

Demonstration disclaimer

This document and the Property Spine portal use synthetic demonstration data only. No live customer, lender or insurer records are represented. Insurance use cases are illustrative. Any insurer integration would be subject to separate contractual, regulatory and data-governance arrangements. For intermediary use only.