



# INSURITY PREDICTIVE ANALYTICS: APPLICATION SPOTLIGHT POWERED BY VALEN

Proactive portfolio management for Workers' Compensation & Commercial Auto

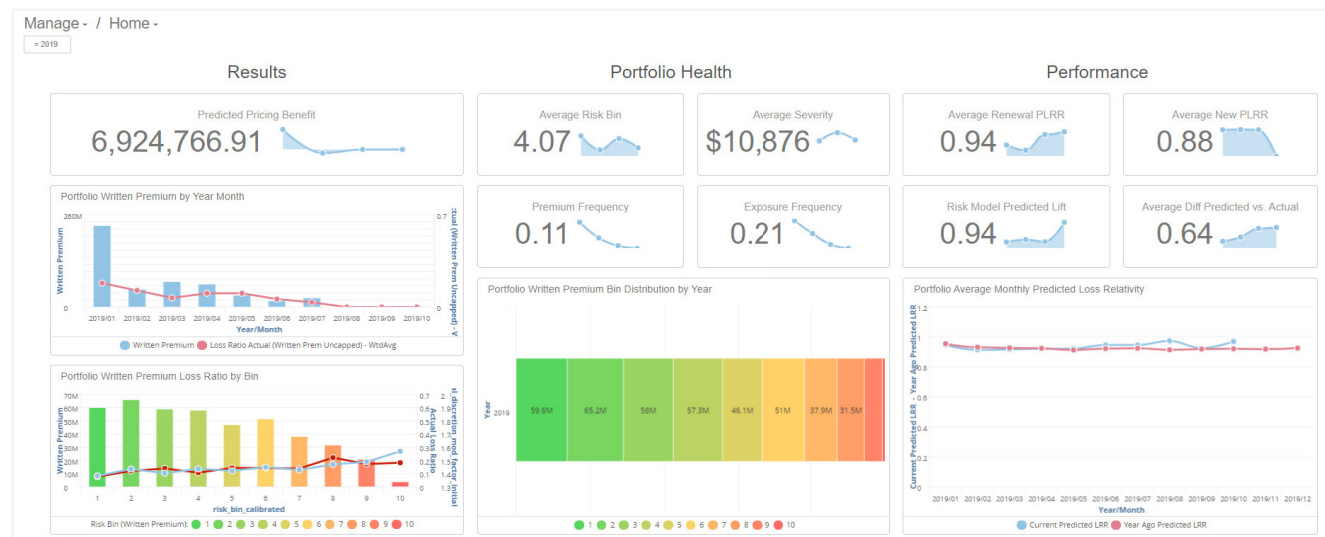


## Stop Reacting, Start Anticipating

Today, insurers need a deeper understanding of what they insure and how their underwriting decisions and analytics programs are impacting the bottom line. Many insurers dedicate significant financial and human resources to wrangle their in-house data, deploy predictive models, and measure the results of their analytics program. Predictive analytics frees insurers from being reliant on hindsight to guide the future of their business.

### Leverage Next-Generation Metrics

Insurity Predictive Analytics is not another BI tool. Powered by a proprietary data model, it combines transactional predictive scores with underwriting decisions and loss data to provide powerful leading indicators of performance. The Insurity Predictive Analytics data model can be incorporated into an existing BI tool, or customers can leverage modern, user-friendly visualizations to deliver an unparalleled level of interactivity and granularity.



Measure business results, portfolio health, and model performance to provide forward-looking metrics that tell you not only where your business is now, but where it is going.

# Know Your Portfolio and Your Market

Armed with next-generation metrics, underwriting management and executive leadership can answer:

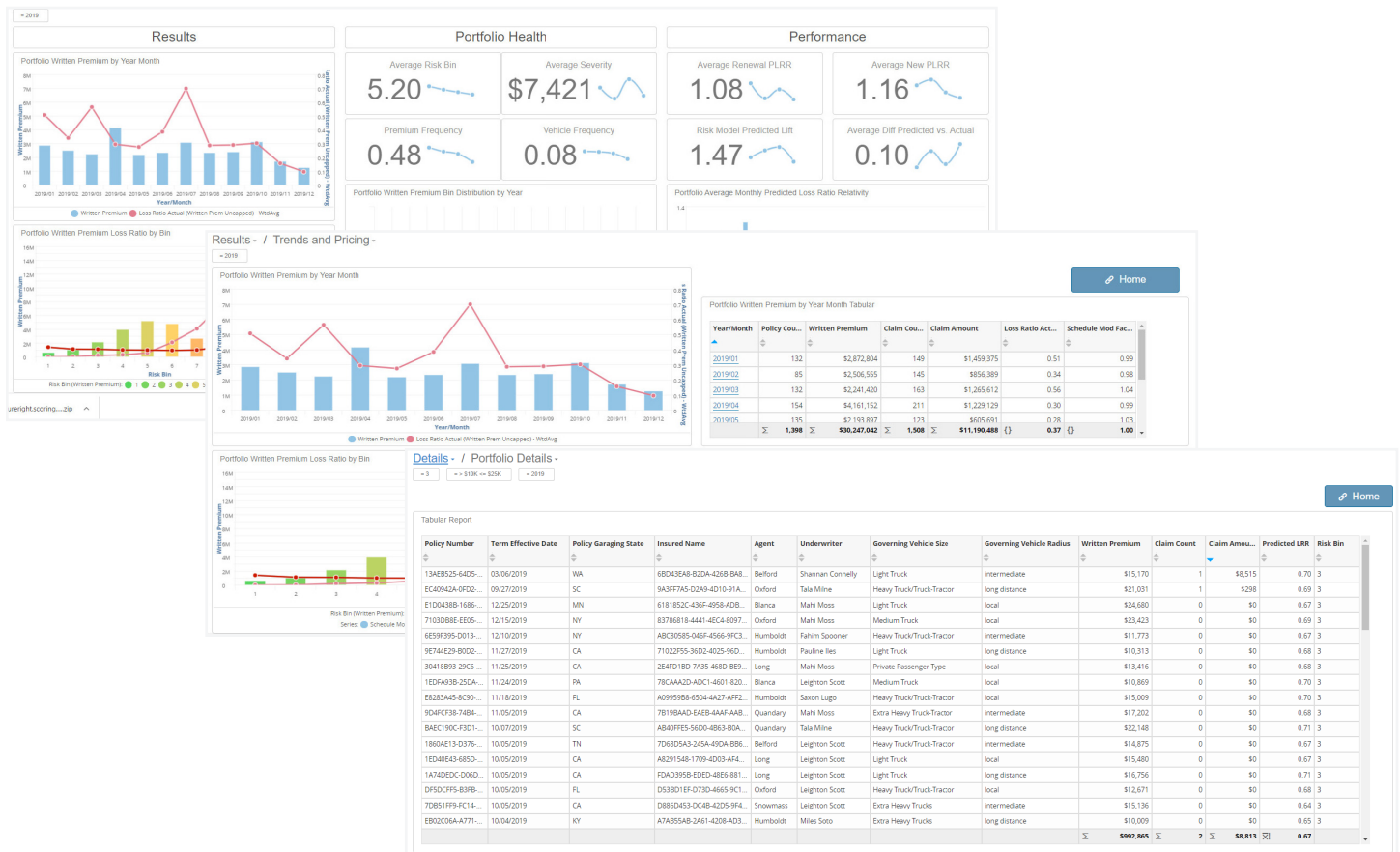
- Are we winning profitable share?
- Is pricing inadequate?
- Are we writing risks that don't fit our underwriting appetite?
- Are there untapped growth opportunities to target?
- Are there outliers that could cause serious performance problems?



## Delve Into Your Data

It's not enough to simply identify that a trend is taking place. The ability to pinpoint and drill down to the source of a potential problem, or area of opportunity, is what truly provides a competitive edge. Key performance indicators and robust reporting offer a dynamic experience that enables users to extract insight from data whether at a glance or at the most granular policy level.

From the overview dashboard, a discovery of individual report modules yields detailed reports segmented by time, location, account size, new vs. renewal, underwriter, agent, and many other line-of-business (LOB) specific filters such as hazard group or vehicle radius.



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