CARFAX® FOR INSURANCE
UNDERWRITING & RATING

CARFAX Banking & Insurance Group
MORE INFORMATION. BETTER DECISIONS.™

CARFAX vehicle history data helps you avoid losses with predictive information! Our data is an indispensable tool for underwriting & pricing of new and renewal auto business:

Annual Mileage
Verify road exposure and self-reported mileage using annual mileage derived from our vast collection of odometer readings.

Severe Problems/Branded Titles
Avoid or price policies where the vehicle's structural integrity has been compromised due to salvage, flood, rollover, frame damage, and other severe accident indicators.

Potential Damage
Identify possible pre-existing damage based on police accident reports, failed safety or emissions inspections, and frame inspections.

Ownership History
Fine tune your rating variables using the number of previous owners and length of ownership.

Ownership Type
Identify rental, fleet, commercial, and lease vehicles which have a higher propensity for future loss.

History-Based Value
Get a VIN-specific vehicle value with our new pricing tool that incorporates vehicle history and market price comparisons.

Recalls
CARFAX receives recall information from 51 brands, covering 99.8 percent of OEM recalls, helping you identify these vehicles.

Vehicle Characteristics
Bumper to bumper coverage to help carriers identify over 500 VIN-level characteristics such as safety equipment or dashboard distractions, helping you refine your pricing or attract safer risk.

Vehicle Insights Program
Gain insights on how your book of business compares to the broader market.

Make More Informed Underwriting Decisions When You Use CARFAX Vehicle History Data For:

- Underwriting Selection/Agency Management
- Rating Variables To Segment Risk
- Identification Of Vehicles For Pre-Policy Inspection
- Verification Of Customer Supplied Data
- Fraud Detection
- Telematics

*Not all accidents or other issues are reported to CARFAX.

Visit **CarfaxForInsurers.com** to learn more.

23 OF THE TOP 25 INSURERS TRUST CARFAX DATA

CARFAX Makes It Easy To Check The History Of A Vehicle:

- Real-time responses for single VIN submission by consumers, agents or underwriters.

- Batch processing for re-underwriting or renewals.

- Easily integrate XML data into your system for underwriting or rating.

CARFAX Is The Leading Provider Of Vehicle History Information:

- CARFAX has been in business for over 35 years and has relationships with more than 115,000 data sources across the U.S. and Canada including state DMVs, police agencies, service facilities, and collision centers.

- Over 25 billion records covering virtually all cars, light trucks, and SUVs manufactured in the U.S. since 1981.

- All vehicle data undergoes rigorous quality assurance testing to improve the accuracy and eliminate duplicate or irrelevant records. Data is also run through hundreds of business rules to identity unique CARFAX alerts and advisories related to potential problems.

- The data works well for commercial auto business as well as personal autos.

> "The Ownership history data provided by CARFAX has proven extremely beneficial in improving our rating process. Integrating CARFAX into our business model was easy and the customer service has been exceptional.
>
> **— Jim Alexander**
> President
> American West Insurance Company"

CARFAX's Team Is Ready To Guide And Support You!

Implementation Expertise
Receive guidance and support from experienced insurance professionals to assist in your implementation and usage.

Actuarial Support
CARFAX is ready to assist in your data evaluation and implementation efforts at no charge.

Data Research
Get quick answers to any data research needs.

Visit **CarfaxForInsurers.com** to learn more.