



What Does Century Want To Write? Let Us Show you!

We listened to your to your feedback! Century Online (COL) now identifies target classes and crime ratings.

Century has always identified target classes and used crime information to price **Property, Casualty, and Garage business**. We communicate target classes through e-blasts and while visiting with our partners, but **improving transparency** will help our partners **identify opportunities quickly**. How?

Crime Rating Factor:

- Similar risks in adjacent areas may receive very different rates depending on crime ratings for each area.
- Century uses proprietary crime ratings that are correlative to our historical profitability.
- Debits and credits are applied depending on the crime rating.
- COL now indicates the tier in which the risk resides by providing a Crime Rating of 1-Low to 6-High.
- Century's hit ratios are highest in lower crime rating areas

Target Classes:

- Target classes are our most profitable
- Target classes receive higher priority and quicker service times
- The majority of our target classes are "binding authority."

Century's offerings are the **most competitive on target classes located in areas with lower crime ratings**. This combination brings our **most profitable results**, and we are **targeting these risks**.

Below is what this looks like in COL, but don't be limited to a screenshot! [Log on to COL today!](#)

The screenshot shows a web form with the following fields and values:

- Zip : 43082 [Lookup Zip Code S](#)
- Territory : 505 - Columbus and Vicinity Zip Codes
- Find Class : 61212
- Select Class : 61212 Buildings or Premises-bank or office-merc
- Full Description : 61212 Buildings or Premises-bank or office-merc
- Crime Rating (1 - Low, 6 - High) : 1
- Target or Non-Target Class : Target
- Class Authority Level : Authority
- EUM Details : Program Description
- Exposure : * Required Area
- Coverage : Premises Ops. **Authority** Products & Com

Two red arrows are overlaid on the form:

- A red arrow points from the top-left towards the 'Crime Rating (1 - Low, 6 - High) : 1' field, with the text 'Crime Rating: the lower the better!' written inside the arrow.
- A red arrow points from the top-right towards the 'Target or Non-Target Class : Target' field, with the text 'Low Crime Rating + Target Class=Win!' written inside the arrow.

Target classes with lower crime scores receive faster service times and Century's most competitive rates and coverage!

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