



Leverage advanced predictive analytics to get address-level by-peril rating information

Discover the advantage of by-peril rating

By-peril rating is a powerful differentiator in the homeowners market, allowing insurers to better define and price risks. However, having the right tools and data can be a challenge.

Deep-dive insight

Homes in the same rating territory with the same traditional rating factors can have different risk profiles. Understanding property characteristics and construction variables and how they interact with major homeowners perils assists insurers in accurately determining risk.

Flexible data and analytics to fit your needs and workflows

ISO Risk Analyzer® Homeowners is a powerful analytic tool that uses predictive modeling to provide sophisticated pricing refinement. It examines hundreds of indicators that can affect risks and help predict the non-catastrophe portion of expected losses at the policy level by peril.

With ISO Risk Analyzer Homeowners, you can discover how address-specific risk factors affect expected losses by major peril. See how hundreds of variables interact to gain a deeper insight into a home before you insure it.

Environmental and By-Peril Rating Factors Modules

The Environmental Module determines expected losses by major perils:

- Water (weather)
- Fire
- Lightning
- Liability
- Wind
- Hail
- Theft and Vandalism
- Water (non-weather)
- Other Property Damage

For each peril, the model analyzes the interactive effects of hundreds of variables that contribute to expected losses for an address.


The By-Peril Rating Factors Module provides rating relativities by individual peril for important homeowners rating factors, such as Coverage A amount of insurance, deductible, and age of construction.

Combining these two modules provides insurers increased flexibility and the ability to perform by-peril analysis.

Building Characteristics Module

The Building Characteristics Module is a powerful analytic tool that incorporates property-specific features, amenities, and other construction-related variables to project highly refined loss-cost relativities by peril.

Discover the relative importance of property attributes and how the variables interact to affect the major perils to help insurers develop more accurate premiums. The module is available through 360Value® replacement cost estimator.

		
Risk characteristics		
Address	123 Apple Street; Sametown, ST 12345	456 Apple Street; Sametown, ST 12345
Year built	2010	2010
PPC®	5	5
Coverage A	\$400,000	\$400,000
Deductible	\$1,000	\$1,000
Building characteristics		
Construction style	Ranch	Colonial
Heating system	Forced Air	Baseboard
Number of bathrooms	2	3
Roof type	Tile	Composite shingles
Building characteristic relativity		
Wind	1.207	0.894
Water (weather)	0.954	1.340
Peril with highest relativity	Wind	Water (weather)

Make your pricing as unique as the homes you insure.



1-800-888-4476

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