![Verisk™ logo]

Fine-tune your vehicle rating by leveraging the power of predictive analytics

Auto History Score

A vehicle's risk is more than the sum of its parts.

In today's competitive market, pricing policies quickly and accurately is critical.

Vehicle rating has traditionally been done on the vehicle series level. However, over a lifetime, vehicles of the same year, make, model, and trim level can age very differently.

Vehicle history data can provide a wealth of information on a vehicle's past, but data by itself may not provide a complete view. Verisk's Auto History Score model was built using predictive analytics which identified the vehicle history data points that are correlated with future claim propensity.

Rate more precisely with vehicle-specific insights

Innovative solutions to better align price to risk.

- Build on the industry's largest statistical database

- Harness the predictive power of vehicle history

- Integrated with Verisk's ISO Personal Auto Program

- Implement separately or with LightSpeed® Personal Auto

- Improve pricing and competitiveness with additional segmentation for vehicle history risk

Gain insights from powerful analytics

Auto History Score provides scoring from 0-100 on a vehicle's critical historical condition data, with 0 representing the worst risk and 100 representing the best risk.

Built on Verisk's longstanding statistical database, the largest in the industry, the Auto History Score provides actionable rating insights based on modeled data, providing a digestible score across all major coverages.

	VIN 1	VIN 2	VIN 3
No. of owners	1	3	2
Branded title	No	Yes	No
No. of failed inspections	0	2	1
Reported frame damage?	No	Yes	No
Estimated total mileage	26,500	183,000	64,500
Score	95	45	75

By taking the guesswork out, figuring out what variables are predictive of future losses, and delivering the analytics in an easy-to-use score and associated rating factors, Verisk has made it easy for carriers to achieve additional rating segmentation.

Verisk™