

LexisNexis® C.L.U.E.® Auto Damage 360



## Refine your underwriting strategy with enhanced C.L.U.E.® Auto features

### Elevate your rating and underwriting workflow with more unique, incremental accident information

With 99.6 percent industry contribution, LexisNexis® C.L.U.E.® Auto finds more claims history per inquiry than any other source. However, not all accidents are reported to C.L.U.E. Auto.

#### **Claim never reported**

For various reasons such as deductible and coverage, a claim is never filed for some accidents and therefore never reported to C.L.U.E.®

#### **Third-party vehicle involved in the incident**

Primary party reported to C.L.U.E. but not all vehicles involved make it in the claim record

Prior accident and damage information can be indicative of future claims — helping give carriers a fuller picture of risk when assessing new consumers. Leveraging additional non-contributory sources can help carriers improve rating and underwriting performance.

### **LexisNexis C.L.U.E. Auto Damage 360**

An enhanced feature that brings together the power of **LexisNexis C.L.U.E. Auto** and accident records from **LexisNexis® Vehicle History** and **Police Record data** to help provide a more comprehensive assessment of risk.

Claims on the subject  
and the vehicle



Non-contributory data  
from the current and prior  
owner(s) of the vehicle

## Get more from every inquiry

C.L.U.E. Auto Damage 360 returns even more accident and damage information on a C.L.U.E. subject and vehicle inquiry, helping give you a more holistic view of the risk. Round out your view of damage information by returning claims and non-contributory accident and damage events in a single inquiry.

Claims data	Non-contributory data	
<b>C.L.U.E. Auto</b> Claims on the subject and the vehicle	<b>Vehicle History</b> Body shop, auction house and DMV-sourced records indicating vehicle damage	<b>Police Record Data</b> Police report data indicating the vehicle was involved in an accident

**+5% more damage events** than C.L.U.E. Auto associated with the current owner\*  
**+27% more damage events** than C.L.U.E. Auto associated with the prior owner\*

\*LexisNexis® Risk Solutions internal study

**This enhanced feature set is designed to:**

Help verify if an applicant is shopping with a newly purchased vehicle

Identify and suppress duplicate events to help assist in supporting compliance requirements

## Leverage a 360-degree view of applicants

**LexisNexis C.L.U.E. Auto Damage 360 delivers more unique, actionable insights that can help you:**



Find accident events not tied to claims



Assist in supporting compliance requirements



Streamline information ordered during quoting



Better rate and segment applicants



For more information, call 800.458.9197 or email [insurance.sales@lexisnexis.com](mailto: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](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

LexisNexis® C.L.U.E.® Auto Damage 360 is a service that gathers and delivers separate and distinct reports that are comprised of comprehensive, nationwide data associated with a specific risk. 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, LexID, the LexID logo and the Knowledge Burst logo are registered trademarks of RELX Inc. C.L.U.E. is a registered trademark of LexisNexis Risk Solutions Inc. HPCC Systems 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 © 2023 LexisNexis Risk Solutions  
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