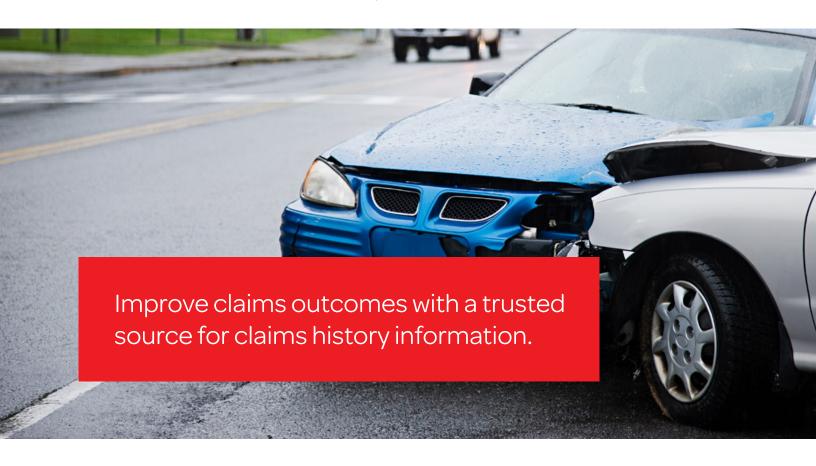
LexisNexis® Claims DiscoverySM



LexisNexis® Claims DiscoverySM is a contributory, non-FCRA repository of prior claims information available for SIU, subrogation, claims adjusting and investigations.

Combined with access to the LexisNexis® proprietary database made up of more than 14 billion public records and the advanced analytics to process the data into useable information, Claims Discovery provides a very powerful claims processing solution.

LexisNexis has applied the same innovative technology and expertise used in the creation of comprehensive underwriting solutions to develop a complete solution that allows our customers to improve claims outcomes and claims processing efficiency.

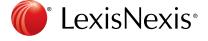
Better data. Better analytics. Better decisions.

Lexis Nexis Claims Discovery reports provide quick access to the following information:

- Detailed auto and property claims history data
- · Inquiry history
- Additional drivers information (optional addon component)
- Decoded VIN information

What makes Claims Discovery unique?

- Contains accident report information that may not have been reported to insurance carriers
- Ensures the most current data is available since claims history information is updated throughout the life of the claim
- Includes coverage types and payment amounts
- Continually updates data from hundreds of insurance carriers





A solution built specifically for claims

Drawing on multiple data resources, LexisNexis Claims
Discovery helps you research prior loss histories, identify
claims patterns, identify insurance carrier information,
detect potential fraud and improve claims outcomes.
Claims Discovery digs deep into claims history data
to identify suspicious claims that may have been filed
with more than one company, repeated claim patterns,
additional drivers and other indicators of fraud.
Sophisticated and proven data match technology
helps to provide the complete picture of a subject's
claim history.

In addition, the information provided can also help you quickly determine how a claim should be handled, thereby reducing cycle time and the probability of unnecessary payouts.

Optimize your claims operations

Claims Discovery makes your job easier by:

- Researching the prior loss history, including auto and property claims, of a claimant and/or VIN
- Identifying suspicious claims that require further investigation, serving as a powerful fraud detection tool
- Providing information on auto accidents for which there is no prior claim filed
- Identifying critical insurance carrier information on claimants at a specified point in time
- Displaying a vehicle operator at the time of loss that is not listed on the policy
- Providing payments information
- Improving the results provided through predictive models



- · Optimizing workflow and operations efficiency
- Returning information in an easy-to-read report format

Access methods for Claims Discovery include:

- LexisNexis® Order Point®: Web based system for ordering, receiving and managing police accident reports and select other online services such as LexisNexis® Carrier DiscoverySM
- LexisNexis® Accurint® for Insurance: Web based public records search and access system.
- Batch
- System-to-System: This will be a future delivery method
- LexisNexis® ClaimsFocusSM report delivery system

Ask about how Claims Discovery can be used with these useful decision support tools:

- LexisNexis® Data PrefillSM at first notice of loss
- Fraud, subro, severity predictive models
- Business rules
- · Watch list matching
- Text mining
- LexisNexis Carrier Discovery

For more information:

Call 877.719.8806 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.

The Claims Discovery, OrderPoint, Accurint for Insurance, ClaimFocus, Data Prefill and Carrier Discovery services are 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 Claims Discovery, OrderPoint, Accurint for Insurance, ClaimFocus, Data Prefill or Carrier Discovery 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. OrderPoint is a registered trademark and Claims Discovery, ClaimFocus and Carrier Discovery are service marks of LexisNexis Risk Solutions Inc. Accurint is a registered trademark of LexisNexis Risk Data Management Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2013 LexisNexis. All rights reserved. NXR01394-10811. NXR01394-2 0813