RISK ANALYST

intellectAI

Uncover 10x more insights on your underwriting data

For mid-market and large commercial insurance carriers

Overview

Intellect Risk Analyst is designed to reduce loss ratios by identifying unique and comprehensive risk propensity through the use of big data and artificial intelligence. The tool automatically collects information about a risk from hundreds of structured and unstructured sources and alerts on factors that might indicate a higher loss propensity.

Risk assessment is based on both industry-recognized indicators of adverse risk as well as carrier-specific underwriting criteria and risk appetite. Intellect Risk Analyst has helped insurers identify, analyze and adopt non-traditional data

points for underwriting. When coupled with internal data this provides a true 360 view of the risks associated with the entity.

Risk Analyst has the potential to transform your underwriting with efficiencies as high as 70%, resulting in potential COR reduction of anywhere between 2-4%.

Our platform is built to handle the ever evolving data variety, velocity and volumes.

In 5 steps, RA empowers you with relevant data to make the best decision
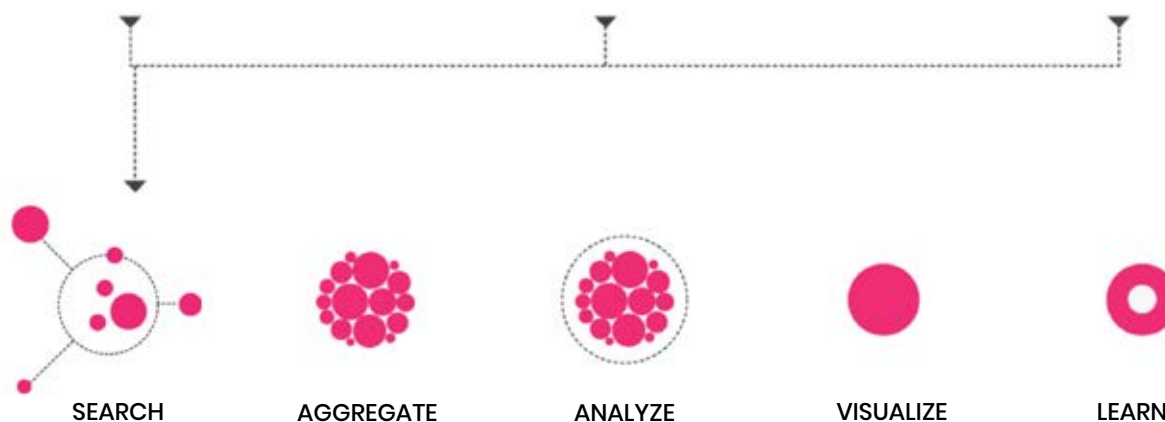
Unstructured data sources

Reddit, Glassdoor, Yelp, Quora, Wikipedia, Facebook, LinkedIn, Angie's List, Time Out and hundreds more.

Third-party / structured data sources

Better Business Bureau, trusted and prominent financial sources, industry-wide accepted and used property sources, Google Places and many more.

Internal / structured data sources

Billing, Policy, Claims, Data Warehouse

SEARCH   AGGREGATE   ANALYZE   VISUALIZE   LEARN

Key features of Intellect Risk Analyst that provides 10x more insights

Risk Analyst ensures maximum data accuracy and reliability in enriching both structured and unstructured incoming data through triangulation from multiple sources and converting it into actionable facts with insights.

Company Analysis

Gain valuable insights and alerts about your submission data from both internal and external sources including financial and operations, competitors, legal filings, industry and associations. All through preexisting APIs.

Location Analysis

Find relevant risk details about properties and businesses across various business lines like Workers Compensation, Commercial Auto, Commercial Property, General Liability and BOP and get relevant custom alerts for a given location.

People Analysis

Gather social intelligence using big data; get a comprehensive picture of a person's profile and relevant alerts based on analysis of key people associated.

Benefits experienced by our customers

- 60% reduction in time to underwriter decisions
- Less than one-week to 'roll out' new data connectors
- Scalable to any data source and any data type
- Few hours to three days to roll out dynamic data packages
- 27% enrichment of risk data accuracy and footprint of broker submissions
- Predictive models to determine key predictors of premium/loss

Learn how StarStone Insurance reduced underwriting decision-making time by 70%

VIEW CASE STUDY

Business Lines

Property | Business Auto | Workers' Compensation | Inland Marine | BOP | Umbrella | Crime | Package Products | Speciality

Get started with Intellect Risk Analyst:

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