Refine your risk segmentation with granular rating data and advanced analytics

ISO Risk Analyzer® Commercial Auto

Do you have the refined data and detailed segmentation needed to compete in today’s challenging commercial auto market?

**Critical insights to help improve profitability**
ISO Risk Analyzer® Commercial Auto leverages granular data and predictive modeling tools to assist insurers in underwriting, rating, and enhancing preexisting analytics. The modules provide output that can be used together or as stand-alone solutions.

ISO Risk Analyzer Commercial Auto provides critical insight into the vehicles you insure to fight against adverse selection and improve profitability. Don’t miss the essential component—better assess the vehicle risks you’re insuring.

**Environmental Module**
The Environmental Module for ISO Risk Analyzer Commercial Auto provides granular geographic loss cost analysis for local/intermediate trucks, tractors, and trailers (TTT) and private passenger types (PPT). The model examines environmental indicators that can affect commercial auto risks, considering the interactive effects of hundreds of variables. More refined estimates of future losses at the address level are provided for:

- Liability, including bodily injury and property damage components
- Collision
- Other Than Collision

97% of commercial auto insurers consider predictive analytics valuable.¹

1. June 2018 ISO survey
**ISO Commercial Auto Symbols**
Refine commercial auto rating with ISO Risk Analyzer
Commercial Auto Symbols, a first-to-market solution for commercial vehicles. The symbols reflect that vehicle risk characteristics extend beyond the differences in commonly used rating variables like vehicle weight, cost, and age. Even within the same make and model, cars and trucks can still vary widely in their susceptibility to certain perils and the associated loss potential.

ISO Risk Analyzer combines the predictive power of hundreds of VIN-level characteristics distilled into a compact symbol representation for each coverage. Insurers can perform sophisticated pricing refinement for commercial auto risks as well as classify, segment, and price those risks with confidence, just by knowing the VIN number.

**Liability Symbols**
61 uniquely defined symbols and corresponding rating relativities

**Physical Damage Symbols**
157 uniquely defined symbols and corresponding rating relativities for Collision and Comprehensive

**Traffic generators**
transportation hubs, shopping centers, hospitals/medical centers, and entertainment districts

**Traffic composition**
household size and home ownership

**Traffic density and driving patterns**
commuting patterns and public transportation usage

**Weather and terrain**
measures of temperature, wind speed, and topography

**Experience and trend**
ISO advisory loss costs and state frequency and severity trends