Drivers you don’t know about can cost you throughout the policy life cycle: At quote, renewal, or claim. Unrecognized drivers represent the largest source of premium leakage, estimated at more than $10 billion annually, and they’re involved in at least 10 percent of claims. But finding those hidden drivers can be cumbersome and add friction to your customer relationships.

Diverse, reliable data sources can help to spare your customers from lengthy web applications or intrusive conversations about household details—interactions that can lead to abandoned quotes and policyholder defections. Powerful prefill can help you quote new business more accurately, realign pricing and risk at renewal, and avoid claim surprises from drivers who aren’t named on a policy.

With a growing range of trusted data sources, Undisclosed Driver Information from Verisk can help you meet challenges to price competitively, plug premium leaks, and meet rising customer expectations for fast, easy buying experiences. The system can return key household information such as additional potential drivers, demographic data, and recent relocations. And we score the data to help flag high-confidence “hits” and reduce false positives.

Get the whole picture as you discover hidden drivers

With as little as a name and address, know everyone who may be driving an insured vehicle so you can price more accurately. Use our market-exclusive “Assurance Score” to highlight the best chances for premium recovery, and let Undisclosed Driver Information reduce the stress of driver discovery at quote and renewal.

Undisclosed Driver Information can capture:

- Other household members, including youthful drivers
- Personal and household demographic data
- Driver license information (where available)
- Residency status, such as recent moves
- Standardized, scrubbed address detail

2. Verisk client experience
A versatile, targeted tool
Finding hidden drivers is only the start with Undisclosed Driver Information. The product is customizable to match your geographic footprint and cost requirements, with options to receive household demographic data to support potential cross-selling. And you can build this tool into the Verisk ecosystem of solutions, including LightSpeed® Auto for one-rate acquisition, RISK:check® Point of Sale for advanced predictive modeling and fraud detection, and RISK:check Renewal for ongoing portfolio cleansing.

We draw from internal sources, including Verisk-exclusive contributory data, as well as from state motor vehicle data and trusted third parties. The result is an actionable information resource that’s second to none.

Flexible delivery
Receive Undisclosed Driver Information in a format that integrates with your workflows and meets your system requirements:
- API (stand-alone, RISK:check Point of Sale, or LightSpeed)
- Batch (RISK:check Point of Sale or RISK:check Renewal)

Undisclosed Driver Information is derived from an exclusive combination of sources to discover drivers of all ages, not just youthful operators*

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<th>Primary</th>
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<tr>
<td>✔ Coverage Verifier</td>
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<td>✔ State motor vehicle records**</td>
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<th>Secondary</th>
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<td>✔ Marketing databases</td>
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<td>✔ Internal Verisk data</td>
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* IA and SC: DMV data source returns drivers 21 and under; NV: DMV data source returns drivers 24 and under
** Verisk has state motor vehicle data in-house for 21 states

12% of standard policies may have “hidden” drivers³

³ Verisk client experience

Contact us today and get started on uncovering the missing drivers in your portfolio.

verisk.com/HiddenDrivers 1-800-888-4476