Milliman PinPoint™

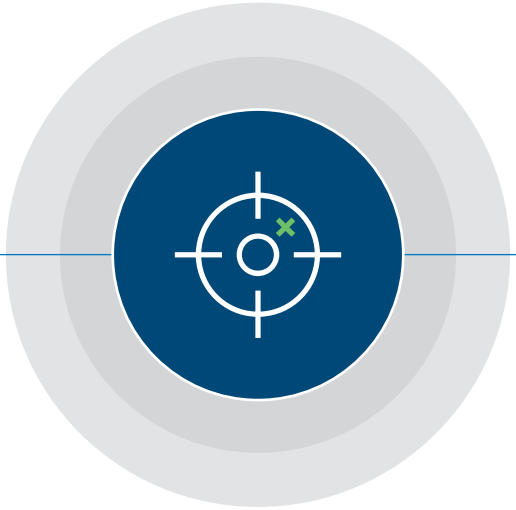
Prebuilt geospatial solution

Milliman

Critical issues

Location data is needed to optimize property insurance pricing and underwriting, especially as climate changes property risk

Building geospatial data is difficult; integrating it with systems used each day by the business is tougher still

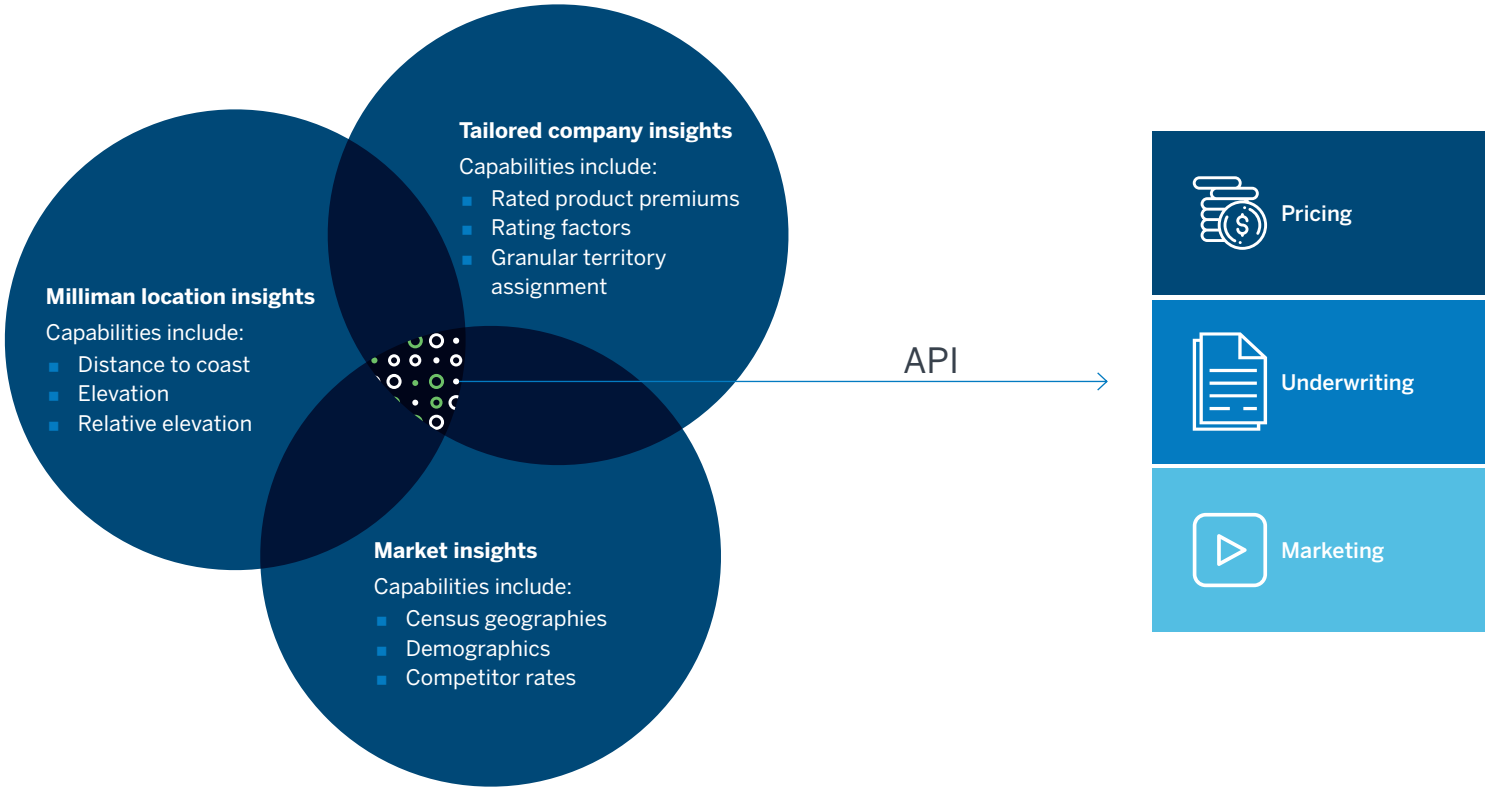


Many insurers struggle to deliver geospatial insights internally due to cost and lack of expertise

Many third party vendors are expensive, and struggle to provide the granularity and flexibility to meet your unique risk needs

Prebuilt geospatial product

Milliman's **PinPoint** delivers relevant geographic rating insights to your system at the point of decision through a simple Application Programming Interface (API):



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Key features

- Granularity and unique data drives more accurate rates
- Returns geographic insights customized to your rates and rules
- Complete solution through Milliman prebuilt content
- Runs behind-the-scenes 24/7
- Built for easy change of inputs and outputs
- Milliman geographic and actuarial experts ready to tailor and support

Milliman prebuilt solutions

<table>
<tr><td colspan="4">Appleseed
Pre-approved rates</td></tr>
<tr><td>Bungalow
Flood rating system</td><td>Pixel
Competitive analysis system</td><td>PinPoint
Accurate location API</td><td>AccuRate fleet
Commercial auto telematics score</td></tr>
<tr><td colspan="3">Market baskets
Property risk data</td><td>Commercial auto
risk data</td></tr>
</table>

Benefits

Strong rates

Fully utilizing geographic information

Low, certain costs

Compared to traditional vendors or building internally

Speed, agility

Solution is ready to go with a team ready to tailor it

Stay focused on your business

We deliver the full solution, freeing your time

Global reach, local expertise

Since our inception over 70 years ago, objectivity and professional excellence have been our hallmarks. As the nature of risk has evolved, so has the scope of our work. Today, we are helping clients address some of the world's most profound social and business challenges.

Why Milliman?

- We are the global market leader for actuarial consulting within the insurance industry, advising 44 of the top 50 insurers globally
- We bring deep expertise in delivering advanced predictive and machine learning solutions to help insurers grow profitably
- With over 80 products, we are a recognized leader in award-winning prebuilt insurance solutions that accelerate time to business value
- We bring local market presence, leveraging our in-depth knowledge of the insurance regulations and markets in which we operate
- We combine analytic excellence with a tailored approach in order to deliver the best solutions to fit our clients' unique risk appetites

Key contacts

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