

# Premium leakage is undermining pricing and portfolio performance.

Premium leakage occurs when fleets operate more vehicles than they report, creating a gap between actual exposure and what's written into a policy, impacting pricing accuracy and underwriting outcomes.



## Where It Comes From

Premium leakage often results from incomplete or outdated fleet information:



Vehicles added but not reported



Differences between VIN schedules and actual operations



Shared or leased equipment not included in submissions



Changes in fleet activity over time

Without validation, underwriting decisions rely on reported data rather than actual activity.

## Why It Matters

Premium leakage affects both individual policies and overall portfolio performance:

Understated exposure leads to underpriced risk

Missed vehicles result in lost premium

Inaccurate data reduces underwriting consistency

## How Fusable Helps Reduce Exposure Blind Spots

Fusable connects regulatory, financial, and telematics data to validate real-world fleet activity, giving underwriting teams a complete view of exposure.

# What you can do with CAB

Validate reported VIN schedules against real-world fleet activity

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Identify undeclared, newly added, or inconsistently reported vehicles

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Uncover shared assets, related entities, or operational connections that increase exposure vehicles

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Monitor changes in fleet size, composition, and behavior over time

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Support pricing and underwriting decisions with verified, multi-source data



## The Result

More accurate pricing, reduced missed premium, and stronger control over fleet exposure across individual policies and the broader portfolio.

# Uncover hidden exposure with CAB.

Learn more at [cabadvantage.com](https://cabadvantage.com)