



BEST DATA EVER

WHAT POWERS THE ACCURACY OF OPTA'S iCLARIFY™ VALUATIONS?

Opta is committed to providing you with the industry's most accurate property valuations that represent local and current replacement costs. As the largest aggregator of property data in Canada, iClarify™ has the power to generate rooftop replacement values on **ANY** residential risk, be it urban, suburban or rural.

BEFORE

AFTER

VIRDEN, MANITOBA

iCLARIFY™ VALUATION: \$387,372
 CONTRACTOR ESTIMATE: \$397,628

FIRE PERIL SCORE™ 100/100
 PREVIOUSLY INSPECTED NO



THUNDER BAY, ONTARIO

iCLARIFY™ VALUATION: \$258,982
 CONTRACTOR ESTIMATE: \$274,219

FIRE PERIL SCORE™ 96/100
 PREVIOUSLY INSPECTED NO



WILLIAMS LAKE, BRITISH COLUMBIA

iCLARIFY™ VALUATION: \$1,164,727
 CONTRACTOR ESTIMATE: \$1,270,196

FIRE PERIL SCORE™ 88/100
 PREVIOUSLY INSPECTED NO



COLDBROOK, NOVA SCOTIA

iCLARIFY™ VALUATION: \$693,310
 CONTRACTOR ESTIMATE: \$705,192

FIRE PERIL SCORE™ 77/100
 PREVIOUSLY INSPECTED NO



one source. complete risk solution.

Through our association with Claimspro, the largest independent claims adjusting firm in Canada, iClarify™ valuations are updated quarterly with access to the greatest repository of total loss records nationwide and through extensive regional analysis of real Canadian total loss claims. This information is used to validate our replacement costs, making iClarify™ the strongest and most accurate valuation source in the industry. A recent total loss study was conducted across Canada using 50 losses with an average variance of -2% between iClarify™ Valuations and Contractor Estimates.

NATIONAL TOTAL LOSS ANALYSIS Q4/2019

City	Province	Postal Code	Living Area (sq.ft.) (not including basement)	Number of Storeys	Current Contractor Estimate (CE)	iClarify (iC) Valuation	iC/CE
Lloydminster	AB	T9V 2J2	2,300	Bi-Level	\$510,529	\$540,109	6%
Edmonton	AB	T5B 2A3	3,103	1.5	\$981,747	\$906,635	-8%
Medicine Hat	AB	T1B 4B9	2,622	Bi-Level	\$456,920	\$447,182	-2%
Grande Prairie	AB	T8X 1J8	2,488	Tri-Level	\$525,804	\$513,150	-2%
Thorsby	AB	TOC 2P0	2,425	1	\$615,457	\$599,751	-3%
Lethbridge	AB	TIH 2X4	1,535	2	\$399,699	\$363,672	-9%
Williams Lake	BC	VOK 2G0	3,028	1.5	\$1,270,196	\$1,164,727	-8%
Fort St John	BC	V1J 4V6	2,453	2	\$543,814	\$522,268	-4%
Abbotsford	BC	V2T 5Y4	1,540	1	\$353,915	\$344,051	-3%
Delta	BC	V4C 3R6	2,035	Bi-Level	\$387,500	\$422,385	9%
Salt Spring Island	BC	V8K 2N7	2,200	Bi-Level	\$473,667	\$488,114	3%
Onanole	MB	ROJ 1N0	960	1	\$224,818	\$210,538	-6%
Swan River	MB	ROL 1Z0	1,300	1	\$379,283	\$388,284	2%
Selkirk	MB	RIA 2A8	1,714	1.5	\$514,269	\$487,599	-5%
Viriden	MB	ROM 2C0	1,200	1	\$397,628	\$387,372	-3%
Steinbach	MB	R5G 1R8	3,696	1.5	\$1,201,607	\$1,190,112	-1%
Brendon	MB	R7B 2Z6	2,506	Bi-Level	\$532,196	\$520,822	-2%
Tide Head	NB	E3N 4G7	1,424	1.5	\$297,833	\$296,534	0%
Glencoe	NB	E3n 4Y4	1,099	1	\$269,966	\$267,310	-1%
Val-D'amour	NB	E3N 5G1	1,964	1.5	\$439,502	\$417,605	-5%
Saint-Marie-Saint Raphael	NB	E8T 1S3	2,312	Bi-Level	\$325,952	\$320,143	-2%
Grand Manan	NB	EG 4L2	2,456	1.5	\$492,220	\$458,462	-7%
Coldbrook	NS	B4R 1A7	2,436	1.5	\$705,310	\$693,310	-2%
Yarmouth	NS	B5A 4N3	1,691	Tri-Level	\$305,196	\$271,169	-11%
Tusket	NS	BOW 3M0	1,144	1	\$251,556	\$222,302	-12%
Westchester Station	NS	BOM 2A0	1,460	1.5	\$269,813	\$271,268	1%
Halifax	NS	B3L 1W3	3,850	Fourplex	\$863,144	\$854,777	-1%
South Dildo	NL	AOB 1R0	1,527	2	\$280,428	\$272,340	-3%
Marystown	NL	AOE 2M0	2,052	Bi-Level	\$360,065	\$339,072	-6%
Plate Cove East	NL	AOC 2C0	1,677	1	\$400,345	\$364,093	-9%
Hampden	NL	AOK 2Y0	3,382	Bi-Level	\$450,998	\$462,725	3%
John's Beach	NL	AOL 1A0	1,254	1	\$226,342	\$257,622	14%
Massey Drive	NL	A2H 1A3	1,120	1	\$277,627	\$254,654	-8%
Barrie	ON	L4N 2V3	1,269	1	\$445,042	\$450,265	1%
Toronto	ON	M5M 1Y2	3,387	2	\$1,500,000	\$1,339,728	-11%
Val Caron	ON	P3N 1A5	1,200	1	\$278,267	\$277,260	0%
Thunder Bay	ON	P7A 2N9	1,050	1.5	\$274,219	\$258,982	-6%
Spencerville	ON	KOE 1X0	1,472	1	\$443,595	\$391,964	-12%
Saint-Just-de-Bretenieres	QC	GOR 3H0	1,220	1.5	\$268,332	\$306,415	14%
Riviere-Au-Tonnerre	QC	GOG 2L0	1,476	2	\$303,090	\$315,333	4%
Stoneham	QC	G3C 1K2	1,510	2	\$297,986	\$281,147	-6%
Pointe-A-La-Croix	QC	GOG 1L0	960	1	\$226,610	\$200,851	-11%
L'Etage Du North	QC	G4T 3C2	1,300	1	\$350,063	\$317,226	-9%
Cap D'Spoir	QC	GOC 1G0	1,515	1.5	\$367,732	\$398,824	8%
Buckland	SK	SOJ 2N0	1,320	1	\$319,599	\$315,467	-1%
Reward	SK	SOK 3N0	1,080	1	\$281,976	\$284,040	1%
Moosomin	SK	SOG 2N0	1,198	1	\$366,516	\$337,525	-8%
Saltcoat	SK	SOA 3R0	1,100	1	\$326,366	\$296,109	-9%
Pilote Butte	SK	SOG 3Z0	2,464	Bi-Level	\$491,340	\$551,074	12%
			91,474		\$22,526,079	\$21,842,367	
						NATIONAL AVG VARIANCE	-2%

HOW WE'RE TRENDING

Over the last 6 years, iClarify™ Valuations have always remained strong and well within the industry benchmark of +/-15%. Below is a snapshot of our provincial average variance between iClarify™ Valuations vs Contractor Estimate since 2013 (2013-2019). This is the power of iClarify™ Valuations.



OUR DATA

With information on over 13 million residential and 4.4 million business locations across Canada, Opta's data is continuously validated through real-time dialogue, generating more than 30,000 daily updates through iClarify™ business transactions, and through continuous research and studies using the largest repositories of Canadian inspection reports and actual total loss data, delivering the most relevant, up-to-date and accurate valuation data on the market.