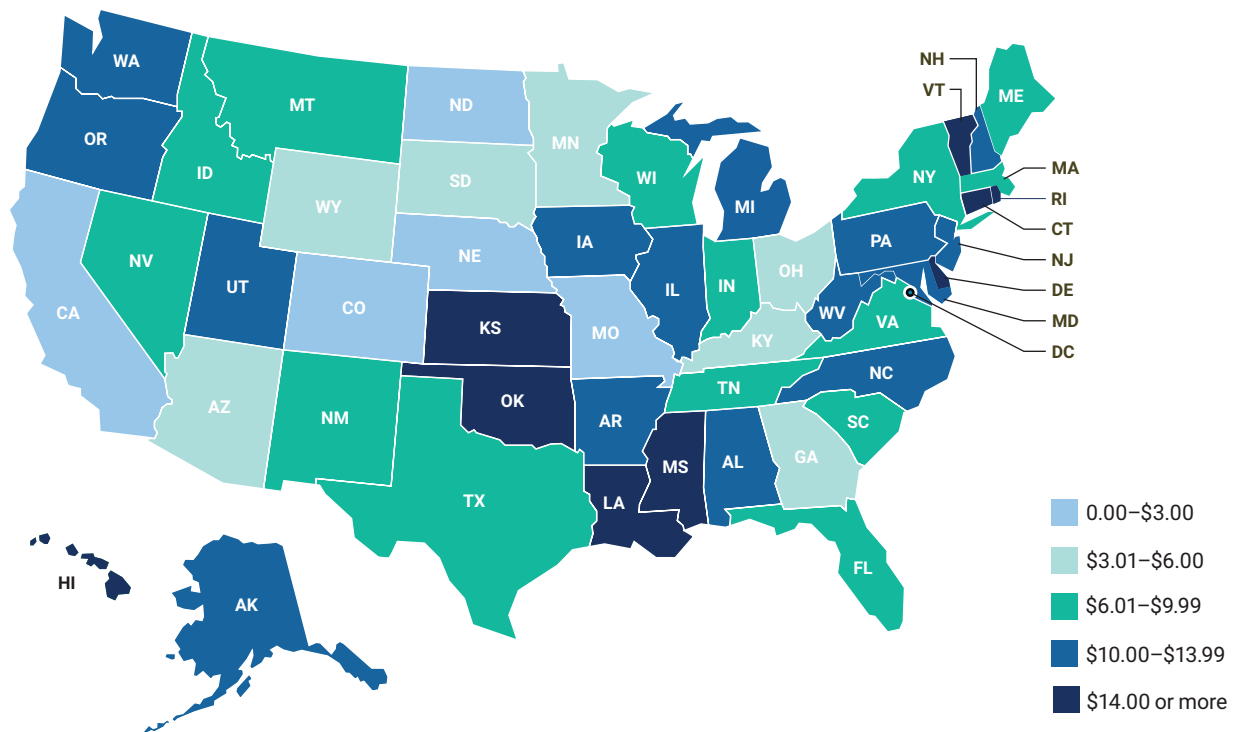


Pay for the MVRs you need... not the ones you don't

Motor Vehicle Report (MVR) fees are subject to frequent increases that can hinder cost-effective access to driving history. After a decade of increases spanning more than 31 states, nationwide average fees are up by one-third, now exceeding \$10.

State MVR Fees



You can't avoid the cost

The need for driving history is clear. Research shows truck drivers with violations pose greater crash risk:



43% higher for all types of violations¹

69% higher for reckless, careless, inattentive, or negligent driving²

The question is the same...At point of sale and at renewal, which MVRs do you buy—and when?

Why not know what you need before you spend?

A yes-or-no question deserves a yes-or-no answer

Verisk delivers with tools to detect activity on driving records for both new and renewal customers.

- Get the MVRs you need to maintain underwriting integrity.
- Avoid wasteful MVR spending on “clean” driving records.

Our compliant driving history solutions use only current, verified records of activity—not models or predictors.

Tailored solutions suit your needs

Index of Activity (IOA)—

Customized and integrated where it fits your process; this solution does the work.

Motor Vehicle Report (MVR) Indicator—

Can bring data forward in the quote flow to fast-track clean drivers and flag violations.

Verisk solutions

Are there recent violations?	IOA— focused spend	MVR Indicator— low cost
Yes	Receive MVR automatically	Order MVR
No	Receive clean report; save 50%+	Skip MVR

With either solution, look-back periods are customizable:

- Up to 3 years for new business
- As little as 6 months for renewals

1. American Transportation Research Institute, Predicting Truck Crash Involvement: 2018 Update, July 2018
2. Ibid



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Connection and delivery methods



API

Choose interactive or batch file options through our custom web service API portal. Interactive MVRs typically support new business with real-time service that returns an MVR in seconds, where available. Or use the batch file option for “next day” or delayed service at a lower price. This service is typically used for renewal business.



ExpressNet

Our ExpressNet user interface portal gives access to individual or batch MVRs at any time, as well as our DriverSafe Plus Report analytics. Reach the ExpressNet Portal through iiX or Verisk URLs.