Underwriters know: Life events happen
A new home, a job change, or a youthful driver in the household can quickly change the risk your personal auto customers present and lead to premium leakage—a $29 billion annual problem for the industry.1

How can you retain profitable customers?
Changes in drivers, vehicles, or address affect 40 percent of policies every year.2 But it can appear risky to confront premium leakage at renewal, especially when shopping is easy and customer loyalty is in doubt.

With RISK:check Renewal analytics, Verisk can help create a unique, prioritized pursuit strategy. And with Verisk’s Precision Reunderwriting, skilled policyholder outreach can elevate the customer experience for higher retention, better use of staff, improved profitability, and a more secure market position.

Verisk solutions are flexible, powered by analytics that are designed to flag potential sources of premium leakage:
- Missing operators
- Driver assignments
- Business use of a vehicle
- Garaging information
- Mileage and commute estimates
- Life events and discounts

Prioritize pursuit of missing premium
Get extensive data, analytics, and outreach under one program from an industry leader that has analyzed tens of millions of policies and identified billions of premium dollars for recovery. Determine the most impactful policies for prioritized pursuit with tailored, skilled contact solutions.

Keep your renewal book in shape
- Gain insights into policyholder changes
- Reduce premium leakage at renewal
- Lower loss ratios and boost profitability
- Prioritize reunderwriting based on estimated ROI
- Customize outreach to include mail, web, and phone
- Promote trust with your policyholders
- Make better use of internal resources
- Leverage 22:1 ROI over policy lifetime3
- Elevate the customer experience and aid in retention

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2. Ibid.
3. Ibid.
Keep your renewal book of business fresh
Leading personal auto insurers are widening the gap with their competitors by elevating the customer experience and leveraging the power of data and analytics to ensure profitable retention.

Precision Reunderwriting is a smart, customizable way to outsource your policyholder contact solution:

- Let data-driven insights inform skilled outreach for a better policyholder experience.
- Receive timely, validated information ahead of renewal.
- Obtain monthly management reports documenting program results.
- Access any phone interview recording, communication, or policy change via a secure web portal.
- If needed, use Verisk’s outreach as a stand-alone initiative to pursue your custom reunderwriting efforts.

**Policyholder Outreach Channel Options**

- Text
- E-mail
- Web
- Phone
- Letter Response

Discover a smarter way to keep up with the changing face of your auto risks.

Verisk.com/RISKcheck  1-800-888-4476