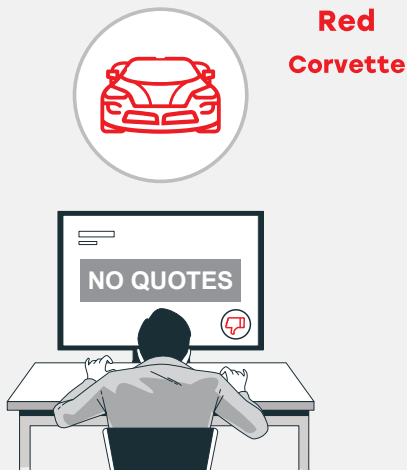


## Are Red Corvettes Too Risky To Quote?

### Status Quo Risk Selection

Turns off entire segments of business based on a few risk characteristics without comparing risk to rate.



Human underwriting:

**TOO RISKY**

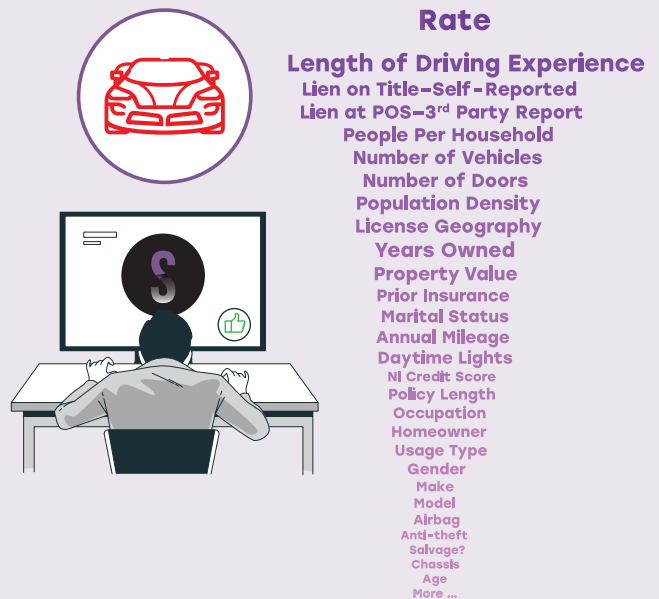
Automatic NO for entire segment based on two variables.

**ULTIMATE RESULT:**

Offer **NO** quotes for red corvettes.

### Soteris Risk Selection

Considers a multitude of risk characteristics and assigns individual risk scores reflecting rate adequacy.



ML underwriting:

Risk Score of 48 = **RATE ADEQUATE**

Assesses each risk individually, and assigns a rate adequacy score.

**ULTIMATE RESULT:**

Adequately rated for 80% of red corvettes.  
You can write them profitably.