



Back the winners.

Find attractive small business risks using a predictive model that compares personal credit across business owners.

Predicting loss on business owner policies is an industry-wide challenge for commercial insurers.

The use of business credit to predict loss on small, owner-operated businesses is often ineffective due to the lack of critical trade line data on the business. Credit attributes of the business owner have proven to be much more predictive of loss on risks where the business owner is highly involved in the day-to-day operations and intrinsically linked to the success or failure of the business.

LexisNexis® AttractSM for business owners underwriting correlates personal credit patterns across business owners, yielding a score that consistently and accurately predicts insurance loss.



Why LexisNexis® AttractSM?

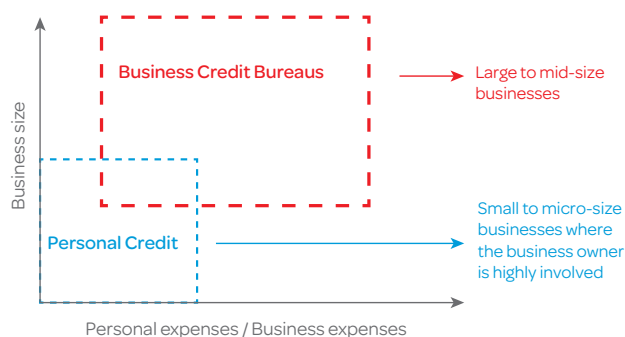
Created over a period of five years using historical credit archive data on 500,000 business owners representing over \$1.6 billion in premium, LexisNexis® AttractSM for business owners underwriting is specifically designed to predict insurance loss. Leverage this solution to:

- Significantly enhance your level of risk predictability
- Discover new profitable niche segments in the market
- Improve pricing segmentation
- Gain risk insights the competition cannot uncover through business credit

Built on the right data for small business underwriting

As an insurance carrier, you want to use data that is the most predictive for the types of businesses you are underwriting. Generally, that means using commercial credit data from one of the major commercial bureaus. However, in small business, owners tend to use their own personal credit sources. For these risks, the personal credit attributes of the business owner have frequently been found to be predictive of the insurance risk of the business.

Credit use varies based on business size



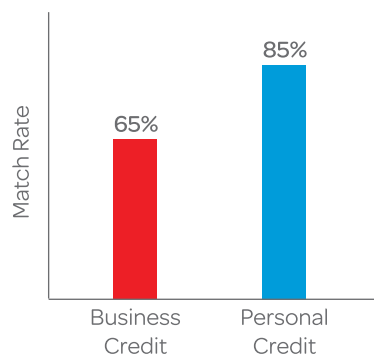
The smaller the business, the more it relies on personal credit.

Better match rates

If the use of credit is important to your underwriting process, you want to maximize the number of credit matches received. Accurately scoring and segmenting as many risks as possible is key to optimizing profit potential.

The following chart demonstrates the improved match rate of personal credit when compared to single-bureau business credit on business owner policies.

Personal and business credit match rates



On average, personal credit returns a match 20% more often than business credit on business owner policies.

For more information:

Call 800.458.9197 or email insurance.sales@lexisnexis.com

About LexisNexis® Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our insurance solutions assist insurers with automating and improving the performance of critical workflow processes to reduce expenses, improve service and position customers for growth.

