



### COMMERCIAL AUTO INSIGHT



#### ABOUT COMMERCIAL AUTO ADVISOR

MarketStance has been providing comprehensive data products to the commercial insurance industry for over a decade.

Innovative analytical processes produce accurate information integral to the strategic planning and decision making at the nation's top insurers.

Advisor products incorporate advanced analytics to inform business decisions.

Commercial Auto Advisor includes demographic and commercial auto exposure and premium information to size and segment this specific market.

Insurers are able to report detailed information on

- Nine vehicle classes correlated to business classes
- Usage levels based on annual mileage

Commercial Auto Advisor is highly applicable to underwriting and marketing processes for insurers creating a clearer picture of this focused market landscape.

#### COMMERCIAL AUTO ADVISOR PRODUCT OFFERINGS

MarketStance's Commercial Auto Advisor information is an accurate integration of Census Bureau, Annual Transportation Survey, and the Federal Highway Administration's Registration and Mileage information. It is developed using the proven bottom up analytic process that builds the commercial auto market from a detailed county, 6-digit SIC industry class and segmented account size to the total US commercial auto market. Both marketing and underwriting professionals leverage Commercial Auto Advisor to fill in the blanks for them by providing the scope of the market, accurate risk assessments, and defining profitability drivers.

#### COMMERCIAL AUTO ADVISOR MEASURES

- Premium totals
- Number of vehicles
- Miles of average operation

#### FOR MARKETING:

- See where premium potential for targeted classes actually exists
- Scope the opportunity based on number of vehicles and usage
- More effectively allocate resources

#### FOR UNDERWRITING:

- Separating fleet from non-fleet vehicles
- Leveraging the details on long-haul versus local moving and storage firms
- Applying insights on vehicle utilization (per vehicle exposures) to risk pricing procedures



*Commercial Auto Advisor includes premium and usage information by vehicle type for any US market segment.*

**MARKET SEGMENTATION USING MULTIPLE DIMENSIONS:**

**LOCATION**

State

County

Metropolitan Area

**BUSINESS CLASS**

1 to 6-digit SIC Code

NAICS Code

**THIRTEEN ACCOUNT SIZE SEGMENTATIONS**

Non Employer

Small Commercial (1-49 employee businesses)

Middle Markets (50-999 employee businesses)

National Accounts (1,000+ employee businesses)

<b>BUSINESS CLASSES</b>	Number of Accounts	
	<b>ESTABLISHMENT VEHICLES</b>	All Commercial Vehicles
		Private Passenger-Type Vehicles
		Taxis/Limos
		SUVs/Minivans
		Buses
		Pick-up Trucks and Vans
		Light and Medium Trucks
		Heavy and Extra-Heavy Trucks
		Heavy and Extra-Heavy Tractors
Trailers		
<b>ESTABLISHMENT VEHICLE PREMIUMS</b>	All Commercial Vehicle Premium excl. Garage	
	Private Passenger Type Premium	
	Taxi/Limo Premium	
	SUV/Minivan Premium	
	Bus Premium	
	Pickup Truck and Van Premium	
	Light and Medium Truck Premium	
	Heavy and Extra-Heavy Truck Premium	
	Heavy and Extra-Heavy Tractor Premium	
	Trailer Premium	
Garage Premium		
<b>AVERAGE ANNUAL VEHICLE MILEAGE GROWTH RATES</b>	All Commercial Vehicle Mileage	
	Private-Passenger Type Mileage	
	Taxi/Limo Mileage	
	SUV/Minivan Mileage	
	Bus Mileage	
	Pick-up Truck/Van Mileage	
	Light and Medium Truck Mileage	
	Heavy and Extra-Heavy Truck Mileage	
	Heavy and Extra-Heavy Tractor Mileage	
	Trailer Mileage	