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® Attract™
For Commercial Auto Underwriting

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

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LexisNexis® Attract<sup>SM</sup> 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.

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® Attract<sup>SM</sup> scores can be easily integrated into your existing ordering infrastructure, enabling you to rapidly adopt these models into your workflows with minimal IT integration.