



Praedicat and Experian announce collaboration to deliver new D&O models and insights

Los Angeles, 1 September 2022: Praedicat, the emerging risk analytics and liability modeling company, has teamed up with Experian to create **CoMeta[®] Pro**, an unparalleled company and portfolio analysis tool for underwriters of Directors & Officers (D&O) insurance cover for U.S. publicly traded companies. CoMeta Pro combines Experian's market leading data and risk scoring methodologies with Praedicat's emerging risk and portfolio modeling capabilities to deliver a unique forward-looking solution to the D&O market.

CoMeta Pro integrates into the dashboard of Praedicat's emerging risk and underwriting software CoMeta[®], and intuitively presents two simple scores. One reflects Praedicat's assessment of the potential insured's exposure to emerging litigation risk, and the other was developed by Experian's DataLabs reflecting the company's expansive firmographic data in the form of Experian's Predictive D&O Model. Together they parse vast quantities of data to give underwriters an immediate headline view of the holistic D&O risk of each of roughly 5,000 listed US companies.

CoMeta Pro is equally powerful as a portfolio analysis tool. Between Praedicat's systemic risk models, which capture large-scale multi-company litigation, and Experian's Entity Recognition Technology, CoMeta Pro's systemic risk modeling lets users assess systemic risk across portfolios quickly and identify D&O-General Liability clash risk arising from mass litigation events.

Users can drill down behind the headline scores to understand each of the individual factors which impact the target company's litigation risk in detail, alongside the "reason codes" which drive Experian's risk scores. That granularity makes CoMeta Pro a powerful defensive underwriting tool in a claims environment driven by social inflation, rising concerns about environmental disclosures, and expanding mass tort litigation. It is an equally powerful offensive tool for risk carriers with appetite to insure specific types of D&O environmental and governance risks from a highly informed position.

"We are delighted to work on CoMeta Pro with Experian, a global leader in risk data and modeling," says Praedicat Chief Executive, Robert Reville. "Experian's enormous database of governance information about listed companies is an extraordinary resource for casualty insurance and will make D&O underwriting more profitable and manageable."

"As a leading provider of business data and analytical insights on more than 28 million active U.S. businesses and third party-verified information on 99.9 percent of all U.S. companies, we can provide a compelling view into D&O risk that is not typically used today," says Brian Bond, SVP of Product, Marketing and Strategy for Experian Business Information Services. "With these insights we're excited to combine our predictive Experian D&O Model with Praedicat's role as a trusted casualty insurance modelling provider to enable the next-generation insurance."

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About Praedicat

Praedicat is the leading emerging risk analytics and liability modeling company for casualty insurers and global industrial companies. We help companies identify, model, and manage current, emerging, and emergent liability risks, allowing them to adopt new approaches to casualty risks, and to translate them into actionable business opportunities for sustainable, profitable growth.

Established in 2012, Praedicat is based in Los Angeles, with offices in New York and London. We are one of *CIO Review's* most promising insurance technology solution providers. Our ultimate aim is to deliver the science around health and environmental risks to businesses, driving smarter decisions that make the world cleaner, safer, and healthier.

To learn more, visit www.praedicat.com.

About Experian

Experian is the world's leading global information services company. During life's big moments – from buying a home or a car to sending a child to college, to growing a business by connecting with new customers – we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organizations to prevent identity fraud and crime.

We have 20,600 people operating across 43 countries and every day we're investing in new technologies, talented people, and innovation to help all our clients maximize every opportunity. We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.

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