Product Factsheet

enhancing business performance
“Both the regulatory systems, and market conditions, are poised on the cusp of change. In this changing environment, a tool that can help you understand and analyse your business effectively, and with reference to competitors, will be invaluable. Mortgage Clarity offers user-friendly, granular analysis of the same data that powers the CML’s aggregate lending survey”

Paul Smee, Director General CML
Important Information

At present all UK mortgage lenders are required to provide Product Sales Data (PSD) to the FCA on a regular basis – this contains information about every new mortgage created. In parallel the CML collect the same data from its Members - representing over 96% of the regulated mortgage market – this data is the backbone of the Regulated Mortgage Survey (RMS).

Matrix Solutions has collected aggregated and analysed RMS data for the CML since 1st January 2011. Additionally we have incorporated our large market coverage of detailed mortgage Applications data, down to broker outlet-level.

So, what is Mortgage Clarity?

Mortgage Clarity is an industry wide PSD (Product Sales Data) Aggregator which allows unparalleled insight into your company’s performance against 96% of the UK Mortgage Market constituted by CML member organisations.

Additionally the high market coverage of detailed mortgage Applications data allows a forward-view of the market.

Using either simple visual dashboards (QlikView) or a more advanced statistical analysis tool (FastStats) licence holders of Mortgage Clarity are able to conduct a wealth of statistical analysis into their latest corporate performance. Everything from interrogating your highest value intermediary sales channels through to benchmarking your own average LTV rates by region can be conducted in a simple, visually and accessible manner.
What benefits does Mortgage Clarity deliver?

Our use of online dashboards, advanced analytics applications, additional propriety intelligence and our proven history or successful data integration projects means that you can create and deliver analysis and reports that are insightful and accessible to audiences at all levels of your organisation.

We append the specific broker intelligence to each intermediated transaction from the RMS data, which effectively creates a fully transparent universe of intermediary mortgage sales representing over 96% of regulated lending.

For the first time, CML Members will be able to see exactly who is selling their products, how to contact them and how this relates to their own sales, marketing and distribution structures. It provides:

### Strategic Benefits

**Competitive Analysis**

- Identification of new market opportunities
- Improve & track performance of sales and distribution pipeline
- Analysis includes Applications, Completions & BTL Data
- Profiling - identify leading areas where you are overweight or underweight for any product, loan type, loan size, LTV or borrower attributes.

### Sales Benefits

**Broker Analysis**

- Improve Sales through better understanding of broker activity
- Monitor share of wallet with key accounts, networks and brokers
- Target the ‘right’ brokers for your products and improve prospecting
- Better informed Proc Fee analysis.

### Compliance Benefit

**Risk Profiling**

- Track exposure to risky lending. Particularly relevant in line with Basel III regulations
- Measure exposure against your peers e.g. interest only/90% LTV - risky lending
- Get a better understanding of lending into retirement.

### Strategic Benefits

**Quality Reporting**

- The ability to monitor better understanding of broker activity
- Target the brokers most suited to your business and products
- Monitor and improve the quality of all broker applications
- Application to completion Analysis
- Better informed Proc Fee discussions.

“Mortgage Clarity has given Coventry Building Society a wealth of broker intelligence allowing us to restructure our field and telephone based teams more effectively.”

Kevin Purvey - Head of Intermediaries, Coventry Building Society
“Mortgage Clarity is a vital tool for our mortgage market analysis. FastStats is a powerful yet easy to use data analytic application and helps us to get the most out of the Regulated Mortgage Survey. We have a more detailed insight into market activity than ever before, allowing us to examine market developments and business performance.”

Andrew Harvey, Senior Economic Analyst, Nationwide Building Society