Refine Your Personal Auto Underwriting

Historically, personal auto has been a stable, profitable line. However, you, like others, may be experiencing deterioration in underwriting results. Rising loss frequency and severity trends have played a key role in the downturn for many insurance carriers—potentially putting pressure on such insurers to refine underwriting like never before.

VINMASTER® empowers you to determine premiums more accurately for your personal auto risk portfolio even when you don't have the vehicle identification number (VIN).

Mispriced risk is a $29 billion annual problem for the industry.*

ISO
Verisk Insurance Solutions

* Verisk Insurance Solutions whitepaper paper, *The Challenge of Auto Insurance Premium Leakage*

Robust Vehicle-Level Data

VINMASTER contains comprehensive data on personal auto vehicles, including Vehicle Series Rating symbols, beginning with model year 1981.

This multifaceted vehicle-level data helps:
• enhance pricing of risks when you quote new business and renewals
• determine the latest ISO Vehicle Series Rating Symbol —even when you don't have the VIN
• you uncover information on installed and optional safety equipment

All you need to know is the vehicle's model and a few key features. That's because VINMASTER is indexed both by VIN and by comprehensive vehicle descriptions, including make, model, engine, and body style.

The robust VINMASTER Physical Damage and Liability & Personal Injury Protection (PIP)/Medical Payments files can be easily incorporated into your company's rating system to quickly identify the unique vehicle-level rating information you need to price the risk accurately.

Additional Vehicle Rating Refinement

For customers who use ISO Risk Analyzer® Personal Auto Symbols, VINMASTER can also deliver more than 400 uniquely defined Personal Auto Symbols and corresponding rating relativities for comprehensive, collision, bodily injury, property damage, PIP, medical payments, and single-limit liability coverages.

For more information contact us at **VINMASTER@verisk.com** or visit us online at **www.verisk.com/iso/vinmaster.**

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