


LexisNexis® AttractSM

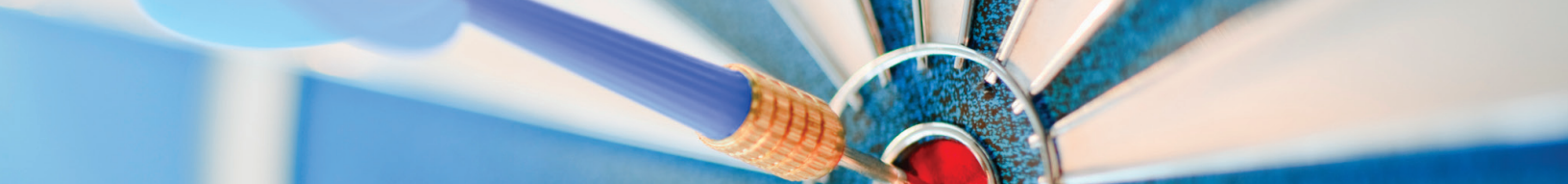
For Commercial Auto Underwriting



Attract the right commercial auto risks.
Score individual drivers in a fleet, empowering better
underwriting decisions.

Sustaining profitability in commercial auto insurance can be challenging, but new developments in predictive modeling from LexisNexis are changing the competitive landscape, enabling you to:

- Score individual drivers within a fleet using a non-credit based predictive loss model
- Easily integrate driver scores into your existing IT infrastructure
- Make better underwriting decisions at points of risk selection, quote and renewal



LexisNexis® AttractSM driver scoring

The search for an effective non-credit based predictive loss model for commercial drivers is over. You can now score all of the drivers in a fleet to help determine overall policy risk. Risk scores are generated using a proprietary algorithm designed to correlate public records and other non-credit based data attributes to loss propensity.

This algorithm is based on over five years of LexisNexis research on historical loss and policy data from commercial auto fleets. Utilizing these scores at point of submission, quote and renewal empowers underwriters to make better underwriting decisions in commercial auto.

For more information:

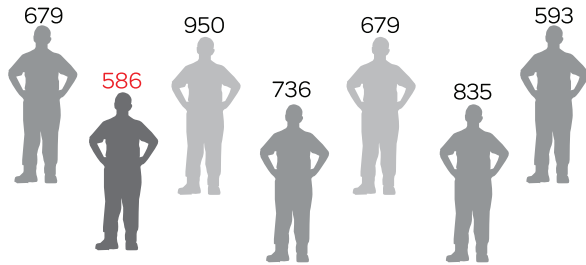
Call 800.458.9197 or email insurance.sales@lexisnexis.com

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.

Driver-level risk



LexisNexis research has shown that the lowest scoring driver is the highest predictor of loss frequency within a policy.

Easy implementation through your existing LexisNexis interface

All LexisNexis® AttractSM scores can be easily integrated into your existing ordering infrastructure, enabling you to rapidly adopt these models into your workflows with minimal IT integration.



Attract for Commercial Auto Underwriting is not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the Attract for Commercial Auto Underwriting service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. Copyright © 2013 LexisNexis. All rights reserved. NXR4011-0 0913