

Personal Financial Responsibility Score

Accurate and Instant Predictor of Credit Bins

Personalize your Customer Relationships with Insight Upfront

Financial, insurance, and lending firms are required to purchase consumer credit reports in order to factor credit scores into final rating algorithms. Some institutions opt to request and pay for these scores when a new prospect requests a quote so they can appropriately respond to this new lead.

At this stage in the journey, the chance of that customer reaching bind, or closing, can be as low as 2%, leading to high acquisition costs.

Fenris created the PFR score to replace credit score requests before regulated rate calculations are necessary. Our algorithm predicts the credit bin a consumer represents and is modeled after a commonly-used consumer credit score.

Our score was created with proprietary machine learning algorithms run against third-party datasets, and is not regulated by the FCRA. Fenris PFR allows insurance carriers and financial institutions to save cost where customer commitment is low, without sacrificing accuracy in evaluating new customers.

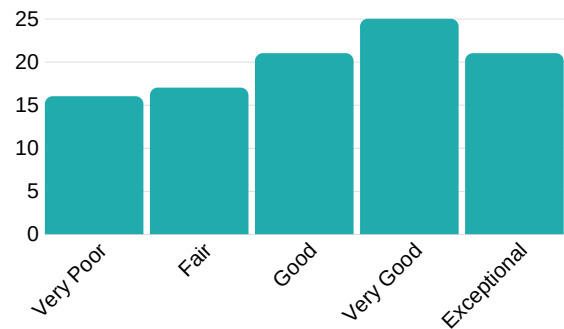
Custom Predictive Scoring

Fenris can apply its data sets and machine learning to generate a score to predict what you need to know about your customer.

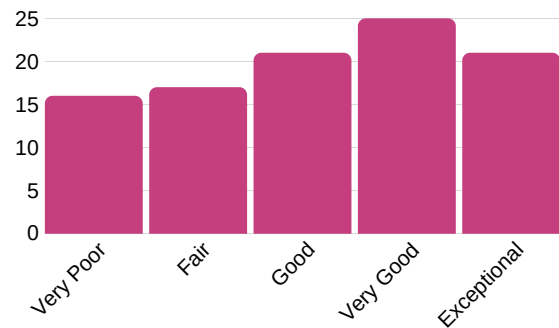
Propensity to buy
Likelihood to request a quote

fenrisd.com/singup
hello@fenrisdigital.com
Personal Financial Responsibility Score

PFR Distribution



Leading Credit Score Distribution



Personalize the customer journey by knowing upfront which products and services are a match for an applicant

Reduce your cost of credit by up to 50% using a combination of the PFR score and FCRA-regulated credit reports appropriately

Provide an initial quote more indicative of the final rate

Contact us to identify your best customer

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