Milliman **PinPoint**

Location-based rating intelligence,
integrated with your decision systems

Milliman PinPoint delivers relevant geographic rating insights to your system at the point of decision through a simple API.

THE CHALLENGE

Cost and complexity stop insurers from leveraging geospatial insights

Location data enables you to optimize property insurance pricing and underwriting. However, building geospatial datasets is difficult—and integrating them with your business systems is even more so.

- Climate change is accelerating changes to property risk insurance.

- Insurers lack expertise and budget to build geospatial insight systems.

- Third-party vendors are expensive and often lack the ability to deliver the unique insights your business needs.

THE SOLUTION

Rapid, easy access to geographic rating insights

Integrate location-driven pricing, underwriting, and market knowledge into your systems quickly and easily.

- Improve pricing and underwriting.

- Develop more competitive and innovative products.

- Access distance calculations, elevation statistics, and market data such as demographic information and competitor premiums.

- Integrate customized rating algorithms in your models, including rated product premiums, rating factors, and custom territory assignment across all 50 states.

PinPoint features

Data granularity
Highly location-specific information fuels deeper competitive insights.

Turnkey
Get a complete solution with powerful data built-in—there's nothing to build or manage.

Custom results
Configure data and algorithms to meet your rates, rules, and strategic needs.

Always on
Ensure up-to-date results with a solution that ingests and analyzes data 24/7.

BENEFITS

PinPoint benefits

Improved rate accuracy
Enable sustainable, profitable growth in location-sensitive lines of business.

Low, predictable costs
Avoid the high costs of hiring traditional geospatial vendors or building a solution internally.

Ease of use
Rapidly change inputs and outputs.

Speed & flexibility
Get started quickly and customize easily to meet your unique needs.

Efficiency & productivity
Free your people to focus on using location-based insights instead of managing technology and data.

Milliman expertise
Rely on geographic and actuarial experts for comprehensive support and services.

Global reach, local expertise

- One of the largest actuarial consulting firms in the world and the global market leader in actuarial consulting

- Providing consulting services to more than 80% of the world's leading insurers, working with 44 of the top 50 insurers globally and advising more than 9,000 clients

- Deep expertise in providing advanced predictive analytics and machine learning solutions for the insurance industry

- Combining global expertise and market-leading technical skills with local market presence, leveraging our in-depth knowledge of the regulations and markets in which we operate

- A recognized leader in developing solutions for the insurance industry

- An active research program to supplement and support our consulting activities

- Advising on costs, risks, and design of retirement and compensation programs

- Committed to CSR and D&I where we strive to protect the health and financial well-being of people everywhere, through commitments to our work, our colleagues, and our world

Key contact

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⬛ Milliman

Every day, in countries across the globe, Milliman works with clients to improve healthcare systems, manage emerging risks, and advance financial security, so millions of people can live for today and plan for tomorrow with confidence.