



Refine your personal auto risk segmentation with granular data and advanced analytics

Fight adverse selection

To compete in today's personal auto insurance market, it's critical to leverage innovative analytics to improve personal auto risk segmentation.

Refined estimates for future losses

The ISO Risk Analyzer® Personal Auto suite of predictive models can help you achieve better segmentation by examining the interaction of hundreds of risk-specific variables to develop advisory loss costs.

Flexible data and analytics to fit your needs and workflows

ISO Risk Analyzer Personal Auto provides sophisticated pricing refinement you can incorporate into your underwriting and rating, or supplement your own models for precise, customized segmentation.

With modules for driver history, vehicle symbols, and rating territory, ISO Risk Analyzer delivers the who, what, and where on your personal auto risks.



Vehicle Symbols

Refine personal auto rating with ISO Risk Analyzer Personal Auto Symbols. The model analyzes individual vehicle characteristics, such as body style, performance, and safety features, to predict physical damage and liability losses at a highly refined level.

ISO Risk Analyzer combines the predictive power of hundreds of vehicle characteristics into a compact symbol representation. Insurers can classify, segment, and price risks with confidence.

Liability Symbols

Available for these coverages:

- Bodily Injury (BI)
- Medical Payments (MP)
- Personal Injury Protection (PIP)
- Property Damage (PD)
- Single Limit Liability

Physical Damage Symbols

Available for these coverages:

- Collision
- Comprehensive

Environmental Module

Understand how personal auto risks can shift with geographic variables. The Environmental Module predicts expected losses at the policy level by major coverage. For each risk's garaging location, the module analyzes the interactive effects of hundreds of variables, such as:



Traffic generators

Transportation hubs, shopping centers, businesses, and medical centers



Traffic composition

Vehicles per household, average age of drivers, and typical vehicle uses



Traffic density and driving patterns

Commuting, public transportation, speed limits, traffic loads, and road classifications



Weather and terrain

Precipitation, temperature, extreme weather, and elevation changes



Experience and trend

Granular loss experience and state frequency and severity trends from ISO lost costs

Driver History Module

See how driver history and characteristic variables affect rating factors and premiums. With the Driver History Module, insurers can:

- see interactive effects of driver demographics (such as age, gender, and marital status) on violation and claim surcharges
- capture age correlations in driving history
- assign surcharges by coverage

See how high-quality data and advanced analytics can transform your rate segmentation capability.



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