



A transformative solution to optimize MVR expenses and underwriting ROI

Driving History Solutions



Identifying driver violations is among the highest costs in auto insurance underwriting.

Use a cost-effective, comprehensive suite to assess driving risk

Auto insurers are struggling with riskier driving behavior¹, rising motor vehicle report (MVR) fees², and inadequate pricing for violations and accidents that drives \$4.7 billion in annual premium leakage³. These challenges call for agile workflows and improved segmentation supported by an industry-leading violations data warehouse. Verisk provides a one-stop shop for timely, multisource, proprietary data solutions that deliver unmatched value.

Choose innovation, not trade-offs

Verisk has more than 30 years of DMV sourcing experience and more than 15 years of public records data aggregation capabilities. We deliver MVRs in 51 U.S. jurisdictions and four Canadian provinces; driver license verification; unique cost-saving analytics; and ongoing driver monitoring of new violations. Save up to 35% with dynamic, integrated solutions that optimize ROI by minimizing unnecessary spending on MVRs—while helping you focus on the data you need to avoid premium leakage.

Unlock advanced solutions with Public Records Intelligence™

See into the past—and anticipate the future—to boost profitability and the customer experience. With our solution, traffic incidents derived from more than 2 billion public records on driver risk appear 60-175 days earlier than on MVRs—putting you ahead of a lag in MVR updates that's 16.6% longer than pre-pandemic levels⁴. Leverage superior insights from earlier data access to select risk-appropriate business and price more accurately at quote and renewal.

Discover a variety of innovative, data-forward solutions that can help personal and commercial auto insurers across the policy life cycle. Consolidate and customize with court record data and Verisk's unique analytics.

Public Records Intelligence™: Big numbers for big problems

Leverage a blend of traditional DMV data sources and exclusive, proprietary, insurance-ready analytics derived from:



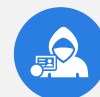
2B+
public records



10K+
Connections to 10K+
traffic courts



300M+
vehicle crash records



65M+
criminal records

Verisk's Driving History Solutions capabilities across the policy life cycle



Leveraging court record analytics and data from various public sources, insurers can gain faster risk insights that deliver value across the policy life cycle. These include lead qualification, violation prefill, risk segmentation, optimized MVR ordering, planning future underwriting actions based on incidents not yet adjudicated, and more.

Use Cases	Challenges	Solutions
Improve marketing ROI	<ul style="list-style-type: none"> Leads are expensive and their future profitability is hard to estimate. 	<ul style="list-style-type: none"> Incorporate public records data into a lead-qualification engine.
Prefill incident details	<ul style="list-style-type: none"> It can take 60-175 days for incidents to appear on MVRs. MVRs are expensive to order early in the quote workflow. 	<ul style="list-style-type: none"> Manage workflow across more policies by leveraging non-FCRA Public Records Intelligence™.
Optimize MVR spend	<ul style="list-style-type: none"> It's difficult to differentiate applications requiring an MVR. 	<ul style="list-style-type: none"> Harness evidence-based indicators to determine when it's necessary to order an MVR.
Identify new incidents for existing policyholders	<ul style="list-style-type: none"> Not updating renewal underwriting information can compromise accuracy. 	<ul style="list-style-type: none"> Track new violation activity and incidents in near real-time.

Transform your driver safety challenges into opportunities

Surchargeable traffic violations are down 19.2% compared with 2019, while extreme incidents are up 7.9%.⁵ There's a better way to confront violation-related premium leakage, fight adverse selection, and achieve better segmentation while balancing the rising costs of MVR fees. It all starts with clearer insights and a proprietary framework that delivers solutions cost-effectively.

These are examples of information public records can enable insurers to identify:



Convictions not seen
on the MVR



Violations occurring
outside the license
state



New infractions not yet
placed on the driving
record



Violations mediated to
a lesser offense



Crash data not
available in
contributory
databases



Non-traffic criminal
data, such as insurance
fraud plus other
felonies

Why choose Verisk’s Driving History Solutions?

Diverse data	Improved segmentation	Unmatched value
Blend of traditional MVR capabilities and proprietary Public Records Intelligence	Better decision-making from pre-underwriting, to prefill, to bind, to renewal	Optimized underwriting expenses without premium-leakage trade-offs
Industry-leading violations warehouse, including traffic, crash, and criminal offenses	Informative insights and analytics to bolster rate adequacy	Up to 35% savings with proprietary data and a strong ROI

Verisk’s robust suite, enhanced with Public Records Intelligence™, delivers a transformative solution to a costly aspect of auto underwriting. You can simplify Driving History Solutions integration and automate underwriting with Verisk’s LightSpeed®, implementing insurance-ready analytics across many systems with minimal demand on IT resources.

Watch for more innovations as we leverage expanding data resources to uncover new possibilities.

Put us to the test

Contact your Verisk account executive to schedule a proof-of-concept test. Are you looking in the rear-view mirror to evaluate driving risk? Get in front of safety, and see a more profitable future.

Footnotes

1. *Early Estimate of Motor Vehicle Traffic Fatalities for the First Half (January-June) of 2024*, U.S. Department of Transportation and National Highway Traffic Safety Administration, September 2024; traffic fatalities reached a 20-year high in 2021, and although the rate per 100 million vehicle miles traveled has declined, 2024’s rate remains 9.3% higher than the pre-pandemic 2019 baseline.
2. “Extreme Driving on the Rise: Confronting Risk in the Era of \$11+ MVRs”, Verisk’s Blog, November 4, 2024, average \$11.16, includes the latest MVR fee increase through September 2024.
3. Updated 2023 estimate based on Coalition Against Insurance Fraud’s *The Impact of Insurance Fraud on the U.S. Economy*, pages 23-26, applying overall annual premium leakage increase to Verisk’s estimate from *The Challenge of Auto Insurance Premium Leakage*, 2017.
4. Verisk analysis of court record data, 2023 vs. 2019
5. Ibid.



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