



Data Analytics Solutions for Underwriting

The Future of Underwriting, Today

Accelerate underwriting innovation with data-driven analytics that deliver the most granular, most informed view of risk possible

“Making transformational investments to reinvent the role of underwriting has never been more important.”

- McKinsey & Company

Do you know how your book will look in 6 to 12 months? How will you outpace and outprice competitors? Underwriting excellence is now paramount in the battle for premium. An uncertain market demands more certainty in your portfolio outlook, and fast. The question is not *if* you need to fast-forward your underwriting strategy, but *how*—exactly.

From pricing to scoring, predictive modeling to performance monitoring, real-time access to third-party data, and more—our solutions will help you problem-solve and compete in today’s new world of underwriting.

Solutions Purpose-Built for P&C Underwriting

- Predictive Scoring
- Predictive Analytics
- Predictive Models
- Geospatial Analytics
- Accumulation Management
- Performance Monitoring

Proven ROI

- Increase Efficiency at the POQ: **25% to 40%** reduction in time quoting policies
- Improve Risk Selection: **0.1% to 0.5%** reduction in loss ratio
- Drive Premium Growth: **0.5% to 1%** increase in direct written premium (DWP)

ROI statistics collected by third-party research firm, Hobson & Company



Make Better, Faster Decisions at Every Step of the Underwriting Workflow

Whether making individual risk decisions at the point of quote or assessing underwriting performance at the portfolio level, we'll make data work for you through data enrichment and advanced analytics solutions that are embedded into every step of the underwriting lifecycle. And most importantly, are proven to promote profitable growth.



"Data analytics is a key differentiator in how we operate, compete, select risks, and proactively manage our portfolio. With [Insurity], we have empowered our underwriters and analytic teams with actionable information to improve risk selection and portfolio performance."

- Jen Klobnak, Senior Vice President, Operations at RLI

7 Reasons Underwriters Choose Insurity

1. Make faster, better decisions

Predictive analytics are seamlessly integrated into your workflows, making insight instantly and intuitively actionable at the point of decision.

2. Drive immediate value

No need to wait months or even years to realize ROI—start making better decisions in just days.

3. Access the industry's most valuable data network

50+ expert third-party hazard, event, workers' comp, commercial auto, and other data sources including ODG, KatRisk, HazardHub, RedZone, Swiss Re, Precisely, and more.

4. Leverage the industry's largest P&C data consortium

The Valen Data Consortium comprises \$100B of insured premium combined with more than two dozen third-party data sources.

5. Contextualize risk like never before

Understand aggregates prior to binding alongside robust financial and accumulation models using the industry's preeminent geospatial analytics platform.

6. Make insight portable

With our commitment to an open data ecosystem, there are no limits to the portability of data or analytics. Integrate with any system, bring data in from anywhere, and take insight with you.

7. Start with the end in mind

Whether you're looking to achieve growth, profitability, or efficiency, our team will never lose sight of your end game—working with you to calibrate just the right solutions and strategies to meet your business objectives.



"[Insurity] partners with us to continually fine tune how we use the predictive model, which allows us to keep pace with changing rating elements and market conditions. Staying on top of market trends solidifies our market-leading position."

- Martin Welch, CEO, HEMIC

Built to Complement or Complete

Your underwriting decisions are only as good as the data and analytics feeding them. When you're constrained by legacy systems, insufficient analytic tools, and data you can't trust, it's impossible to harness the most informed picture of risk. With our commitment to an open ecosystem, you can pick and choose the data and analytics solutions that meet your business needs.

[Get in touch](#) to learn more about how our solutions can complement or complete your underwriting strategy.



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