See what you may be missing

With LexisNexis® C.L.U.E.® Commercial you can find claims history and loss information you may not have otherwise been aware of at the time of underwriting.
Loss runs have traditionally served as a critical tool for evaluating risk in commercial insurance. Acquiring and formatting these prior loss runs manually comes with considerable costs due to added time and resources.

LexisNexis® C.L.U.E.® Commercial is an industry-wide contributory database that provides access to claims information across all standard lines of business, including:

- Small Commercial
  - Business Owner’s Policies
  - Farm Policies
- Business Insurance
  - Commercial Package Policy
  - Commercial Property
  - General Liability
  - Crime
  - Inland Marine
  - Umbrella
  - Excess Liability
- Commercial Auto
  - Commercial Fleet and Non-Fleet auto
  - Truckers
  - Garage Liability and Garage-keepers Legal Liability
- Workers’ Compensation

LexisNexis receives detailed claim information from across the commercial insurance industry and delivers a single, standardized result through C.L.U.E. Commercial. This industry standard provides the ability to receive and analyze loss runs in an interactive and consistent format regardless of which carriers provide the claims information. C.L.U.E. Commercial offers a convenient way for insurers to share information and take advantage of loss history insights provided by contributors—all from one of the industry’s most trusted providers of insurance information.

The benefits of C.L.U.E. Commercial

Build a healthier book

When you have commercial claims, data available on demand, you can make informed decisions about risk pricing.

Using C.L.U.E. Commercial, you can:

- Discover prior claims and price your risk accordingly

To demonstrate the financial impact of failing to take advantage of C.L.U.E. Commercial, we ran a test using policy data from a sampling of carriers to identify undisclosed losses. Using C.L.U.E. Commercial we discovered that three carriers had more than 2,000 claims totaling approximately $30 million in prior losses the carriers were not aware of at the time of quote. Of that $30 million, over 30% were attributed to only 12 policies—less than 1% of the claims*.

* Statement based on analysis prepared by LexisNexis, individual results may vary.
• **Gain a new level of insight on property risks**
  Businesses may come and go, taking their owners—and information about current claims—with them. Our address-only search feature lets you gather historical data about all claims associated with a location, across multiple tenants and owners.

• **Insights on driving behaviors**
  Searching for activity on drivers vs. businesses gives you insight on how that driver has performed in the past regardless of their prior employers. The drivers that you have today, may not be the drivers you have tomorrow. Do you have a good understanding of how your current drivers have performed in the past?

**Gain efficiencies**
Utilizing a robust contributory database, leveraging state of the art technology, and receiving information on demand alleviates the manual effort from the loss-run acquisition process and helps to reduce the time agents and brokers devote to information gathering.

**Know—and serve—your client better**
The picture painted by a C.L.U.E.® Commercial report allows you to efficiently generate more accurate quotes, and continue to offer the most relevant products and services throughout the client relationship.

**What’s the next step?**

- Contact your LexisNexis account representative to begin the contribution step.
- Realize immediate value with access through our online portal as soon as contribution is complete.
- Optimize the process by integrating C.L.U.E.® Commercial directly into your systems workflows.
About LexisNexis Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit www.risk.lexisnexis.com, and www.relx.com.

C.L.U.E. Commercial 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 does not constitute “consumer reports,” as that term is defined in the FCRA. Accordingly, Market Magnifier 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 RELX Inc. C.L.U.E. is a registered trademark of LexisNexis Risk Solutions Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2018 LexisNexis. NXR01625-02-0618-EN-US

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