



**EQUIFAX®**

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

## Inflection Score

**Give credit where credit is due**

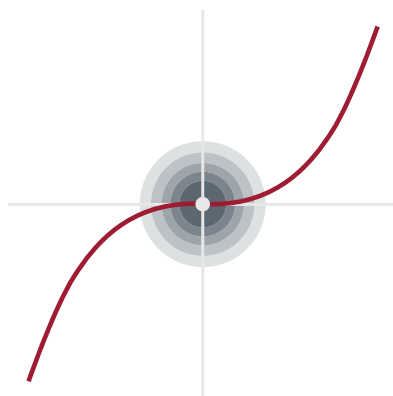
**Credit-based insurance scores are a recognized source of valuable insight into policyholder risk**

Combine that power with industry-leading experts who understand the compliance landscape and you have a point of inflection. Now you can leverage Inflection Score™ to improve segmentation and quoting with a powerful predictive model. With Inflection Score, 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



### 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>**
- **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



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 Score can help lift your growth and profitability trends and provide a balanced framework in which to evaluate consumers.

**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.

Verisk				
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
Equifax				

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

Insurers that leverage a superior trended-credit predictive analytics model start with a balanced frame-work 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 credit files from Equifax, representing more than 220 million consumers, with a 98 percent hit rate.

[equifax.com/business/insurance/](https://equifax.com/business/insurance/)

\*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.

Copyright © 2025, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc. All other registered marks, service marks, and trademarks listed are the property of their respective owners. 25-23311719