

Insight Score™ for Insurance

KEY BENEFITS

Help grow your customer base by securing customers who may not have extensive credit history

Help increase revenue and profitability potential by more accurately pricing policies for all customers

Help retain existing policyholders by rewarding them with discounts

Work with a trusted provider to the insurance industry with more than 20 years experience

Access robust alternative data that is governed by the Fair Credit Reporting Act (FCRA)

More confidently grow your business by better understanding customers

Consumer credit information has long been used by the insurance industry to better understand the risk associated with prospects and customers. But if you're seeking a fresh new way to grow your business, consider expanding your market view to include more of the 45 million U.S. consumers with little or no credit history.¹

Insight Score™ for Insurance (ISI) from Equifax can help by giving you the deeper, more relevant consumer insights you need to gain a broader audience of customers. When combined with the proven power of traditional credit scoring, our unique alternative data provides an expanded view of consumers, including those with limited or no credit history. The additional insight can help improve customer acquisition as well as more accurately segment and rate policies for improving profitability.

Access the next-generation of predictive data

To help you more precisely assign a risk assessment to more customers, Insight Score for Insurance models are fueled by alternative account payment history data from the Telecommunications, Utility and Pay TV industries. More specifically, the score leverages FCRA-governed consumer data on more than 187 million unique consumers, over 25 million of which have little to no consumer credit file.²

By leveraging this proprietary alternative data along with our traditional credit file, Insight Score for Insurance can help you:

- More accurately segment and price policies on more consumers than with traditional credit data alone
- Assess risk on a wider audience of policyholders and prospects with access to differentiated data on more than 25 million consumers with little to no credit – who are not generally covered when using traditional credit data alone
- Provide discounts for more of your customers helping you to retain market share



EQUIFAX®

¹ Source: Consumer Financial Protection Bureau, CNBC.com (May 5, 2015)

² Source: Equifax proprietary data sources.



It's the relevant insight you need to better understand both audiences —existing policyholders and prospects among traditional credit-scored populations, as well those who may not have extensive credit history — to help you more profitably grow your business and protect your bottom line.

Maximize growth and profitability potential with a suite of Insurance Services

As a trusted provider of credit-based risk scores to the insurance industry for more than 20 years, Equifax is committed to continually developing new sources of predictive consumer data to help further enhance your segmentation capabilities. Insight Score for Insurance is part of our comprehensive, data-driven suite of services focused on helping insurers like you better predict risk, improve profitability and grow your customer base.

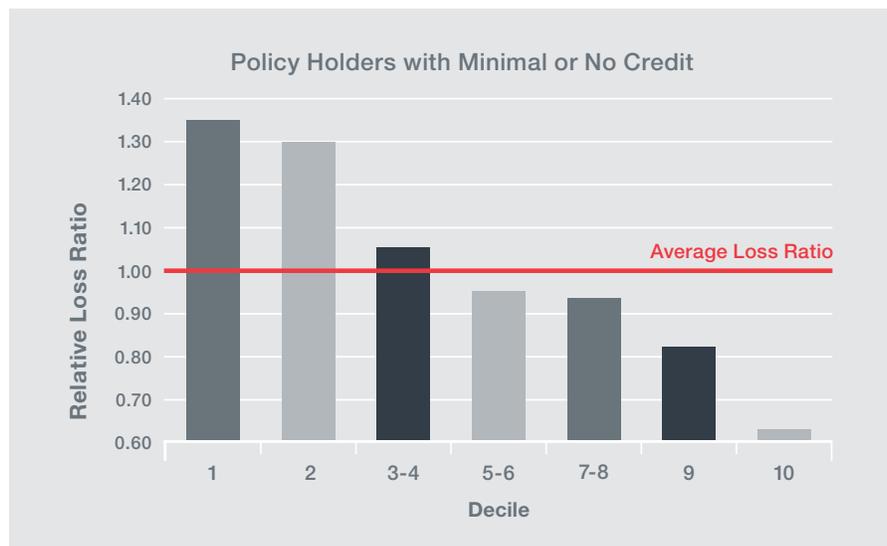
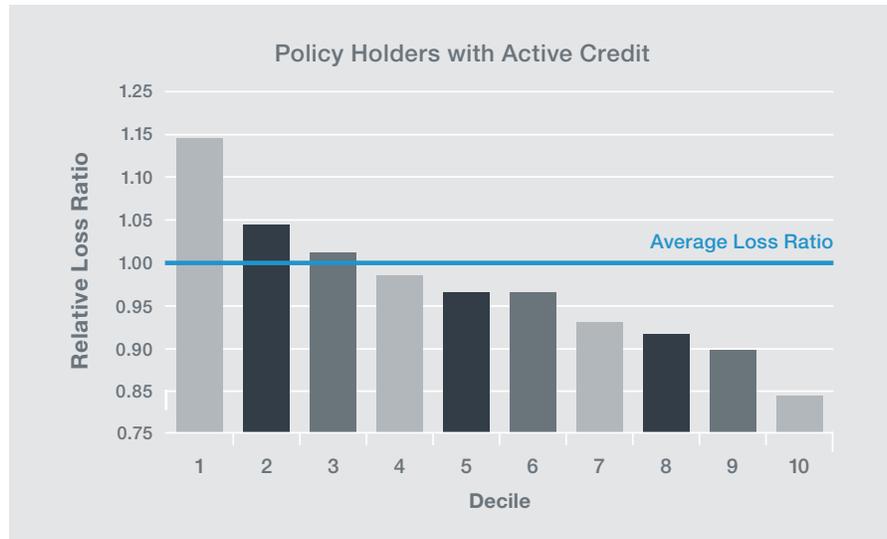
Know your applicants and policyholders:

Help predict risk of loss more precisely with ISI scoring

- Confidently price lower risk consumers more competitively to help improve market share.
- Adjust underpriced policies to help improve profitability.
- More accurately rate risks that cannot be credit scored for access to an expanded consumer market.

Validation sample includes more than 6M policies from five different providers.*

* Illustrative purpose, results may vary.



Source: Equifax, Inc. (November 30, 2013)

CONTACT US TODAY

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