Gain a deeper understanding of vehicle risk

Is mispriced vehicle risk a drag on your auto book?
Personal auto insurers can't afford to leave premium dollars on the table, or see good risks speed off to competitors. ISO Symbols help insurers develop accurate premiums and offer more accurate pricing for their customers.

Backed by decades of actuarial expertise, ISO Symbols help you quickly determine, and rate, vehicle risk.

Trusted by the industry
ISO Symbols are a go-to source for vehicle rating information across a broad range of coverages—from physical damage to liability.

Discover the power of ISO Symbols:
- Physical Damage Symbols
- Liability Symbols
- Available for hundreds of private passenger vehicle types
- Customizable rating relativities can be adjusted to fit needs
- Multiple delivery options include VINMASTER® and ISOnet®
One small symbol, one giant leap for auto ratemaking

Symbols are numeric representations of a vehicle’s relative propensity for loss. For each vehicle series, defined by make, model, body style, and wheelbase, ISO assigns a rating symbol.

Vehicle Symbols Rating (VSR) Symbols
VSR Symbols cover physical damage, comprehensive, and collision coverages based on vehicle type for hundreds of autos. Verisk assigns preliminary VSR Symbols based on a vehicle’s suggested retail price, then adjusts using experience to derive an initial rating Symbol. Verisk then reviews actual annual loss experience and adjusts as needed.

Liability, Personal Injury Protection, and Medical Payments (LPMP) Symbols
Verisk assigns LPMP Symbols based on the actual loss experience of a particular vehicle as well as physical characteristics. These Symbols are then adjusted based on experience on a bi-annual basis. LPMP Symbols are not specific to the model year.

Learn how ISO Symbols can help your vehicle rating.

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