



Inflection insurance score

Creates valuable insight into policyholder risk

Give credit where credit is due

Credit based insurance scores are a recognized source of valuable insight into policyholder risk. Combine that 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.

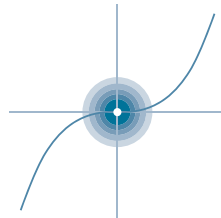
A turning point for the insurance industry

Two industry innovators are joining forces to deliver powerful predictive analytics. Powered by data from Equifax, a global data, analytics, and technology leader and developed by Verisk®, a leader in insurance analytics, compliance, and actuarial science, Inflection can help shift your growth and profitability trends for the better while providing a balanced pricing framework in which to evaluate consumers.

in-flec-tion point

noun

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



Real world experience enables targeted micro-segmentation

The Inflection insurance score, built by Verisk, is an industry-leading credit-based solution for personal auto and property insurers. To improve risk segmentation, pricing, and customer service across the policy life cycle, Inflection can provide up to 2.8 times lift between the lowest and highest risk bands in predicting losses over control models that don't include credit-based attributes.¹

Key benefits

Micro-segment risk for **more accurate quoting**

Lay a foundation with comprehensive credit data

Gain insights from a powerful trended credit-data model

Apply analytics and **insurance compliance expertise**

Combine with ISO® Personal Auto program

Use Inflection to **refine personal property programs**

Innovate with **use cases** across the policy life cycle

Improve **competitiveness**; avoid adverse selection






Integrate **with ease** into your workflows

Enhance customer service with a balanced framework

Get the best of all worlds — from two global leaders in data and analytics

A strong strategic alliance means shared expertise to give you the most from a credit-based insurance scoring model across the policy life cycle. Two global industry leaders bring a wealth of skill and expertise to solve your challenges.

Equifax

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

Are you ready to take a turn for the better?

In today's evolving insurance industry, the reality is: you need relevant data and predictive analytics to offer competitive quotes to your policyholders – while still protecting your business. But evaluating risk, uncovering profitable opportunities, and maintaining a positive customer experience aren't always simple tasks.

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.

800.210.4323 • [equifax.com/inflection](https://www.equifax.com/inflection)

1. Verisk analysis using Equifax and ISO data, 2019

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