# Loss Ratio and Lapse models

## Gain greater insight, identify risk earlier

Using the predictive power of our insurance models, you can quantify risk to set more accurate rates, improve efficiencies, attract new policyholders and increase the value of existing policyholders. The Loss Ratio and Lapse Models predict the likelihood of a consumer having a high loss ratio or lapsing within three, six or twelve months after the inception/renewal date. These models were calibrated using Bureau Credit Characteristics and now provide even greater insight into policyholder behaviour.

### Understand your customers better

By applying credit data to predict insurance-specific outcomes, you can manage risk more effectively.

TransUnion can help you:

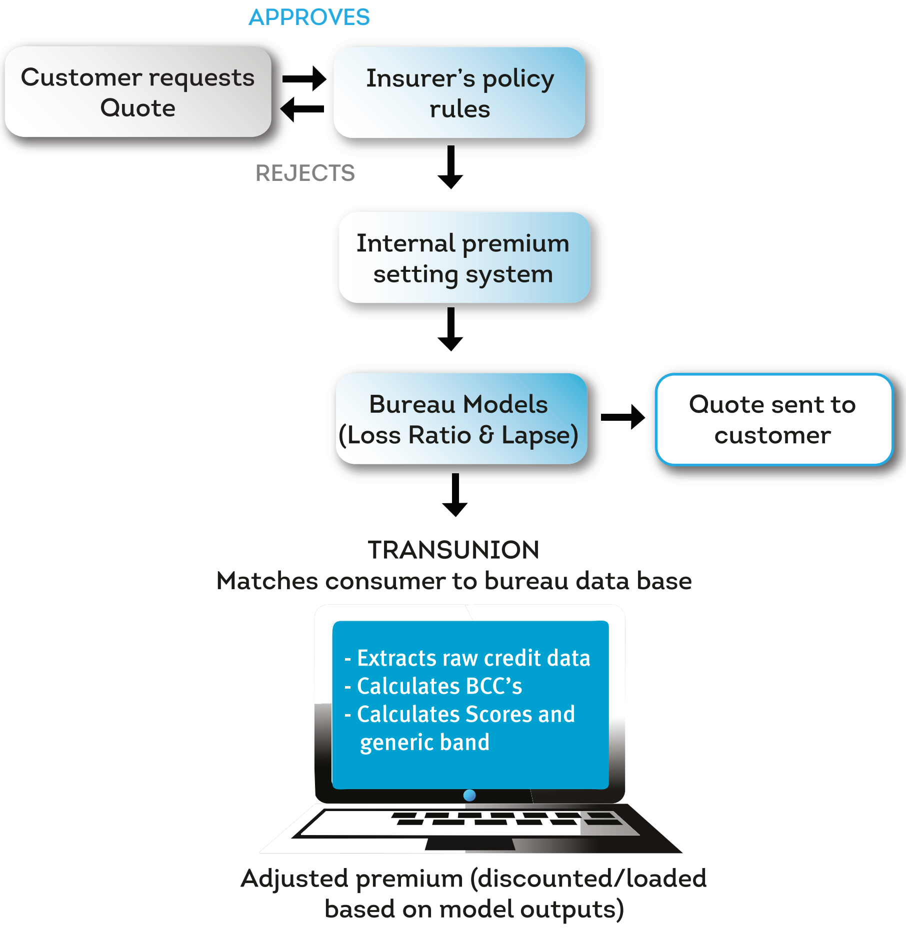
- rate individuals before underwriting
- identify policyholders most likely to lapse
- maintain acceptable loss ratios

### Cost effective and real time solutions

These models provide a loss ratio and or lapse score based on customer credit performance. The outcomes can be included in the premium setting, product assignment or prospect selection process.

Simply supply your current or prospective policyholders' information via our online system and receive generic scores instantaneously. In addition, we offer bulk batch processing delivery for marketing, management or renewal runs.

## How it works




**FOR MORE INFORMATION ON LOSS RATIO AND LAPSE MODELS PLEASE CONTACT YOUR SALES REPRESENTATIVE:**

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