

Score Every Risk in Real-Time

Unified data delivers consistent, profitable underwriting decisions

Underwriters use fragmented data and manual judgment, causing inconsistent pricing and adverse selection. Submission and loss run data is siloed, external risk data is manual, and rating engines aren't real-time.

What's holding you back

- Poor data quality across sources
- No override tracking
- Disconnected external data
- Model opacity eroding trust
- Manual overrides inconsistent

What success looks like

- › Loss ratio decreases 3-5 pts
- › Quote-to-bind increases
- › Override rate decreases
- › Pricing accuracy increases
- › Broker confidence improves

How evolV helps



Unifies submission, loss run, and external risk data with real-time rating integration



Provides transparent scoring logic with override tracking and feedback loops



Implements strong data quality framework ensuring consistent, profitable decisions

Why evolV?

- **Underwriting optimization** expertise
- **Proven** real-time scoring frameworks
- **Transparent** models underwriters and brokers trust
- **Experience** reducing adverse selection and improving margins