Make the most of the VIN for deeper insight into the vehicles you insure

A costly blind spot

Knowing each vehicle you insure in granular detail is critical in today’s competitive personal auto market. Without that knowledge, segmentation can lose refinement, and policy rating may be off the mark. This can drive away business through overpricing or cause you to take on hidden exposure via faulty assumptions about how the vehicle is equipped.

What risk does a vehicle represent?

When you issue a policy on a vehicle, critical risk information can be buried in the vehicle identification number (VIN). And it’s no simple matter to extract it all. Insurers have traditionally relied on basic VIN decoding to draw the basics—year, make, and model—from the 17-digit VIN, plus standard equipment such as engine, drivetrain, and number of doors. But there are more details to learn:

- trim level
- presence of theft prevention systems
- installed advanced driver assistance systems (ADAS)
- installed optional equipment
- “as-built” manufacturer’s suggested retail price
- equipment with high replacement costs

Better pricing insight…one digit at a time

Newer cars can be safer to drive but more expensive to repair. Leverage the details available from the full VIN with TrueVIN to rate vehicle features and technology with confidence.

Crack the code and learn the details

- Get build-sheet-level data (when available)
- See factory-installed options
- Know baseline equipment by trim level
- Identify possible equipment upgrades
- Automate vehicle-based discounts and surcharges
- Study vehicle attributes’ effect on risk
- Link with ISO auto program ADAS rating factors
- Price ADAS features to avoid adverse selection
- Streamline workflow with vehicle prefill
Discover the key to a new level of knowledge

TrueVIN, the advanced VIN decoder, gives access to vehicle-specific attributes at a level of detail you may never have seen before. The data can be added to your workflow through a transactional or batch service—with available API connectivity—to meet today’s needs and power research for tomorrow’s product innovations. We normalize the descriptors for these features and classify them as passive or active to improve understanding and simplify comparison across makes and models.

And TrueVIN can support ISO’s new ADAS rating factors or help you develop your own more detailed vehicle rating factors.

Better-informed underwriting and pricing decisions are just 17 digits away. Contact us today and start counting the benefits.

Anatomy of a 17-digit VIN

<table>
<thead>
<tr>
<th>World Manufacturer Identifier (WMI)</th>
<th>Check Digit</th>
<th>Assembly Plant</th>
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<tr>
<td>1HG BH41J X MN</td>
<td>109185</td>
<td></td>
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</tbody>
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Vehicle Descriptor Section (VDS)

Model Year

Vehicle-Specific Serial Number

Year / Make / Model

Key features

- Trim level—XLE
- Theft Prevention
- Forward Collision Warning
- Rain detecting Wipers
- Traffic Aware Cruise Control
- Panoramic sunroof

As-built MSRP

$46,750

1-800-888-4476