![Verisk logo] **Verisk™**

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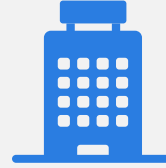
Traffic generators
transportation hubs, shopping centers, hospitals/medical centers, and entertainment districts

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

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