

\_experience the commitment™



## HITSPlus

### SUMMARY OF BENEFITS

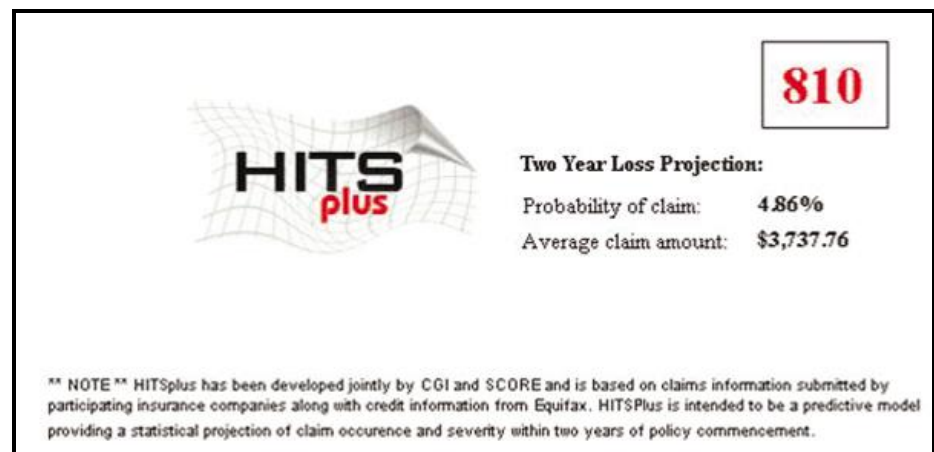
- Protects your portfolio from poor risks
- Aligns premium charges with claim exposure
- Keeps rates competitive
- Reduces claim expenses
- Achieves excellent return on investment
- Employs easy-to-use interface
- Produces accurate and up-to-date claims and credit information

For more information, please contact your local CGI representative or call 905-882-6300 or email [autoplus@cgi.com](mailto:autoplus@cgi.com).

### HITSPlus (PROPERTY LOSS AND UNDERWRITING SCORE)

The focus of insurance is risk management. The better you are at assessing and mitigating your risks, the more successful you will be. CGI is in the business of delivering the information and tools insurers need to effectively assess risk and increase profitability. Putting our decades of insurance experience into action, we developed an innovative risk-scoring tool for habitational insurance underwriting called HITSPlus.

With HITSPlus, you can predict the probability of a future claim occurring and its severity within the first two years of a policy's inception or renewal. The HITSPlus score is generated using current claims history and certain elements of behavioural patterns found in credit data. HITSPlus combines these predictive components into a single, user-friendly predictive model that gives insurers the power to predict the future—the probability of a claim and the average value of the claim.



The HITSPlus score is provided as part of CGI's HITS (Habitational Insurance Tracking System) report, a comprehensive summary of valuable property claims information. Together, HITS, HITSPlus and our other HITS tools provide insurers all they need to enhance the efficiency, consistency and profitability of their habitational underwriting processes.