

Raising the bar for credit-based scoring

Actively manage risk and make better use of credit information to boost underwriting efficiency.



LexisNexis® Attract™ scores help insurance carriers conveniently and accurately classify insureds and applicants according to their risk potential, leading to improved underwriting. Now, with Attract™ 5.0, carriers have access to our most predictive models yet.

Enhanced data for better risk assessment

For more than two decades, LexisNexis Risk Solutions has helped improve rating, pricing, and underwriting decisions for the insurance business. These solutions span the home, auto, and commercial markets. Superior loss predictability, regulatory, compliance, and easy implementation that improves business outcomes remain core to the Attract™ suite of scores.

The next generation, Attract™ 5.0 solution provides carriers the ability to make even better

use of consumer credit information to improve underwriting efficiency further.

Gain a more complete picture of risk through the enhanced National Credit File Platform

A new version of the credit report and next generation credit attributes with trended data over the previous 24 months enable a more granular view of account activity.

Powerful and robust predictive models with refreshed data

Credit usage shifts and changes over time. Keeping up with these changes allows you to make more accurate predictions with improved modeling methodology and refreshed data based on new, more comprehensive datasets.

Leverage a methodology and expertise set that helps deliver more accurate results.

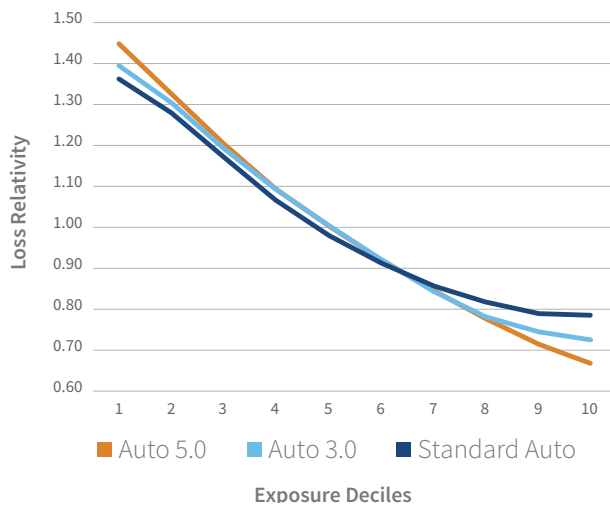
Advances in statistical computing allow for an ever-more iterative approach to model building. Our team of statisticians possesses a wealth of model-building experience, including our existing off-the-shelf Attract™ models along with numerous carrier-specific models. Our modeling team has re-examined and overhauled minimum scoring criteria, resulting in fewer “no-score” returns than previous models.

Take advantage of these next generation credit-based insurance scores to actively manage risk. Apply new Attract™ capabilities to rank applicants and make better use of credit-related data for accurate risk assessments that boost underwriting efficiency.

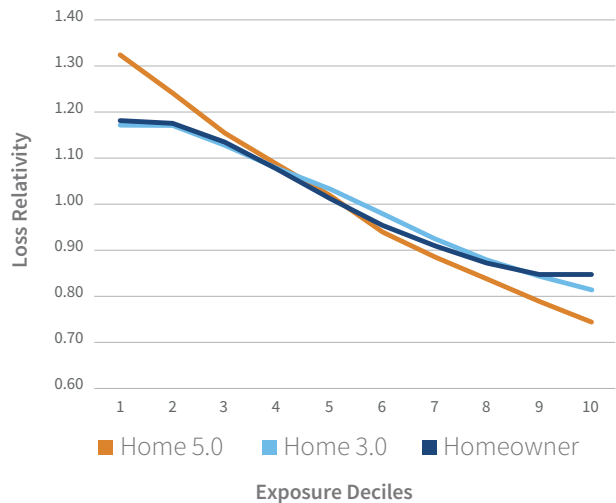
Benefits

- Take advantage of enhanced data for better risk assessment
- Gain a more complete picture of risk through the enhanced NCF Platform
- Leverage powerfully, robust predictive models with refreshed data
- Access more accurate results for your business

Benchmarking the Attract™ Auto 5.0 model



Benchmarking the Attract™ Home 5.0 model



Insurance

For more information,
email insurance.sales@lexisnexis.com

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 (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

Attract is a consumer reporting agency product provided by LexisNexis Risk Solutions and is fully compliant with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. 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. Copyright © 2021 LexisNexis Risk Solutions. NXR14428-00-0520-EN-US