



EQUIFAX[®]

Advance your personal auto and property insurance acquisition efforts

With Inflection Prescreen

Target consumers that are less likely to incur future losses

Today, auto and property insurers are faced with a highly competitive market combined with rising cost of claims, but they still need to find ways to grow. While some insurers rely on custom prospecting models, they can be difficult to maintain and refresh with updated data. To compete in this tough environment, insurers need new and more powerful ways to focus their marketing efforts toward consumers that present the right balance of opportunity and risk while reducing acquisition costs.

Introducing Inflection™ Prescreen — a new way for insurers to direct acquisition efforts toward consumers that are less likely to incur future auto and property losses. With Inflection Prescreen, insurers can more confidently deliver firm offers of insurance while reducing risk.

- Access consumer prospect lists tailored to meet the risk profile criteria for your insurance offers
- Leverage a credit-based insurance score developed specifically for personal auto and property
- Deliver offers to prospect audiences that are less likely to incur losses
- Reach new audiences for auto and property insurance promotions

Leverages data and expertise from industry leaders to better predict losses

Inflection Prescreen relies on the Inflection™ Insurance Score — a credit-based insurance score that leverages data and expertise from two industry leading organizations.

- Fueled by credit data from Equifax — including credit history for over 220 million credit-active consumers
- Built by Verisk™ — a leader in insurance analytics, compliance, and actuarial science with extensive claims history data

Key benefits

Target consumers for personal auto and property insurance offers that meet your risk profile

Reduce risk by segmenting consumers who are less likely to incur future losses

Leverage data and expertise from two industry leaders — Verisk and Equifax

Gain up to 2.8 times lift between the lowest and highest risk bands in predicting losses*

Combine with additional attributes, scores, and in-market indicators to enhance segmentation

Access new prospect lists, plus score existing customer lists for cross-sell

Inflection provides a score from 350 to 950 that insurers can use to rank order consumers by their likelihood to incur future losses. A score of 950 represents the least likely to incur losses, while a score of 350 is the most likely to incur losses. Inflection can be used to better segment consumers across the customer lifecycle as well as align pricing with risk levels. Inflection is a consumer report and its use is regulated by the Fair Credit Reporting Act (FCRA).

Access optimal prospect target lists for your new policy offers

Inflection Prescreen can help insurers segment and reach consumers that offer the desired risk profile for their personal auto and property insurance offers.

- Inflection Prescreen is available from Equifax as both a list and as an extract.
- Insurers can choose the Inflection insurance score band they would like to target.
- For enhanced segmentation, the Inflection score band can be combined with additional consumer credit attributes, scores, and triggers.
- Insurers can also incorporate non-FCRA financial capacity measures to differentiate consumers that likely have financial resources that boost their eligibility for Prescreen offers.

Prospect lists and extracts are returned via batch direct to client or to a mailhouse. Insurers can also opt to append email addresses to deliver firm offers of insurance via email, as well as onboard prospect lists for digital messaging.

Inflection can provide **up to 2.8 times lift** between the lowest and highest risk bands **in predicting losses over control models** that do not include credit-based attributes.*

Inflection Prescreen — List

Allows insurers to **submit a consumer list** to Equifax which will then be appended with Inflection scores.

Examples of how insurers can use Inflection Prescreen — List:

- **Acquisition:** Insurer purchases list of prospects and provides to Equifax to append Inflection score.
- **Cross-sell:** Insurer provides list of current customers that have homeowner policies to Equifax to append Inflection score for auto policy cross-sell promotion.

Inflection Prescreen — Extract

Allows insurers to provide Equifax with a **set of criteria**, including the Inflection score range. Equifax then extracts a list of prospects based on the criteria.

Examples of criteria for Inflection Prescreen — Extract:

- **Acquisition:** Consumers that live in Wisconsin and an Inflection score greater than 650. Enhance segmentation with indicator of consumers that are in-market for auto loans.
- **Acquisition:** Consumers that live in Ohio that have an Inflection score greater than 700. Enhance segmentation with indicator of consumers that have home insurance policies.

A turning point for insurance acquisition

Better segment consumers for acquisition campaigns. Confidently extend pre-approved offers of insurance. Reduce risk of future claims. Contact us to learn more about how Inflection Prescreen can help you find the right consumers for your offers and grow your portfolio.

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*Verisk analysis using Equifax and ISO data, 2020; over control models that do not include credit-based attributes.