

RateVault™

Unlock the Past. Power Your Future

For years, Quadrant has captured and preserved Personal Lines (Auto & Home) rate history to support informed pricing decisions across the industry. **RateVault™** provides industry professionals direct access to that history, organized, validated, and ready for analysis, because better decisions come from a better perspective, not just on where the market is today, but how it got here. Leverage this data for predictive modeling to refine future strategies, from real estate cost-of-ownership calculations to developing advanced pricing models.

Why RateVault™ Matters

The last five years have fundamentally reshaped the personal lines market. Pricing volatility, regulatory shifts, climate pressures, and demographic change have altered how risk is assessed and capital is deployed. **RateVault™** equips carriers, hedge funds, modelers, analysts, and real estate stakeholders with market-wide historical insight, enabling confident decisions rooted in how rates, variables, and competitive dynamics have evolved over time.

Five Full Years of Personal Lines Rate History



RateVault™ integrates seamlessly with Quadrant's pricing analytics solutions, enabling deeper insights through historical comparison and variable analysis—reflecting real-world market conditions. While no tool can predict future rates with absolute certainty, **RateVault™** delivers empowering historical insight that gets you as close to the bullseye as possible, grounding decisions in real-world context rather than guesswork.

By Using RateVault™ You:

- 1 Maintain Pricing and Market Competitiveness**
 Track historical rate movement across carriers, regions, and states to identify patterns and inflection points.
 - Carriers: Benchmark competitive positioning without sacrificing margin.
 - Hedge funds and investors: Analyze regional pricing trends to support capital allocation, underwriting strategy evaluation, and market-entry decisions.
- 2 Monitor Competitive Variable-level Changes**
 Analyze how rating variables have been introduced, adjusted, or weighted over time, and measure their real impact on premiums.
 - Modelers and analysts: Evaluate changes in climate-related variables, shifts in catastrophe exposure, and the evolution of risk signals across markets.
 - Researchers: Understand how external pressures influence rating structures at scale.
- 3 Refine Pricing for Emerging Segments**
 Use historical data to uncover demographic and geographic trends shaping demand and risk.
 - Real estate and development professionals: Identify growth corridors and pricing dynamics tied to population shifts.
 - Strategic planners: Support more precise forecasting for evolving customer segments and high-growth regions.

Schedule a personalized demo at quadinfo.com



Built on Experience. Backed By Data
QUADRANT