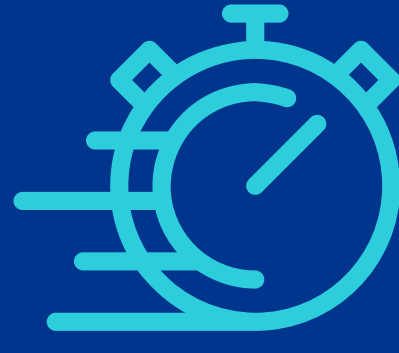


# Here's how you win the race to zero



The era of automated underwriting is here. Are you ready?

The small commercial market is booming. Insurers that want to capture more of this business need to be agile and innovative.

*They need to embrace automated underwriting.*

By tapping into holistic risk data on applicants using just a business name and address, insurers can quote and bind small commercial business efficiently, at scale, without sacrificing underwriting quality.

But they'll need these **4** things to make it happen:

1

## High-quality data



### Accurate

- > Verified business firmographic data
- > Site-verified data and Verisk-modeled property data
- > Proprietary 8-digit NAICS codes
- > Industry-specific exposures across every business class



### Current

- > Aerial imagery
- > Business social media (profiles and reviews)
- > Image and text analytics to track changing operations
- > Scoring insights for management competency



### Robust

- > High match and fill rates
- > Support for multiple lines of business
- > Verisk's proprietary data sources



### Insights derived from high-quality data

- > Granular insights for proper classification
- > Industry-specific risk exposures



### Modeling techniques matched to the business challenge using:

- > Machine learning/artificial intelligence
- > Vetted, relevant insurance data to train models
- > Insurance expertise to review model output



### Support for underwriting guidelines:

- > Application triage
- > Credits/debits
- > Inform application path—accelerated pass through vs. manual review

2

## Actionable Analytics



3

## Advanced Technology



### Ease of integration

- > A single API delivers multiple data streams and supports multiple lines of business



### Speedy delivery

- > Real-time interactivity for access to immediate answers
- > Informs instant quoting



### Future facing

- > A flexible architecture
- > Microservices



### End-to-end support

- > Work with a trusted adviser who will offer robust product support from implementation to ongoing operations
- > A single point of contact



### A consultative approach

- > Gain insights into best practices from IT integration through workflow



### An established track record

- > Deep industry expertise and history of innovation
- > Hundreds of successful implementations

4

## A Partner in Innovation



The race to zero application questions is on. And we're here to help you win it.

LightSpeed® Small Commercial can support insurers along every step of the automation journey with high-quality underwriting data and actionable analytics delivered instantly via API and backed by world-class support.

**Learn more by downloading our report, Automated Underwriting: Winning in the Race to Zero.**