



# Insurance Risk Suite Predictive Analytics for pricing

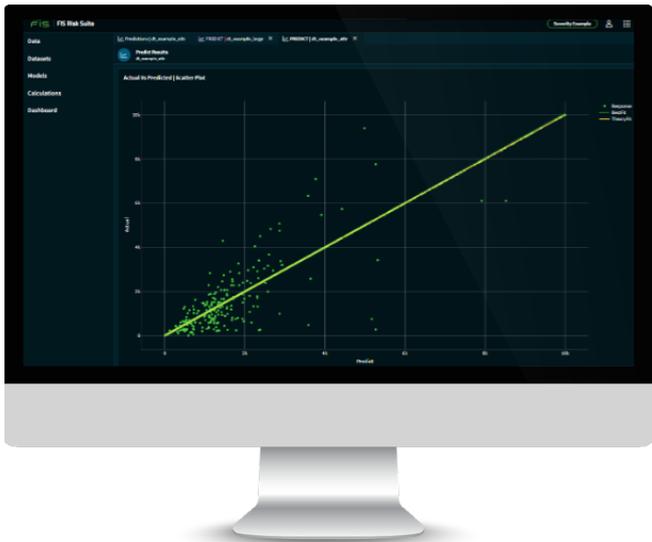
Unlock data-driven power to optimize pricing and revenue

In a market defined by rapid change, insurers face a dual challenge: maximizing revenue while strictly managing risk. For optimal pricing strategies, you need more than just raw data; you need a future-ready solution that turns information into competitive advantage and keeps your money hard at work.

FIS® Insurance Risk Suite – Predictive Analytics empowers you to move beyond traditional methods of risk management to optimize pricing. By seamlessly integrating predictive analytics with actuarial rigor, the solution helps you not only transform risk assessment but also improve operational efficiency, control, revenue and growth in a single, integrated ecosystem.

With predictive models, you're able to identify risk factors with greater precision, for smarter, faster decisions that protect your bottom line and drive both profitability and compliance. Now you can work money harder with actionable insights while maintaining transparency through explainable models.





## Build a stronger data foundation

Insurance Risk Suite – Predictive Analytics allows you to directly load data files on policies, quotes, claims and exposure. With support for limits, trends, groupings and calculated fields, it's also possible to reuse outputs from previous models for faster feature creation.

To align datasets with your actuarial practices, you can explicitly configure predictors, response, offsets and exposure to support frequency, severity and pure premium modeling, and count on consistent metadata for rating factor governance. Additionally, the solution supports transformations, such as one-hot encoding, for categorical rating factors, and standardization for numerical factors.

## Build the risk models you need

For classical actuarial capabilities and machine learning in one place, Insurance Risk Suite – Predictive Analytics supports generalized linear models (GLMs) and generalized additive models (GAMs) alongside tree/boosted/bagged methods. As a result, you can compare "glass box" GLMs with higher-lift machine learning techniques and adopt hybrid strategies.

With frequency, severity and pure premium models, and conversion and propensity models, you can build end-to-end price-demand workflows for regression and classification analysis. And with unsupervised models, you can support clustering and anomaly detection for portfolio segmentation, fraud screening in quote flows – and data quality checks before rating deployment.

## Validate, interpret and explain models

Built-in validation features help you visualize holdout and cross-fold workflows on dashboards, with standardized fit metrics including RMSE/MAE, MAD/ROC, lift and calibration plots.

Models are easy to explain at both global and point-of-quote levels, and you can use SHAP, ICE and LIME techniques to evidence drivers of price, carry out fairness reviews and support audit and compliance. Unified dashboards also make it easy to compare models side by side, with consistent plotting functions and highly responsive output files.

## Optimize pricing with commercial levers

The solution allows you to pair risk-cost models with conversion or retention models to explore price-demand tradeoffs and optimize rate changes by segment, for renewals and new business.

Telematics and geospatial features mean you can incorporate external or IoT signals (e.g., vehicle usage, geocoded peril indices and CAT proximity) into frequency and severity models. For fraud-aware pricing, anomaly models help reduce leakage in quote and claims processes, using the same model stack and dashboards as your fraud modeling process.



## Enhance performance and governance

As part of a single cloud-ready platform available on a software-as-a-service basis, Insurance Risk Suite – Predictive Analytics delivers elastic computing capabilities with enterprise governance for model training and scoring.

Guided workflows help you build, validate and interpret models, reducing the learning curve for pricing actuaries, and an inbuilt AI assistant will respond rapidly to user queries 24/7. For auditability, the solution also provides traceable pipelines from raw data through feature transformations, model versions and parameterization to published rating tables. Plus, explainability artefacts support internal model governance and “explain your rate” narratives demonstrate control to regulators.

[Learn more](#)



## Money at rest. Money in motion. Money at work.™

Insurance Risk Suite – Prophet helps insurers model, manage and mitigate all their risks on a single platform. Our **technology** powers the global economy across the money lifecycle.



**Money at rest**

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



**Money in motion**

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



**Money at work**

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

[fisglobal.com/contact-us](https://fisglobal.com/contact-us)

[linkedin.com/company/fis](https://linkedin.com/company/fis)

[x.com/fisglobal](https://x.com/fisglobal)