

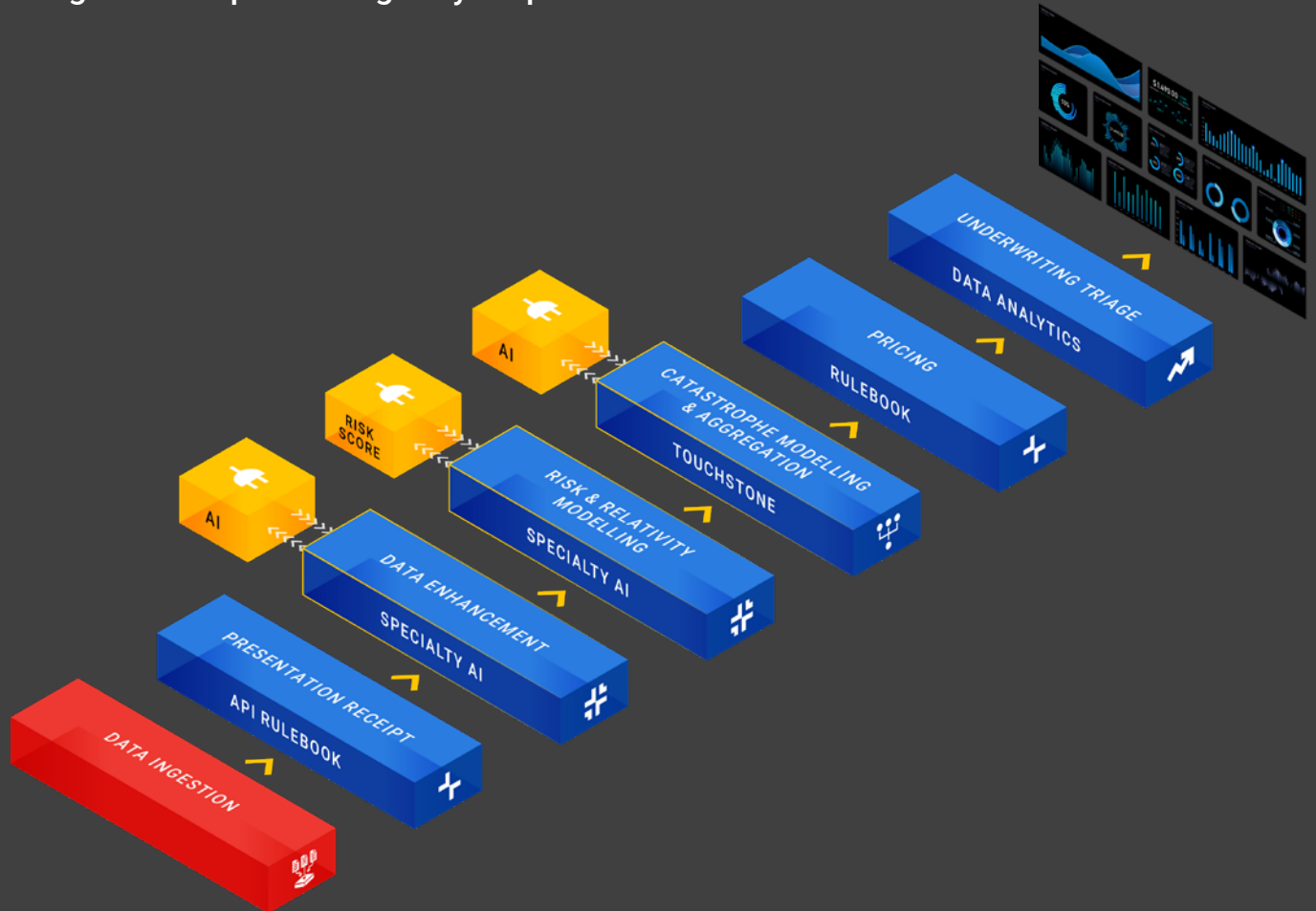


# Augmented Underwriting

Supercharge your underwriting with our data and algorithm-driven solution

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To enrich risk selection and pricing, this solution combines our award-winning underwriting platforms with machine learning, AI and data assets to give you unrivalled intelligence and processing for your portfolio.



## Benefits

- Trading efficiency – Underwriters can spend their time on the business that matters most, rather than trying to cope with volume.
- Customer experience – improved speed to decision to service the end client.
- Optimised capacity – real-time risk assessment against portfolio performance.
- Talent retention – newcomers to the insurance market want to trade in a digital way and expect to use technology, the way we live our lives outside of work.
- Improved results – quote-ready data on Underwriter screens with a more comprehensive view of risk impact on overall portfolio and capital efficiency.
- Leading the pack – get ahead of your peers. First to market with a comprehensive response means more business.

## How it works

- Underlying risk data is enhanced using Verisk property and peril data.
- Individual locations and policies are scored and normalised to provide a comparable view of risk.
- Verisk's best-in-class CAT modelling through Touchstone can be enabled to provide fast additional probabilistic view of risk and improved capacity deployment.
- Submitted data alongside enhanced data is loaded into a Data Warehouse.
- Dashboards are configured to provided clarity on potential profitability, effort to analyse, and previous modelled results and scores.
- Armed with multiple angles on the submission and its underlying asset base, the underwriter has a holistic view of the risk and its potential performance.