



# Identify crashes and related risks faster and more precisely with Public Records Intelligence™



## Better align price to risk with more than 300 million police records in accident incidents

As many as 5.3% of accidents are missed in contributory loss history reports; up to 2% of those discovered at-fault crashes involve extreme circumstances, such as hit and run or driving under the influence.<sup>1</sup> To help close the gap, Verisk has added billions of public records. A-PLUS police record enhancements provide timely FCRA-compliant<sup>2</sup> details on accidents and severe infractions—and help personal auto insurers better underwrite and price at quote and renewal.

A more holistic view of risk delivers:

- Crash data not in contributory datasets
- Additional context and accident details
- Detailed risk indicators
- Normalized, insurance-ready analytics

## Put us to the test

Amid a hard market with riskier driving behavior,<sup>3</sup> we can help you achieve profitable growth via deeper insights, improved risk segmentation, more accurate pricing, and significant competitive advantages.

## A-PLUS Loss History— Police Report Enhanced

# 5.3%

Accidents missed on claim history reports.<sup>4</sup>

# 99%

Fill rate on at-fault indicators.<sup>5</sup>

# \$3.4B+

The annual cost of premium leakage related to violations and accidents.<sup>6</sup>

## Leverage one of the most robust court records databases available in the market

Verisk's acquisition of Data Driven Safety further expands its comprehensive auto data and analytics solutions.



### More Data

**2B+** traffic incidents help generate a more robust view of risk



### Granular Insights

**300M+** crash records provide additional insights to at-fault and extreme circumstances



### One Integration

Crash details and new indicators will populate in a single report

### Reference

1. Verisk police report study, 2023
2. Requirements for surcharging based on police reports vary by state
3. Property Casualty 360, "U.S. Traffic Deaths Hit 20-Year High to Start 2022," August 19, 2022
4. Verisk study of 9.5 million reported accidents in Florida, North Carolina, Ohio, and Texas, 2023
5. Verisk police report study, 2023
6. Verisk, The Challenge of Auto Insurance Premium Leakage, 2017



## Get your complimentary proof-of-concept test

To learn more about police report enhanced crash solutions, please contact your Verisk account executive.

[info@verisk.com](mailto:info@verisk.com) / +1.800.888.4476 / [verisk.com/PublicRecords](https://verisk.com/PublicRecords)