



A-PLUS™ Commercial: Automated Loss Runs





Solving the challenge of obtaining loss runs

Speed vs. accuracy: In today's insurance market, insurers need to move quickly to provide a quote and satisfy customers' need for speed. However, a manual loss run process can take weeks, and to make a sale, insurers sometimes sacrifice the accuracy necessary to price a policy properly—underwriting without seeing a loss run.

A-PLUS™ Commercial helps insurers solve the issue of speed vs. accuracy as well as these other challenges:

- It can take up to two weeks to get a manual loss run for a risk.
- Taking too much time to answer a quote request can frustrate an agent and lose business.
- Underwriters waste time chasing information and merging data from disparate sources.
- Accepting loss run information at face value to save time is often unreliable.
- Poor data can lead to pricing a policy improperly, causing premium leakage or overpricing.
- Accepting data in various formats makes integration and review difficult.
- The manual process is prone to human error and misinterpretation.

A-PLUS Commercial provides automated loss runs

A-PLUS Commercial is a contributory database that provides fast and reliable automated loss run reports. The reports feature past claims details for all lines of commercial business for which the insurer contributes data. It's the critical tool insurers need to drive profitability and improve loss ratios.



Fast

A-PLUS Commercial shortens the time to obtain loss run requests from weeks to seconds and delivers them directly through an API for prefill or the ProMetrix® web platform.



Reliable

A-PLUS Commercial helps accurately assess risks and provides granular, up-to-date, reliable data while helping to prevent fraudulent loss run submissions.



Efficient

A-PLUS Commercial offers operational efficiencies, minimizes constant follow-ups with agents, helps improve loss ratios, and solves for inconsistent loss run formats across carriers.

Fueled by the world's largest claims repository

The source of A-PLUS Commercial loss runs is ISO ClaimSearch®, into which more than 90 percent of insurers already contribute data. The database has more than 1 billion claims—with 90 percent updated weekly—making ISO ClaimSearch the most robust claim repository in the market today. That means you get the most accurate data possible.

The following commercial lines of business are available:



Easy integration process

Participating in A-PLUS Commercial takes minimal IT effort because most insurers already contribute to ISO ClaimSearch and just need to authorize the use of their data for A-PLUS Commercial. Adopting this solution is easy—customers can leverage the same underwriting platform they already use (ProMetrix web or an API).

For more information on how A-PLUS Commercial simplifies the underwriting process, improves the end-user experience, and helps insurers grow profitably, contact your Verisk representative today or e-mail A-PLUSCommercial@verisk.com.





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