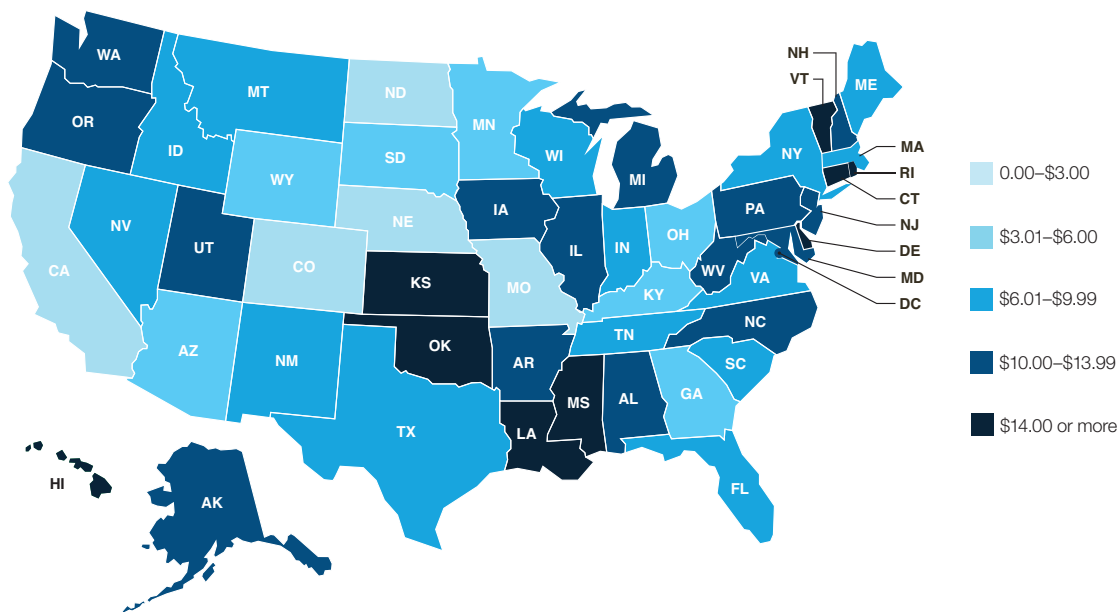


## Pay for the MVRs you need... not the ones you don't

Motor vehicle reports (MVRs) are a well-recognized risk assessment tool for life insurance underwriters. Insurers can gain additional insight on mortality risk by identifying applicants' potentially risky driving behaviors. Multiple serious violations can point to other adverse lifestyle behaviors and higher mortality risk.

But 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**.



### You can't avoid the cost

The need for driving history is clear. Research shows:

Every day, almost 30 people in the U.S. die in drunk-driving accidents—that's one person every 50 minutes.



**10,511**  
deaths from drunk  
driving crashes in 2018,  
representing 29% of  
driving-related fatalities.<sup>1</sup>

Using a cell phone while driving creates enormous potential for deaths and injuries on U.S. roads.



**2,841**  
number of people killed  
by distracted driving in  
2018, representing 7.8% of  
driving-related fatalities.<sup>2</sup>

The question is, 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 MVR Index of Activity, a tool to help detect activity on driving records for policy applicants.

- Get MVRs you need to maintain underwriting integrity.
- Automatically receive an MVR if there are recent violations
- Help avoid wasteful MVR spending by receiving a clear report on clean driving records.
- Look-back periods are customizable for up to three years.

*Our compliant solution uses only current, verified records of activity—not models or predictors.*

Index of Activity (IOA)	
Are there recent violations?	IOA—focused spend
Yes	Receive MVR automatically
No	Receive a clear report and save 50% or more on state MVR fees

## A savings scenario



Verisk research found that two-thirds of MVRs for life insurance underwriting are “clean.”

Verisk cost-containment tools cut one insurer’s MVR costs by **37%**, or **\$1.2 million**. Lower underwriting expenditures—focused where they were needed—reduced the up-front underwriting costs while preserving the existing level of underwriting accuracy. MVR spending was targeted at risks that required a surcharge, thereby generating more premium.

## Connection and delivery methods

### API

Choose interactive or batch file options through our custom web service API portal. Interactive MVRs support new business with real-time service that returns an MVR in seconds, where available.

### ExpressNet

Our ExpressNet user interface portal gives access to individual or batch MVRs at any time as well as our DriverSafe® Plus Report analytics.

1. National Highway Traffic Safety Administration, “[Drunk Driving](#),” accessed on April 28, 2020.
2. National Highway Traffic Safety Administration, “[Distracted Driving](#),” accessed on April 28, 2020.

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