



Driver Record Insight (DRI) API service

Your preview of Violations activity before MVR report

Easier Quoting for Accurate Rate

Driver Record Insight (DRI) makes it easier to get the most accurate rate returned for an auto insurance application.

If an applicant does not disclose all of the violations and accidents for each of the drivers intended to be on the policy, then the carrier rating engine will make inaccurate assumptions in calculating the premium at the initial rate call.

A single unreported violation can lead to a 10-20% jump in premium after the MVR is ordered, and that jump is a leading cause for quote abandonment late in funnel.

Instant Insight and Data Enrichment

Use this real-time API to discover the potential for major and minor violations, the count and latest activity, and more, to support better disclosure of driving history for all drivers included in the quote.

Fenris is an insurance data innovator, enabling millions of quotes each year across personal and commercial lines.

What can DRI do for you?

Enhance Quoting Accuracy

Discover non-disclosed violations during the application process before submitting for a quote.

Improve Quote-to-Bind Ratio

With accurate information comes accurate rates, which reduces abandonment when it's time to bind the policy.

Better Risk Segmentation

Segment applicants to match to carriers for best fit risk profile.

Reduce Chargebacks

Ensure accurate risk profiles and save on costly MVR expenses, improving your profitability.

Improve Reputation with Carrier Partners

Avoid surprises with DRI to uncover violations early, preventing significant rate increases or risk declinations.