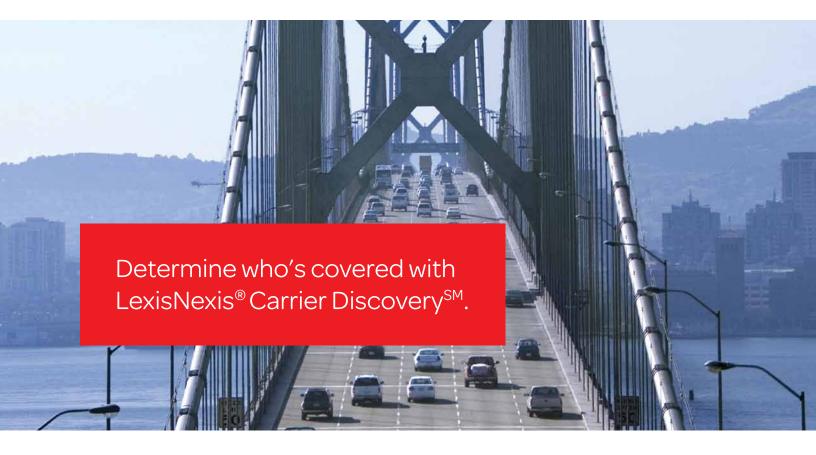
LexisNexis[®] Carrier DiscoverySM



Approximately 14% of America's motorists drive without insurance. Some of these motorists actually do have insurance, yet they hide this fact in order to avoid paying higher premiums.*

With LexisNexis[®] Carrier DiscoverySM, you can identify critical insurance carrier information on claimants and other involved parties in an accident. You can also streamline claims processing and identify potential fraud.

Source: * The National Association of Independent Insurers and The Insurance Research Council

Benefits of LexisNexis Carrier Discovery:

- Verify current coverage
- Improve claims outcomes
- · Set reserves more accurately
- Reduce cycle times
- Streamline call center scripting
- Gain insight into uninsured motorist claims
- Identify third-party insurance coverage and uncover instances of duplicate coverage
- Obtain vehicle registration information



Risk Solutions Insurance



Help make the adjusting process more informative and efficient

LexisNexis Carrier Discovery provides policy data on private passenger auto policies through a name and address or VIN search. The service can be deployed at various points throughout the claims process. When deployed at first notice of loss, it can assist with call center scripting and in making the adjusting process more informative and efficient through the life of the claim. From a subrogation standpoint, LexisNexis Carrier Discovery can provide significant benefit to you in identifying the insurance carrier of an at-fault party in what may have originally been opened as an uninsured motorist claim.

Expose fraud indicators

While most claims are legitimate, some may be fraudulent. Using LexisNexis Carrier Discovery data, you can address certain fraud indicators. An example is an individual listing the same vehicles on policies from two different carriers. With LexisNexis Carrier Discovery, you can determine whether a claimant has multiple policies under different names. This information can help you make a decision about the legitimacy of a claim.

Carrier Discovery results include:

- All subjects listed on policy
- Carrier name, policy number and effective dates
- Vehicles insured
- Coverage types

Access methods:

- LexisNexis® OrderPoint®
- LexisNexis[®] Accurint[®] for Insurance
- Batch
- System to System (future capability)

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, Risk Solutions provides 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.



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