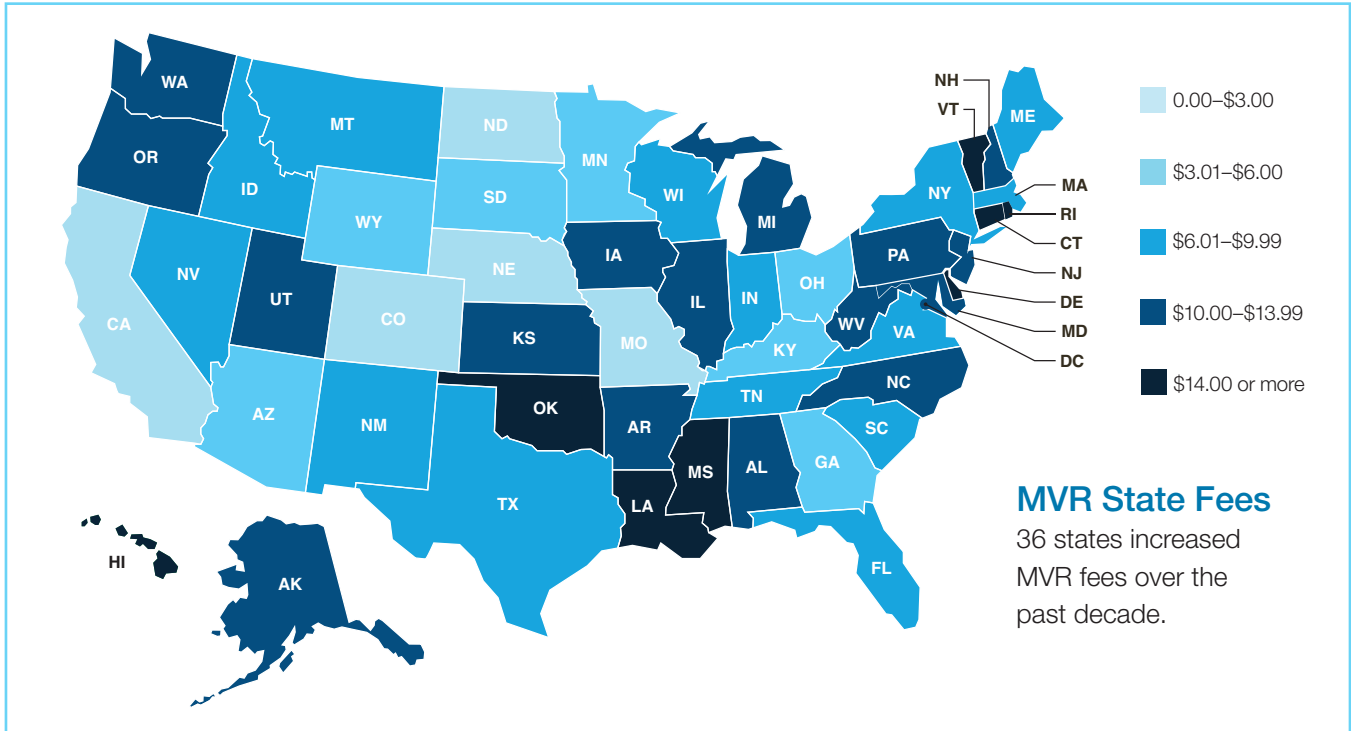


Pay for the MVRs you need... not the ones you don't

State registry fees jumped **43% nationwide**, and costs for motor vehicle reports (MVRs) were up **3.3% per year over 10 years.**¹



You can't avoid the cost

The need for driving history is clear. Verisk research has found:

52% of insurers surveyed have serious concerns about uncaptured violations.

\$3.4B in annual premium leakage resulted from missed violations.

The question is the same...At point of sale and at renewal, which MVRs do you buy—and when?

Why not know what you need before you spend?



A yes-or-no question deserves a yes-or-no answer

Verisk delivers with tools to detect activity on driving records for both new and renewal customers.

- ✓ Get the MVRs you need to maintain underwriting integrity.
- ✓ Avoid wasteful MVR spending on “clean” driving records.

Our compliant driving history solutions use only current, verified records of activity—not models or predictors.

Tailored solutions suit your needs

Index of Activity (IOA)—Customized and integrated where it fits your process; this solution does the work.

MVR Indicator—Can bring data forward in the quote flow to fast-track clean drivers and flag violations.

Verisk solutions		
Are there recent violations?	IOA—focused spend	MVR Indicator—low cost
Yes	Receive MVR automatically	Order MVR
No	Receive clean report; save 50%+	Skip MVR

With either solution, look-back periods are customizable:

- Up to 3 years for new business
- As little as 6 months for renewals

You can work in a new way—at LightSpeed™

MVR Indicators support Verisk’s LightSpeed™ Auto, a data-forward platform for one-rate acquisition that can help deliver bindable online quotes in as little as 2 minutes.

Learn more about Verisk driving history solutions.

1.Verisk Analytics



For more information about
Driving History Solutions



Contact your Verisk account executive at

1-800-888-4476 or visit www.verisk.com/mvr

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