



# Segment risk dynamically with a trended-credit predictive analytics model

## Inflection™ Credit-Based Insurance Score

Give credit where credit is due.

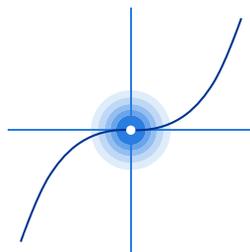
**Credit-based insurance scores are a recognized source of valuable insight into policyholder risk.**

Combine that power with industry-leading experts who understand the compliance landscape and you have a point of inflection. Now you can leverage Inflection™ to improve segmentation and quoting with a powerful predictive model. With Inflection, it's your moment to consider a change in direction.

### in-flec-tion point

#### noun

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



Two industry innovators have joined forces to deliver powerful predictive analytics. Developed by Verisk, a leader in insurance analytics, compliance, and actuarial science, and powered by data from Equifax®, a global data, analytics, and technology leader, Inflection can help lift your growth and profitability trends and provide a balanced framework in which to evaluate consumers.

## Micro-segment risk for more accurate pricing

**An industry-leading solution for personal auto and property insurers<sup>1</sup>**

- ✓ Gain up to 2.8X lift from a powerful model<sup>2</sup>
- ✓ Apply analytics and insurance compliance expertise
- ✓ Enhance customer service with a balanced framework
- ✓ Span economic cycles<sup>3</sup> and support digital consumers<sup>4</sup>
- ✓ Innovate with use cases across the policy life cycle
- ✓ Optimize expenses with the InitialQuote\* Score
- ✓ Combine with ISO® Personal Auto program
- ✓ Access through Ready for Guidewire accelerator
- ✓ Integrate in one-rate quoting via LightSpeed® Auto
- ✓ Improve competitiveness; avoid adverse selection

## Get the best of all worlds—across the policy lifecycle

A strong strategic alliance means you'll benefit from shared expertise to get the most out of credit-based insurance scoring models across the policy lifecycle. Two global industry leaders bring a significant amount of skill and expertise to solve your challenges.

The image features a blue header with the Verisk logo and a blue footer with the Equifax logo. The central content area is light blue and contains five columns of text and icons. Each column is connected to a central icon by a vertical line with small circles at the ends. The icons are: a network of nodes, a document with a checkmark, a gavel, a person with a flag, and a trophy.

Leader in <b>property/casualty data</b> and analytics	Steward of <b>19 billion+</b> industry records	<b>Expert</b> in regulatory, legislative, and judicial matters	Pioneer of <b>actionable insights</b> across the policy life cycle	<b>Winner</b> of global and national innovation awards
Leader in <b>credit-based data</b> , analytics, and technology	Steward of <b>1 billion+</b> monthly credit account updates	Repository of most complete PII on <b>220 million+</b> consumers	Innovator in <b>advanced data-loading</b> and matching algorithms	<b>Winner</b> of most admired companies and FinTech innovator

## Are you ready to take a turn for the better?

Insurers that leverage a superior trended-credit predictive analytics model start with a balanced framework in which to evaluate consumers. The end result is a dynamic inflection point for risk segmentation that leads to more accurate pricing and significant competitive advantages.

With the InitialQuote\* Score, you can optimize quote workflow and underwriting expenses. Leverage an Inflection score at quote for a fraction of the bind order cost. Then at bind, simply place an order to bundle the consumer credit file and required adverse action codes with the Inflection score. And Verisk now sells Equifax credit files, representing more than 220 million consumers, with a 98 percent hit rate.

\*Trademarked and patented by Equifax

1. ISO has not yet filed an optional rating rule for using Inflection with personal property policies. A company wanting to use the Inflection model for personal property would need to make an independent filing.
2. Verisk analysis using Equifax and ISO data, 2020; between the lowest and highest risk bands in predicting losses over control models that don't include credit-based attributes
3. 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, 2020
4. As of June 30, 2020, 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



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