Your business
SMARTER
& BETTER
with ISO

ISO is at the forefront of creative thinking about risk.

The **ISO Emerging Issues** team of risk professionals follow more than 40 topics to arm you with up-to-date information on risk trends and developments.

This focus on the future, combined with ISO's industry experience and emphasis on developing data and analytics solutions, enables us to serve you with innovative insurance programs:

- Cyber risk is one of the fastest-growing insurance segments. It presents opportunities for insurers, but lack of access to industry-wide exposure data leaves many struggling with fundamental questions. **ISO Cyber Risk Solutions** can help you capture these opportunities while mitigating the risks.

- Home healthcare and personal-care aide employment is projected to grow 40 percent from 2016 to 2026—presenting a huge opportunity for insurers. **ISO Home Healthcare**, a turnkey program covering a broad range of eligible professionals, can help you quickly seize this opportunity.*

- From vehicle telematics to connected homes, more of everything your customers touch is becoming part of a larger digital ecosystem. This flood of telematics and Internet-of-Things (IoT) data, channeled into the **Verisk Data Exchange**™, delivers a steady stream action-able insights.

- Remote sensing and computer vision from our **Geomni** business, coupled with ISO's insurance experience, gives underwriters and loss control professionals more options for obtaining critical building data.

The need to grow profitably can conflict with optimal customer experience.

Can you balance these imperatives without help?

40+	**Topics covered by our Emerging Issues team**
22:1	**Average ROI from premium leakage recovery program**
9X	**More powerful solution at predicting future fire loss**
VAI	**Verisk Artificial Intelligence and Automation (VAI)**
Nearly **100K**	**Incidents inform our cyber program and underwriting report**
1st	**of its kind telematics data exchange**
1st	**of its kind IoT data exchange**
1st	**of its kind granular, personal flood hazard and rating**

*U.S. Bureau of Labor Statistics

- **ISO Risk Analyzer**® is a suite of predictive models that help you classify, segment, and price your risks. They examine hundreds of indicators and predict expected losses at the policy level by major coverage or peril. Utilizing the data and predictive modeling expertise of ISO and data from external sources, it provides sophisticated pricing refinement in one powerful toolkit.

- **ISO Market Landscape**™ and **ISO DataCube**™ provide you with critical insights into your competitive position and opportunities, allowing you to benchmark your company's performance against the industry, evaluate new opportunities, and decide whether to enter or exit specific markets. When combined with the **ISO MarketStance** suite—which helps you distill and synthesize geographic, industry, and size-of-business data into visualizations to support decision-making when pursuing new business expansion and distribution opportunities—these products can give you both the wide view and the refined focus you need to chart your course to profitable growth.

Making Insurance Smarter, Together

Our machine learning, analytics, and remote sensing capabilities provide critical insights to help you benchmark, strategize, and deploy products in ways that support growth, while helping you to ensure that your customers receive the highest-quality service you can provide.

ISO Education
With over 100 modules, ISO Education is a one-stop shop for in-depth interactive tutorials and quick tips to help you maximize your investment.

Use ISO Education to help:
- onboard new employees
- cross-train existing employees
- learn new skills
- tap ISO's institutional knowledge to solve your unique challenges and training needs

We're here to help you make better decisions with greater precision, efficiency, and discipline. And we're here to keep helping you succeed—no matter how events and markets twist and turn.

For more information, please visit verisk.com/core

Verisk™