

LexisNexis® Motor Vehicle Records—Driving Behavior 360

Our most comprehensive driver violation report

Driving Behavior 360 from LexisNexis Risk Solutions uncovers more violations than a traditional motor vehicle records driver search.





Thanks to Driving Behavior 360,
LexisNexis can uncover more violations
than a standard driver record search.

Insurers rely on motor vehicle records (MVRs) to inform underwriting and pricing of personal, commercial and life insurance policies. Because not all violation information is combined in one place, critical data points may be missing from the record at the time the order was placed with the Department of Motor Vehicles (DMV).

Driving Behavior 360 (DB 360) can help you better identify drivers who have additional undetected driving activity. The solution connects and combines violation information from disparate data sources, including court data, then delivers all the detail appended to the MVR within a single, standard Driving Behavior report. DB 360 provides greater visibility into driving records, thereby improving your ability to assess risk and capture otherwise missed premium.



Get greater accuracy with the power of LexID®

Because people change addresses, driver's license numbers and other personal information when they move, it is critical to be able to transform disparate data points into meaningful insights. LexID is our unique identifier for every individual. With LexID, we can identify, link and organize driver information—including aliases, name and address changes, and more—so you can make decisions based on validated, up-to-date information.



Access the most comprehensive violation information for a more complete picture of the risk

The latest driving risk violation solution from our Drive Optics platform, DB 360 can search, aggregate and analyze driving records from multiple sources. All data points about a single driver are connected via our LexID® unique identifier in combination with our patented linking technology. We then compile and standardize the information into one comprehensive report that provides:

- Driver identification information
- State driver's license number (if available)
- Driver's license status (if available)
- Violation description (moving and non-moving)
- Violation date
- Conviction date
- Standard violation code



Better manage underwriting costs and improve insights

LexisNexis suite of driving risk violation products can help you manage your underwriting costs and focus your efforts where you will gain the best return on investment. DB 360 extends LexisNexis driving risk assessment capabilities to create an even more complete picture of risk so you can make truly informed decisions and maximize the total value.

With DB 360 you can:

- Achieve a richer, more in-depth understanding of a driver's risk
- Enhance your ability to select, manage and price risks
- Continue to manage the costs associated with DMV MVR registry fees
- Identify additional premium, based on potentially missed violations



Enhance profitability, improve efficiency and reduce risk

DB 360 can help you price policies even more accurately, automate your renewal workflow and increase underwriting efficiency without sacrificing risk management capabilities.



Be on the cutting edge of violation discovery

In 2018, LexisNexis performed an analysis examining more than 500,000 MVRs orders in regions with available in-state and out-of-state data to append. The study focused on new business orders with a 3-year look-back. DB 360 could uncover on average 11% more violations than a standard MVR report.

For more information, call 800.458.9197 or email
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Insurance

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.

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