NeuralMetrics™

FOCUSED INTELLIGENCE FOR RISK EVALUATION
Actionable Data for Insurers, MGAs, Agents, and Brokers

PRECISE AND TRANSPARENT UNDERWRITING IN REAL-TIME

The core mission of NeuralMetrics is to transform the underwriter experience and accelerate digital enablement across the underwriting value chain. We leverage intelligent technology to instantaneously extract reliable, industry-compliant information about exposures — **empowering underwriters to determine risk quality**.

NeuralMetrics delivers:

› **Underwriting Excellence**: Objective data and rich insights to boost risk assessment.
› **Transparency**: Data provenance, with no personal Identifying Information (PII) use or bias.
› **Speed and Accuracy**: Industry classification, incisive underwriting, and pricing-ready results within seconds.
› **Personalized Solutions**: Tailored to carrier-specific underwriting guidelines, questions, and strategies.
› **State-of-the-Art Technology**: Powered by AI, machine learning, and natural language processing.

APPLYING AI-GENERATED DATA ACROSS UNDERWRITING OPERATIONS

NeuralMetrics is a strategic partner to insurance organizations seeking holistic data enablement to identify and price risk effectively, improve productivity, and sustain competitive differentiation.

Predictive Underwriting
Evaluate risk quality and make more informed decisions about premium, policy issuance, and terms and conditions.

Lessors' Risk Assessment
Verify business conditions at a specific property with just an address, confirm hours of operation, and validate risk-appetite fit in seconds.

Book Roll Analytics
Identify in-appetite accounts and enable efficient due diligence of books of business, by validating business classification with the bulk upload feature.

Business Acquisition
Drive sales by identifying suitable and profitable leads, and prequalifying accounts before they become policyholders.

Exposure Monitoring
Pinpoint exposure changes in the insured's business operations and circumstances by closely monitoring the book of business.

Premium Audit
Support premium audit and portfolio integrity with transparent risk insights — to verify the classification of policyholder operations quickly, accurately, and cost effectivey.

Renewal Support
Ensure no significant changes in insureds' risk profiles before auto-renewing policies, gain insights into cross-selling opportunities, and minimize premium leakage.

Focus less on data collection, more on

› **Risk quality**
› **Relationship management**
› **Portfolio optimization**

NEURALMETRICS DATA ENGINES

Industry Classification Engine

Providing advanced technology for highly accurate classification with just a business name and address, email, or website.

> Covers NAICS, SIC and line of business codes, including WC, ISO GL, and more
> Complete visibility into sources of information used for deriving the classification
> Classification mapped with risk appetite to check for products available to quote
> Accessible via web application or API integrated with quoting/policy systems

Risk Intelligence Engine

Answering the most pressing underwriting questions with confidence scores — in seconds, from fresh, transparent data.

> 450 out-of-the-box risk insights supported by 700+ models
> Tailored for carrier-specific underwriting questions
> Insights into insured's current or past policy information, licenses, OSHA violations, hours of operation, revenue, and more

Market Data Engine

Integrating vast amounts of verified and refined market data with existing workflows for quicker, more informed decisions to boost operational efficiency and accuracy.

> Identify best-in-class businesses to build a profitable book of business.
> Save time with a verified lead list based on incumbent provider, classification, and renewal data.
> Apply an evidence-based lead process to avoid undesirable risks.

OUR TECHNOLOGY

Generating accurate insights and risk assessment intelligence from sparse data (as opposed to Big Data) is challenging. That requires significant technology expertise to extrapolate relationships from limited, unstructured data.

We derive actionable intelligence from small data by leveraging artificial intelligence, natural language processing, vectors, computational graphs, and other state-of-the-art technology, generating the necessary data relationships. Those relationships are further enhanced by appending industry classifications and publicly-available structured data, ensuring the results are tailored to the needs of the insurance industry. Significant emphasis has been placed on generating results supported by citations to meet strict regulatory compliance requirements.

NeuralMetrics delivers a 93% hit rate for businesses listed online, including those with less than 5 employees.