



CL VIN Decode

Identify commercial vehicle details to price more accurately



Better align price to risk with one of the most robust VIN decoding solutions available to the industry.

Understanding vehicle risk is critical to improving segmentation, refining pricing, and enhancing profitability. Some vehicle identification number (VIN) solutions are limited to mass-manufactured passenger vehicles, but Verisk's CL VIN Decode provides a more comprehensive option for commercial auto insurance books. Leverage 50+ detailed physical risk attributes to gain greater insight into the millions of specialized vehicles you may insure—helping better evaluate and rate each unique risk.

Gain a more holistic view of risk for:

- Trailer and truck-tractors
- Extra-heavy-duty to light vehicles
- Powersports and off-road motorcycles
- Low-volume, specialized manufacturers

Integrate vehicle insights and rating

CL VIN Decode identifies components of vehicle risk. When combined with the ISO Commercial Auto Class Plan, insurers can rate more accurately on granular factors, such as vehicle weight and class.

CL Vin Decode



Year, Make, Model, Class, and MSRP*
Help generate a robust view of risk



Engine, Transmission, Drive and GVWR**
normalized into insurance-ready intelligence



Eliminate Manual, Inaccurate Processes
to help automate and streamline workflow

Leverage innovation to lift results

Amid a hard market, riskier driving behavior¹, and record social inflation costs², we can help you achieve profitable growth with deeper vehicle insights, improved risk segmentation, more accurate pricing, and significant competitive advantages.

CL VIN Decode enables you to:

- Help ensure accuracy, timeliness, and consistency with solid data standards
- Access dozens of vehicle risk attributes via API, flat file, or bulk reporting
- Decode manufacturers with low production and highly specialized vehicles
- Keep up to date with continuous industry and product research, identifying new vehicles, types, and features as they enter the market
- Harness unique analytics as vehicle data and technologies evolve

Vehicle risk solutions and more...

CL VIN Decode adds to the 80+ vehicle risk attributes now available through Verisk's Commercial Auto Suite, as well as solutions for driver risk, mileage radius, auto firmographics, coverage, advisory loss costs, and more.

Commercial auto profitability challenges

100+

Combined ratios for 11 consecutive years.³

100K+

Annual injury crashes and rising fatalities involving large trucks.⁴

\$30B+

In social-inflation costs over the past decade.⁵

1. *Property Casualty 360*, "U.S. Traffic Deaths Hit 20-Year High to Start 2022," August 19, 2022

2. *The Triple-I Blog*, "Triple-I, CAS Quantify Social Inflation's Impact on Commercial Auto," February 8, 2022; between 2010 and 2019

3. *AM Best Aggregates and Averages*, 2011-2021

4. Federal Motor Carrier Safety Administration, 2021 Pocket Guide to Large Truck and Bus Statistics, January 7, 2022; the rate of fatal crashes involving large trucks per million vehicle miles traveled has generally increased each year over the past decade of available data, 2010-2018

5. *The Triple-I Blog*, "1 big thing: Social inflation contributed to \$30B increase in commercial auto costs: Trip-I/CAS," March 7, 2023.



Put us to the test

Reach out to your Verisk account executive to learn more about the CL VIN Decode proof-of-concept.

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