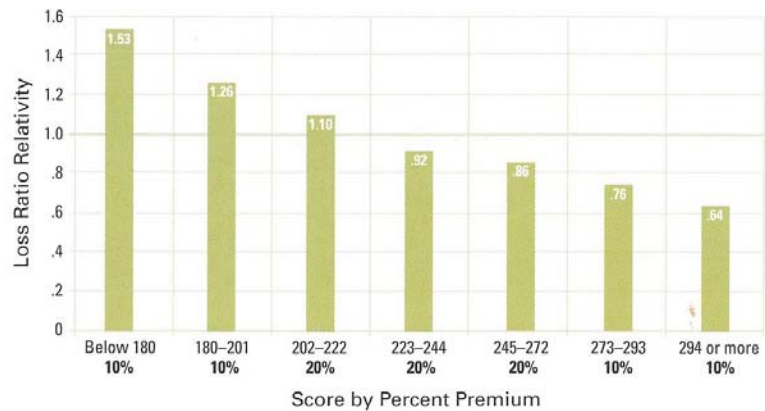


PrePredictRSM – a Fair Isaac® Insurance Score from Millennium Information Services

PrePredictRSM is a new Fair Isaac insurance scoring service from Millennium Information Services that can be integrated into your pricing models so you can offer your best pricing tiers at the point of sale while profitably growing your business. This innovative new scoring solution leverages information gathered during the application process and Fair Isaac's advanced analytics to provide early insight into loss risk of a new applicant and develop a profitable rate.

PrePredictR retrospective analysis
Loss ratio relativity vs. score results



These loss relativity versus score results show the PrePredictR score's ability to segment by risk. The chart shows how many properties fall into each segment along with the loss relativity of each segment.

Historically, developing an accurate quote for property insurance at the time of the application has been less than optimal without immediate access to physical inspections to get the complete picture of risk for a property. In some cases, these inspections uncover important hazards that the applicant didn't disclose, which requires a material alteration of the terms of the quote or written policy. Many insurers utilize various tools to establish the value of the home, such as county appraisal sites, which are not always accurate reflections of the current replacement cost. In the absence of a physical

inspection, one approach that has helped to determine the acceptability of the risk is to evaluate the applicant's history in managing their credit assets – focusing on the “who” of the risk. Now, with PrePredictR, insurers can also key in on the “what” of the risk – the home itself – to ensure that they are making decisions based on a comprehensive view of the applicant's risk.

A winning combination

Fair Isaac Corporation and Millennium Information Services first teamed up in 2006 to release

Property PredictR®, the first statistically developed model based on property inspection data. PrePredictR is the latest product from this innovative team that leverages Millennium's comprehensive property inspection database and MAPS delivery system, and Fair Isaac's industry-leading predictive analytics. PrePredictR helps an insurer more effectively segment property risks *at the point of application* for more objective and consistent underwriting and pricing decisions.

Features and Benefits

PrePredictR can be integrated into pricing models so that the best pricing tiers can be offered at the point of sale while profitably growing business.

Those scores that are the highest can be priced favorably against the competition because of the predicted lower loss ratio; lower scores can be priced higher compared to the competition.

Flag the riskiest new business policies for specific referrals.

Utilize for agency management (e.g. compare score distributions and score performances by agency or distribution source).

What's in the score

The PrePredictR scoring service contains several variables that are appropriately weighted and added together to produce a score that rank-orders applicants and policyholders by their expected loss ratio relativity. The PrePredictR scores can be integrated into your pricing models so you can offer your best pricing tiers at point of sale while profitably growing your business.

Those scores that are the highest can be priced favorably against the competition because of the predicted lower loss ratio; lower scores can be priced higher according to presented risk.

Streamlining the decision-making process

The PrePredictR score is delivered to insurers via Millennium's Automated Property System (MAPS™), the same trusted

platform Millennium uses for new, renewal, and re-underwriting property inspection processing. Insurers transmit application data via the web to MAPS for scoring and tracking. The PrePredictR score is then returned in real-time, at the point of application, so that insurers can incorporate the results of Fair Isaac's powerful analytics in their front-end underwriting, tiering and pricing programs.

Fair Isaac Corporation (NYSE:FIC) is the preeminent provider of creative analytics that unlock value for people, businesses and industries.

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