

Powering Insurance & Warranty Solutions with Data-Driven Construction Software

The construction industry is evolving fast - and so is risk. *House Builder Pack 360*, HBXL's soon-to-be launched, fully integrated digital software suite, provides insurers and brokers with the reliable, structured project data they need to assess risk, streamline underwriting, and open new insurance and warranty opportunities.

With 25 years of innovation, and a £4M+ investment, HBXL is the digital backbone of UK SME builders. Our suite captures end-to-end project intelligence - from design to delivery - giving the InsureTech sector unique opportunities to partner with builders and developers.

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Why this new product matters to InsureTech

1. Data-Driven Risk Profiling

- Instant access to standardised project data: costings, plans, specifications, compliance documentation.
- Enables accurate underwriting for site insurance, liability cover, and structural warranties.
- Builders' accreditations and subcontractor records captured in one place.

2. Faster, Smarter Underwriting

- Automated integration of project data into broker systems via secure APIs.
- Reduces friction for builders and brokers, speeding up quotation and approval - building customer loyalty and repeat business.
- Eliminates errors and missing information – improving trust and transparency.

3. Warranty & Compliance

- Generation of customised handover packs, compliance certificates, and defect reporting.
- Perfect fit for LABC, NHBC, and Premier Guarantee workflows.
- Supports real-time monitoring of site safety and regulatory compliance.

4. Embedded Insurance & Finance Opportunities

- Unlock risk-adjusted finance and embedded insurance models.
- Enable cross-sector partnerships with fintech and proptech platforms.
- Leverage HBXL's existing customer project base for new insurance distribution.

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The Strategic Opportunity

HBXL's builder-first data capture means InsureTech partners can gain a unique channel into the SME house building market – thousands of projects every year, all backed by structured, compliance-ready digital data.

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Let's talk

Join us in shaping the future of SME construction insurance. Partner with HBXL to:
Streamline underwriting | Automate warranty processes | Embed insurance into digital workflows.

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Introducing high quality builder-first data, captured from our end-to-end digital solution

