



High-risk Insurance Clusters
**Know your customers
even better**

For insurers, managing risk is the name of the game. The more you know about a potential customer and the greater insight you have into their behaviour, the better your business decisions will be.

High-Risk Insurance Clusters from TransUnion can enhance your rating, retention and fraud models with additional, comprehensive information that helps:

- Flag potentially fraudulent policyholders
- Identify policyholders most likely to lapse
- Improve and maintain acceptable loss ratios

These high-risk clusters can be used in your internal pricing and retention models, together with premium setting, product assignment and prospect selection processes.

Identify high risks in three critical areas



High-Risk Fraud Cluster

Identify potential fraud, streamline processes and improve the customer experience

This cluster has 16 variables to help detect potential fraud, enabling you to more quickly and effectively filter applications or claims requiring investigation.



High-Risk Lapse Cluster

Improve retention and quality of business written

With 25 variables to help identify price-sensitive policyholders, you can target those with lower lapse risk at the quote and renewal stages.



High-Risk Loss Cluster

Enhance your competitiveness in a highly saturated market

Using 30 variables, this cluster assists in improving policyholder segmentation and risk-based pricing, which in turn helps improve your loss ratio.



Easy to implement with fast results

Send the full name, surname and ID number of your current or prospective policyholders via our online system and you'll receive cluster information immediately.

We also offer bulk batch processing for marketing, management or renewal runs.



Available to SACRRA / Regulation 19(13) onboarded members only

BENEFITS

- Reduce churn and lower onboarding costs
- Improve the quality of business written
- Streamline processes for a better customer experience

LEARN MORE

Please contact your account executive for more information.