LexisNexis RISK SOLUTIONS

Insurance

Increase the precision of competitive intelligence analysis

LexisNexis® InsurQuote® Replicated Credit is one of the most sophisticated approaches to handling credit for competitive intelligence analysis, yielding high precision results that provide a better representation of the market rate levels.

Archived credit reports are ordered on consumers and scored for the models in the replicated credit library developed from public Department of Insurance (DOI) filings. The resulting replicated credit scores are applied at a driver or consumer level, depersonalized, and merged with risk characteristics to yield a comprehensive policy set that is delivered to the carrier in a format ready for use in InsurQuote®.

Leverage an extensive library of replicated credit models

- More than 40 models are available, including the LexisNexis® Attract™ suite of models
- The replicated credit models are built with standardized coding, strict audit procedures, and meticulous score verification
- Models are available for auto, home or both

Increase the precision of competitive comparisons

- Replicated credit models more accurately mimic the market for win rates and average premiums in smaller segment analyses
- Using replicated credit scores can help carriers reduce the "noise" from incomplete or inaccurate credit information that creeps into analyses or predictive models, which can lead to more accurate competitive analysis

Consumer specific scores

- Provides better representation of scores (highest of named insured and spouse or average of named insured and spouse etc.) applied per competitors filings
- Eliminates use of a single score assumed across all drivers
- Allows a definitive score to be used in competitive intelligence

Options for Using Replicated Credit

Use with in-house data

1. Archived credit is ordered on drivers or consumers using in-force policies or quote data for auto, home or both
2. Scores are assigned for the replicated models you select
3. A depersonalized file in InsurQuote rate-able format is delivered

Use with LexisNexis® InsurQuote® Market Baskets

1. Credit scores are assigned to policies based on replicated models and depersonalized archived credit information
2. Scores accessible and used by company quote modules
3. Delivered quarterly as part of the InsurQuote Market Basket data

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| Insurance

For more information, call 800.227.4908 or email insurance.sales@lexisnexisrisk.com

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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.