



Pricing Analytics Solutions  
for the P&C Insurance Industry

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### Changing the way you think about Insurance

With the industry's **most robust** suite of analytics tools, Quadrant® is improving the way insurance companies **make decisions**

For over 30 years, Quadrant® has worked in Information Technology to provide our clients with the critical data they need to make accurate, data-driven decisions. As the only company in our field focusing on the success of insurance companies, Quadrant is able to meet our clients' needs in ways others simply cannot.

As the foremost provider of solutions for P&C pricing analysis, Quadrant offers our clients fast, accurate data and reporting. Providing these reliable tools gives our clients the ability to make effective decisions based on powerful insight and market intelligence.

## MORE INFORMED DECISIONS.

View, analyze and manage unlimited combinations of **CRITICAL DATA**

**1991**

**Quadrant is founded**  
*TopRate engine™*

**1993**

**MapPro7**  
*The industry's most sophisticated pricing tool*

**2009**

**Web Services**  
*Largest rate set library in the country for online quoting*

**2012**

**InsureWatch™**  
*First web based app in the marketplace*

**2019**

**Rating Toolkit**  
*Quadrant technology resides on client servers for access to rating engine, libraries, and datasets.*

Parameters

Policy Type: Auto  
 State: Illinois  
 Source: ShoppersDB  
 County: Cook  
 Study: Auto-IL, ShoppersDB  
 Database

On-the-Fly Study

Market	Average Premium
State Farm Mutual Auto	1,050.80
GEICO Cas	1,156.44
Country Preferred PFI	952.31



# Reliable & Accurate Data Solutions

Available in all 50 states (including D.C.), Quadrant® software is location-driven, with an available 20,000 rate-set library—the largest in the nation. In the auto, home and casualty industries, Quadrant gives insurance companies deeper and wider ranging insight to make knowledgeable decisions.

As the leader in providing accurate and timely insurance information, Quadrant continues to advance the software that allows carriers across the country to thrive in the competitive analysis marketplace.

Our competitive analysis tool allows users access to granular data, such as territory alignment and driver assignment—data that offer strategic advantages.

*With almost 100 people behind our mission, no other information provider can offer you the combination of quality, service and price than Quadrant can.*

When considering other providers, you'll find that Quadrant will provide the best value for your business dollar.

The quality of our products—combined with the exceptional service of our staff—makes Quadrant® the most dependable choice for insurance companies nationwide.

*When working with Quadrant, you can rest assured that you have partnered with a financially secure and independent information provider.*



## Quadrant® Value

# What our rating solutions can do for you



Quadrant's innovative tools allow users to mine the extensive set of company rating information and explore the rate structures of their competitors. Plus, our actuarial and developmental staff can develop custom applications that make our products even more focused on the specific client's preferences and needs.

Our tools analytical capabilities are enhanced by the company pay plan details, as well as the ability to run comparisons on a new vs. renewal premium basis in a single step, reflective of the real world sales process.

**We provide  
EXPERIENCE,  
CONVENIENCE  
DEPENDABILITY  
& EFFICIENCIES  
to help our clients perform  
more thorough analysis**

*By implementing our solutions into your rating process you will be able to:*

- *Run company's book of business through the rates of competitors selected by the user to identify cells where differences stand out.*
- *Highlight areas of territorial overlap and their associated territorial relativities at a glance for up to 10 companies in a single exhibit to assist refinement of territorial definitions and rates.*
- *Measure savings in terms of time, a shorter review process and in extreme cases clerical headcount might be expendable due to eliminated input requirements.*





Instant pricing analytics solution  
**SAVE TIME & MONEY** with the industry's  
 first and only web-based application.

InsureWatch™ is the industry's first and only web-based pricing analysis application in the marketplace. This new solution lets you download pre-calculated and pre-rated reports directly and securely to any device with Internet connection.

Before, you had to wait for hours or even days to generate your reports, effectively wasting valuable competitive analysis time. With InsureWatch you can now spend less time creating reports and more time analyzing them.

With InsureWatch you can integrate your book of business and use it with any of the existing reports using any parameter you require.

To learn more, visit our product website:  
[www.insurewatch.com](http://www.insurewatch.com)

InsureWatch saves you time, money and will free up your employees to do what they do best. From marketing to product development and actuarial each department obtains the information they need with the click of a button.

InsureWatch™  
**HELPS YOU**  
 reduce the time  
 you spend performing  
 competitive analysis by

**80 %**

making it the  
**PERFECT SOLUTION**  
 for pricing analysts,  
 marketing and  
 product managers.

**Our report library includes:**

**State detail reports.**

Display your most competitive combination of variables. This report will display your average premiums, rank, wins, dollar difference and percent difference compared to your competition.

**New vs. Renewal.**

Displays how you may be able to strategically take business away from your competition, as well as pinpoint your book's vulnerability.

**Territory relativity.**

This report will take a single quote, or multiple quotes, and modify them to be rated within each zip code in a state. You will then see the differences between the competitors' territories as relativities and easily determine your competitive position.

**Peril reports.**

View how competitors segment home rates by peril.

**Carrier variables.**

Display the rate bearing variables for each competitor.

**MapSight reports.**

Take information from a market report and displays the results graphically using Google® Maps technology.

**Trending reports.**

Trending reports enable you to compare previous rate plans of your competition all way back to 2003.

**Marketing reports**

You can run reports from new agency appointment to rate strategy and advertising dollar.



**WANT TO KNOW HOW  
 YOU CAN SAVE MONEY,  
 time & maximize your ROI?**

Schedule a personalized demo  
 by calling our toll free number:  
**800.499.4627**

or visit our website  
[www.quadinfo.com](http://www.quadinfo.com)  
 for more information.



# MapPro7™

## A POWERFUL ASSET for your competitive analysis

### Marketing support

While reams of data and details are an analyst's delight, marketing people tend to be big picture types. MapPro7™ can be combined with some external data to support marketing's needs. The MapPro 7 data can be analyzed by location and risk demographics, filtered by census data according to marketing's campaign targets.

Results can be aligned to media purchase targets based on win/loss showings.

### Summary

Summary reports are useful for presentations, especially to upper management. They use as many risk variables as needed to support the decision-making process but typically display few details. Often a full cross-section report is run and then averaged to show premium by territory with no other detailed included.

The summary is presented while the full report is available for answering questions.

### Profitability analysis

Policy pricing needs to be attractive enough to draw the target risk segment while not sinking the carrier by a negative loss to premium ratio. Pricing also needs to be competitive with other carriers to close sales.

These three considerations often conflict to some degree.

Managing the variables can be made easier through profitability analysis. MapPro 7 produces data to show the competitive position concerning pricing of the markets selected for analysis. Loss history from the claims department can be added to the MapPro 7 results. The combination can then be used to determine where the company stands and what needs to change to drive improvement.

### Actuarial

Actuarial reports use data from several sources, combining them in various ways to get the desired end results. MapPro 7 provides the base data for competitive pricing/position.

Other sources are used for other data which is then added in.

Some additional data includes census figures, other demographic data, carrier market share and premium volume. This is not an exhaustive list, the only limits to this type of analysis is the user's imagination and data sources.

### Pricing support

Carriers often look at a rate set's competitiveness after it is released. This may become a post-mortem analysis if the rates are not as competitive as expected. A pricing support analysis can reduce this problem if used during the early stages of a rate adjustment.

Policy pricing is driven by many factors, competitiveness is one of them. A multi-variate report using as many different variables as applicable is ideal for analyzing competitiveness. This can take a lot of time to run and see a tremendous amount of hard drive disk space, so representative variables should be selected. Add a proposed market using Market Builder™ and pricing scenarios can be adjusted until the competitive position results.

**GO BEYOND**  
*traditional batch rating*  
**and take YOUR ANALYSIS**  
**TO THE NEXT LEVEL**

## Turn data into AN ASSET

MapPro 7 is a solution that delivers answers to key business questions. Built on a solid foundation of underlying data, **MapPro 7 is the result of our hard work at researching, analyzing, programming and testing thousands of carrier sets.**

**MapPro 7 will help you perform in-depth pricing analysis and enable you to make informed decisions supported by the most complete and accurate information available.**

## Here are some of MapPro 7 main components:

### **Quote Converter**

Allows users to import PIF data into our applications from any source to enable book studies. Analyze books of business from your Policy Admin System, agency application or other data sources in real-time to accurately evaluate your existing position.

### **Custom Reports**

Save time by generating eye-catching reports and detailed spreadsheets with only a few clicks. MapPro 7™ includes: territory analysis report, trending analysis report, new business vs. renewal report, SymSmart and many more

### **Rate Activity Database**

Search and browse through the industry's most robust and up-to-date database including: *historic rating changes and updates for thousands of programs from all the leading carriers in the country.*

### **Historical Data**

Access historical rating information from previous years, see how your competitors reacted to past market events and conditions, evaluate lessons learned and retention studies, and shine a searchlight into the darkness of historical analysis.

### **Quadrant's Rate Tables (QRT's)**

The ultimate cheat sheet for pricing analysts. Download hyper-link based Excel files containing all rating information for a carrier's market, including rating factors, tables and equations.

### **Market Builder**

Add new markets, variables, base rate and relativity factors to compare a proposed filing against your current rates as well as current competitors operating in your same states. Also used to measure win/loss when entering new jurisdiction, helping attain a focused sales effort in areas where you know you are competitive.

# **WE KNOW**

that in order for our products to be useful they need to be as accurate & **UP-TO-DATE** as possible.

In order to satisfy those needs **WE'VE DEVELOPED** A RIGOROUS QA PROCESS.

## **A rigorous QA PROCESS**

*That guarantees pinpoint accuracy*

Over time it has become a finely tuned method and an ever higher priority for our Company.

The starting point of our process is to obtain information directly from the source as much as possible.

Through the relationships we have nurtured, a majority of the information we receive comes directly from regional and national carriers.

**Direct relationships with carriers enable us to:**

- Receive complete insurance rating and underwriting material in a timely manner directly from carriers.
- Receive QA data from the carriers that is used to verify Quadrant's rates .
- Have direct access to carrier's actuarial/ product management departments to help us interpret complex rating rules.

**70% OF OUR DATA** comes directly from carriers

## Helping you deliver the power of choice to your consumers. **Developer Tools**

### **GAIN TRUST AND BUSINESS BY PROVIDING THE POWER OF CHOICE TO WEB VISITORS**



Quadrant's Rating Toolkit™ will enable you to seamlessly integrate Quadrant's TopRate™ Engine into your existing applications with complete flexibility in data display and presentation.

These features will allow you to drive more traffic to your site and ultimately deliver the power of choice to your consumers, through valuable and accurate information.

For those clients seeking an advanced, sophisticated, high speed throughput environment, we recommend our Quadrant Rating Toolkit.

Our rating toolkit provides a lead generator with the necessary licensing of our .NET objects and assemblies in order to access our data from within our rating database from your own applications. You will also gain the ability to handle advanced calculation queries and high volumes of transactions seamlessly.

With this arrangement, our technology and database resides on your internal servers and dramatically improves throughput and latency times for quick and immediate responses over the web.

*We can help you create a totally unique shopping experience for your online visitors that will develop further recognition for your brand and ultimately increase your ROI.*

**Interactive banner ads**  
Increase your website traffic

**Provide marketplace data**  
Display up-to-date information

**Comparison pricing indicators**  
Enhance shopper experience and maintain interest level

**Best median and average premiums**  
And pay periods for top or hand selected carriers

## **Up-to-date comparative rating toolkit on your site**

“ Quadrant can provide your shoppers with unparalleled breadth of comparison data for regional and national carriers. ”

### **YOUR Company**



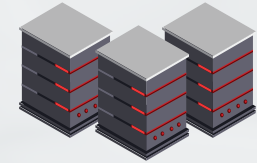
**YOUR Application**

Request XML (SOAP)



**Internet or  
YOUR Local Area Network**

### **Our Web Services Apps**



#### **Rating**

<http://services.quadinfo.com/rating>  
Service allows users to get carrier premiums and other rating information (discounts, surcharges, pay plans, underwriting, etc.)

#### **Market List**

<http://services.quadinfo.com/marketlist>  
Allows users to get all the available carriers for a particular insurance line and state.

#### **Variable List**

<http://services.quadinfo.com/variablelist>  
Allows users to get all the available rating variables available in a quote for a particular insurance line and state.

#### **Vehicles**

<http://services.quadinfo.com/vehicles>  
Allows users to get all the available vehicle model years, makes, models, descriptions and VIN information in Quadrant's vehicle database.

#### **ZIP Codes**

<http://services.quadinfo.com/zipcodes>  
Service allows users to get all the available zip codes and zip code records (zip code, city, township and country information) in Quadrant's zip code database.

The bottom line question is:

## Why choose Quadrant?

*Our suite of products provides detailed, accurate and reliable set of data for analysis, helping product managers, marketers, pricing analysts and actuaries replace the traditional time consuming and labor intensive analysis process with a much faster one.*

*We help insurance companies perform in-depth pricing analysis and enable them to make informed decisions supported by the most complete and accurate information available.*

### **1** Industry knowledge

We've been in business for over 20 years and still running strong. In addition, our 20,000 rating library is the largest in the nation; supporting auto, motorcycle and home (HO3, HO4, HO6 and DF3) for all 50 states including D.C.

### **2** Rate accuracy

Our detailed QA process includes hand rate validation which combined with our partnership with leading national carriers, allows us to deliver 99% rate accuracy.



### **3** Outstanding customer service

Our dedicated team of customer service representatives are focused on your needs and will provide unlimited hours of training (onsite or online) and technical assistance upon request.

### **4** InsureWatch™

The first zero-footprint app gives you access to pre-rated and pre-calculated reports, replacing traditional time-consuming data gathering with valuable analysis time.

### **5** MapSight™

A geographic data analysis module, MapSight provides simplified visualization of your premium analysis reports using Google Maps technology. By visually displaying opportunity areas and vulnerabilities, it provides intuitive guidance for rate strategies.

### **6** Shoppers Database™

Over 6 million online shoppers' data combined with Quadrant's national rate library will help you provide real and accurate risk scenarios for your pricing analysis, marketing research and product management.

### **7** Build custom reports based on your needs

We give you the empowerment and self-service access to information so you can roll up your sleeves and toy around with as much data as you want. Build your own reports using any parameter you choose that could be date ranges, market list and competitor market base.

### **8** More than just a BATCH rater

When working with Quadrant you're not just buying a software, you're partnering with a financially secure information provider that delivers easy-to-understand data that is critical for the decision-making process.

With Quadrant you can conduct rate studies dating as far back as 2003, perform premium analysis using Google Maps, have access to over 6 million online shoppers information and so much more. Bottom line, with Quadrant you get more than just a batch rater, you get a head start in the P&C competitive landscape.