



Credit Scoring, Response Modelling and Insurance Rating: A Practical Guide to Forecasting Consumer Behaviour

By S. Finlay



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Every year, financial services organizations make billions of dollars worth of decisions using automated systems. For example, who to give a credit card to and the premium someone should pay for their home insurance. This book explains how the forecasting models, that lie at the heart of these systems, are developed and deployed.



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Editorial Review

About the Author

STEVEN FINLAY has worked in the field of predictive analytics for over fifteen years. His research interests cover all areas of consumer credit, forecasting and data mining. He is currently Head of Analytics at HML in the UK and is a Visiting Research Fellow at the Lancaster University Management School, UK.

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