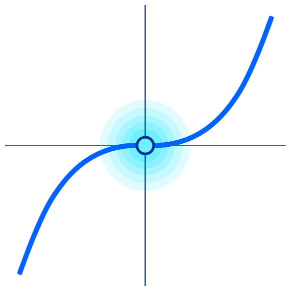
Inflection™ Credit-Based Insurance Score

Microsegment auto and homeowners risk with a trended credit predictive analytics model

verisk.com

Leverage an industry-leading solution for rating personal auto and homeowners insurance

Give credit where credit is due
Credit-based insurance scores are a recognized source of valuable insight into policyholder risk. Combine that power with industry-leading experts who understand the compliance landscape, and you have a point of inflection.



in·flec·tion point

noun
1. mathematics: a point of a curve at which a change in the direction of curvature occurs
2. business: a time of significant change in a situation; a turning point

Gain up to 2.8X lift[1]

- Leverage established Inflection Auto and new Inflection Homeowners scores
- Innovate with use cases at Rate Call 1 with revolutionary per-bind licensing options
- Improve competitiveness and avoid adverse selection

Leverage Inflection™ to improve segmentation and quoting with a powerful predictive model. With Inflection, it's your moment to consider a change in direction.

Provide a balanced framework to evaluate consumers
Gain clearer insight into each consumer's risk with analysis of manageable credit behaviors and severity of specific attributes. A trended-credit model provides a more consistent view, smoothing out point-in-time fluctuations and spanning economic cycles.[2] Inflection even adapts to today's digital-first consumers.[3]

Lift growth and profitability trends with smarter ROI
Microsegment your book dynamically with superior insights into policyholders that can help you better align risk and price—with options to pay only when you win.

The best of both worlds from two global leaders in data and analytics

Verisk, a leader in insurance analytics, compliance, and actuarial science, built Inflection with data from Equifax®, a global data, analytics, and technology leader, to be the next generation of credit-based insurance scores, providing a balanced framework in which to evaluate consumers.

Verisk

Verisk	Equifax
Leader in property/casualty data and analytics	Leader in credit-based data, analytics, and technology
Steward of 40 billion+ industry records	Steward of 1 billion+ monthly credit account updates
Expert in regulatory, legislative, and judicial matters	Repository of most complete PII on 220 million+ consumers
Pioneer of actionable insights across the policy life cycle	Innovator in advanced data-loading and matching algorithms
Winner of global and national innovation awards	Winner of most admired companies and FinTech innovator

EQUIFAX®

Redefining value at Rate Call 1: Quote with upfront intelligence, and drive efficiency with affordable innovations

The InitialQuote Score[4] (IQS) within Inflection is a real-time tool that can help optimize quoting accuracy and workflow while reducing underwriting expenses. Leverage an IQS up front at Rate Call 1 via API or Verisk's LightSpeed® platform for a fraction of the bind order cost. Then at bind, simply place an order to bundle the consumer credit file and any required adverse action reasons with the Inflection score.

Inflection™ InitialQuote Credit-based Insurance Score → Order IQS at start of quote for a fraction of the cost of a full report → Quickly develop more precise quotes → **Order full Inflection Report** with Adverse Action reasons at bind

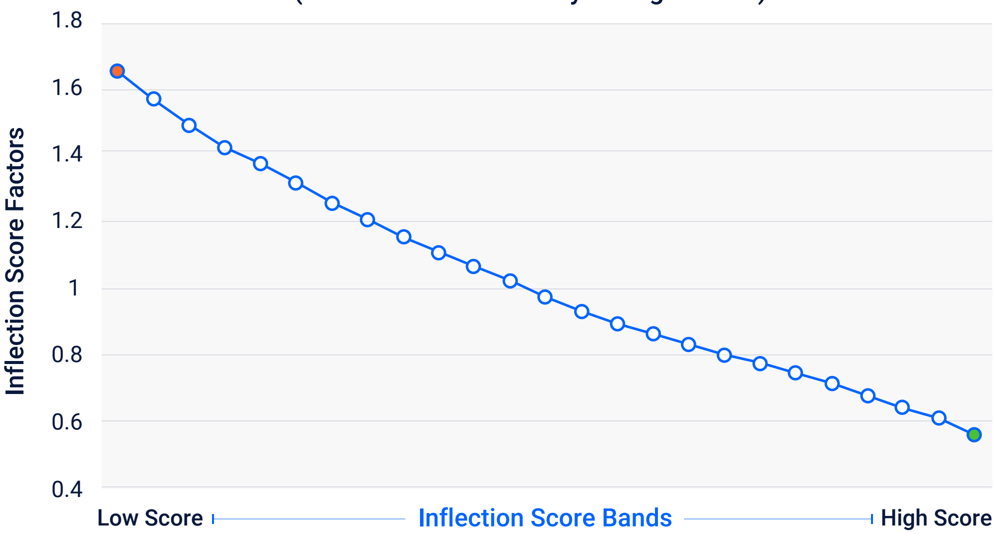
Optionally, get Inflection up front at no cost and pay only when you bind with an industry-redefining licensing model.

Boost profitability with a lift that closely aligns to loss cost relativities

Inflection is a versatile solution designed to help you optimize the value of your investment across two lines of business. Microsegment risk with precision pricing for personal auto and homeowners applicants.

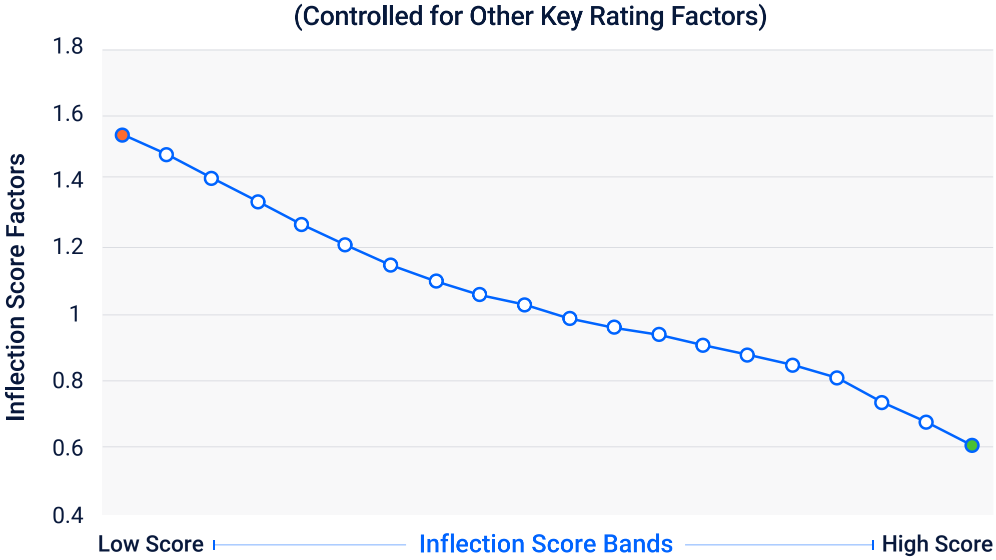
Verisk analyzed traditional rating variables from its ISO® Personal Auto and Homeowners programs to develop Inflection, isolating the impact of credit from other key variables within the model for each line of business.

Predicted Rating Relativity Inflection Auto
(Controlled for Other Key Rating Factors)



Powerful predictive analytics provide up to **2.8X** lift

Predicted Rating Relativity for Inflection Homeowners
(Controlled for Other Key Rating Factors)



Across personal auto and property, Inflection delivers unmatched value

Industry expertise
Tap into co-developed innovation by global leaders in credit data, analytics, and technology from Verisk and Equifax.

Precise pricing
Microsegment risk by harnessing a recognized source of valuable insight into policyholder risk with 2.8X lift.

Streamlined compliance
Harness Verisk's auto credit model filings in all 48 states that require filings and allow carriers to use the models; Inflection Homeowners has been filed in the vast majority of states and approved in a majority of those that require filings and allow carriers to use the models.

Improved service
Evaluate consumers with a balanced framework to reduce premium leakage and avoid adverse selection.

Economic resiliency
Leverage a dynamic, trended credit model that spans financial cycles and is designed for today's digital consumer.

Optimized expenses
Cut underwriting expenses with the IQS to get a real-time score at quote for a fraction of the bind order cost.

Line-of-business scores
Apply customized Inflection Auto and Inflection Homeowners scores to assess applicant and policyholder risk in personal auto and property insurance.

Inflection PreScreen
Target marketing initiatives via preselected Inflection score targets.

Powerful combinations
Optionally combine with ISO Personal Auto program and access through select accelerators, including Ready for Guidewire. Integrate into one-rate quoting via LightSpeed Personal Auto.

Why choose our Inflection Credit-Based Insurance Score?

Continuous Innovation	Actionable analytics	Unmatched expertise
A dynamic, trended-credit model that spans financial cycles and is designed for today's digital consumer	Powerful credit-based insurance predictive analytics provide up to 2.8X lift	Co-developed by Verisk and Equifax, global leaders in insurance, analytics, technology, and compliance
Solutions across lines of business and the policy life cycle, including optional per-bind licensing for personal auto and property, and Inflection Prescreen for marketing	Microsegmentation with superior insights into policyholder risk and a balanced framework that evaluates within the context of manageable credit behaviors and attribute severity	A state-of-the-art solution that employs best practices and the latest advances in predictive analytics

Endnotes

1. Verisk analysis using Equifax and ISO data, 2025; between the lowest and highest risk bands in predicting losses over control models that don't include credit-based attributes.
2. Verisk-Equifax study of a random sample of 6 million+ anonymous credit-active consumer records from the first quarter of each year from 2008-2010 where an insurable interest could be identified, conducted in 2020. The average Inflection score varied only 11 points out of a range of 600 over the time period.
3. Equifax reports inquiries for mobile phone, internet, and pay TV account openings as "soft" inquiries, and Inflection does not decrease scores for these digital consumers.
4. IQS quote orders do not return adverse action reason codes and cannot be used to bind; there is no FACTA fee charged. InitialQuote Score is patented and trademarked by Equifax.

Find out more

For more information about our Inflection™ Credit-Based Insurance Score, contact:

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Verisk™