



Inflection™ Homeowners
Credit-Based Insurance Score

Microsegment
homeowners risk with
an advanced trended
credit predictive
analytics model

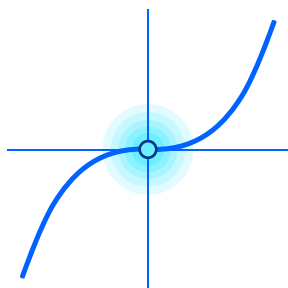
verisk.com



Leverage an industry-leading solution for rating personal property 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.



inflection point

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

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 your growth and profitability trends

Microsegment your book dynamically with superior insights into policyholders that can help you better align risk and price.

Gain up to 2.8x lift¹



Leverage new Inflection Homeowners and established Inflection Auto scores



Innovate with use cases across the policy life cycle and unique licensing options



Improve competitiveness and avoid adverse selection

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.



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

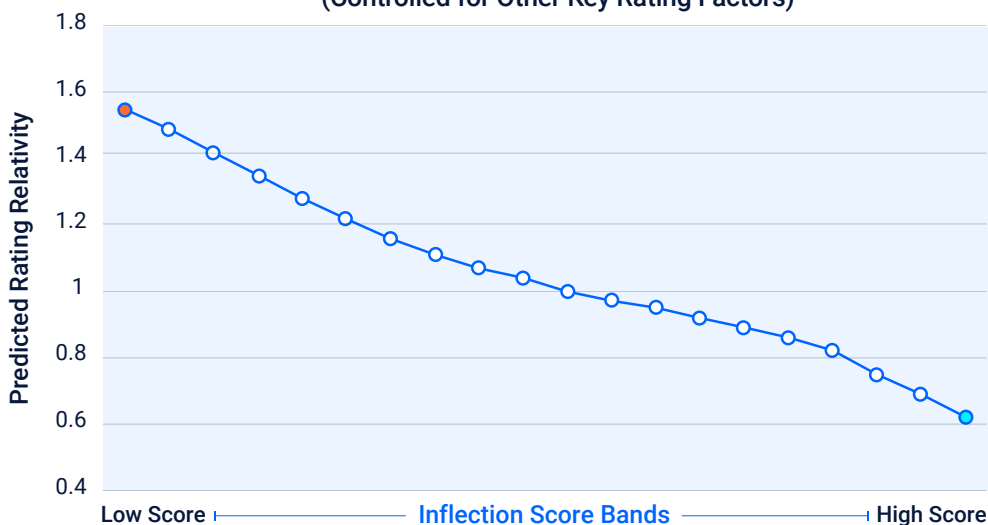


Boost profitability with a lift that aligns to loss costs

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

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

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



Powerful predictive
analytics provide
2.6x lift

Why choose our Inflection Homeowners 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 available via LightSpeed®	Powerful credit-based insurance predictive analytics provide 2.6x 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 unique licensing options for personal property and auto, 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.

Find out more

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

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