



Propensity to Claim

MLP Score

A cutting edge, point-of-quote, enrichment service for motor insurance that calculates a prospect's propensity to make a claim.

Improve operating and loss ratios.

MLP Score is a cutting-edge enrichment service designed to give insurers, MGAs and delegated authority underwriters the insight needed to fairly, accurately and profitably price a risk as well as assisting Brokers to improve their profit share arrangements.

Traditionally, motor insurance risk assessment has relied on factors such as Credit Score to profile an individual's financial means, 50 groups to classify vehicles and Post Codes to determine geographical significance. Insurers are left to weigh-up the price of a policy vs the chance of a potential claim.

MLP Score is the next evolution of insurance enrichment necessary to balance the equation.

Available at point of quote, MLP's latest market-wide model returns a score on a risk-by-risk basis via the low latency API. Built on the latest machine learning technology and trained on over 7.5million unique Risks across the UK and NI, MLP Score is proven to deliver bottom line improvement by identifying where and when the price does not reflect the risk.

Ultimately, it provides the ability to price a policy with confidence by having a proven and effective means of assessing risk. MLP Score has shown to significantly improve the quality and profitability of loss ratios.



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Product Overview

Rapidly Deployable API
Improve your bottom line
Accurately assess risk

Contact us:



www.mlprograms.com

Key Features:

- **Deliver Fairness** - Have the insight needed to deliver prices that are fair for both your clients *and* you.
- **Bottom Line Improvement** - The algorithm is validation tested against historic data to ensure accuracy and generalisation.
- **Analyse Segment Performance** - Analyse loss ratios using risk insights against policy values to identify segments for improvement.
- **Dynamic Pricing** - Gain the ability to dynamically price a policy based on the perceived risk score at point of quote.
- **Accurately Assess Risk** - Rapidly assess risk at point of quote saving time, money and resource.
- **Integrated** directly into Open GI platforms or available to non-OGI clients through public API or enrichment provider.