



Public Records Intelligence Reports

Drop the gavel on costly MVRs with
FCRA-compliant driving risk data
sourced from public records

[verisk.com](https://www.verisk.com)



Draw the line on driving risk

Optimize spend on high-cost motor vehicle reports (MVRs) with a smart public-records alternative

Driving risks and MVR costs are rising

Inadequate pricing for violations and accidents accounts for \$5.3 billion in annual premium leakage for auto insurers.¹ Assessing driving risk is among the costliest aspects of auto insurance underwriting. The national average MVR fee is now \$11.63, up 28% over the past decade.² Extreme incidents remain high—still up 2.7% from pre-pandemic levels despite some easing from the peak reached in 2023.³

Public records deliver valuable insight

With all these headwinds for carriers, plus working across multiple jurisdictions, expertise in insurance-ready analytics, compliance, and identity resolution is critical. Adding these rich public datasets increases found activity by 33% vs. MVRs alone, helping avoid “dirty” policies that perform 40% worse on loss-cost relativities.⁴

Bring the record into focus to reach better judgments

Verisk’s Public Records Intelligence™ (PRI) Reports unlock a valuable data source to deliver cost efficiency, Fair Credit Reporting Act (FCRA) compliance, and upfront insights via the LightSpeed® Personal Auto acquisition platform.

Affordable, compliant, confident risk assessment at Rate Call 1



Strengthen insights with at-fault accident and felony analytics from 310M+ crash and 180M+ non-traffic criminal records.



Modernize quoting and drive profitable growth with real-time workflows—optionally via LightSpeed—using all-in, pay-when-you-win licensing.



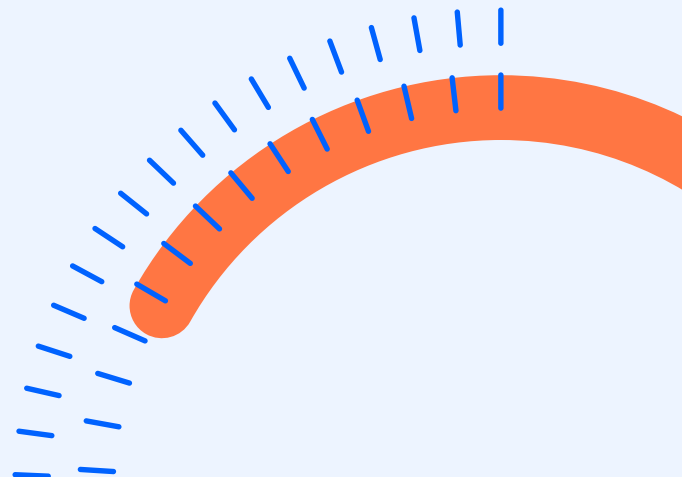
Sharpen underwriting and rating with FCRA/ DPPA-compliant reports derived from 2B+ public records.⁵



Optimize MVR spend in 30+ states with savings up to 35%.⁶



Improve hit rates and help flag rate evasion with enhanced identity resolution.



Why choose Public Records Intelligence Reports?

Diverse data



Blend MVR capabilities with 2B+ public records, 310M+ crash reports, and 55M+ felony records.

Harness FCRA-compliant PRI Reports for 30+ states plus analytics from an industry-leading warehouse.

Improved segmentation



Make more informed personal and commercial auto decisions from pre-underwriting to renewal.

Gain insights that bolster rate adequacy, including out-of-state and felony convictions.

Unmatched value



Modernize quoting with affordable driving-risk workflows at Rate Call 1—accessible via LightSpeed.

Save up to 35% with dynamic, integrated solutions that optimize MVR spend and avoid premium leakage trade-offs.

Did you know Verisk has 30+ years of DMV and 15+ years of public records sourcing experience?

Discover [Driving History Solutions](#) with full-suite capabilities across the policy life cycle, including delivering MVRs in 51 U.S. jurisdictions and four Canadian provinces, PRI Reports, and more.

We're continuously innovating to deliver new capabilities to our clients. Watch for our forthcoming solution MVR Advisor, built to optimize ordering decisions for MVRs versus real-time PRI Reports based on location.

Shift to a smarter driving risk solution—case closed.



Request a demo today

For more information about Public Records Intelligence Reports, contact:

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1. Updated 2024 estimate based on Coalition Against Insurance Fraud's *The Impact of Insurance Fraud on the U.S. Economy*, pages 23-26, applying overall annual premium leakage increase to Verisk's estimate from *The Challenge of Auto Insurance Premium Leakage*.
2. Verisk analysis of state MVR fees, 2015-2025; average as of July 2026.
3. Verisk analysis of 231 million court records in AZ, FL, IA, ID, IN, MA, MS, NC, ND, NJ, NM, OK, OR, PA, SD, VA, WA, and WI, 2019-2025, extrapolated to national totals.
4. Verisk analysis of 2.3 million policy records combining Public Records Intelligence, MVR, and ISO Personal Auto loss cost data sources, 2025.
5. DPPA=Driver Privacy Protection Act
6. Most state capabilities expected to be in production as of Q3 2026.

