LexisNexis® RISK SOLUTIONS

Working Together *for a* Safer, Smarter Tomorrow™

LexisNexis® C.L.U.E.® Auto

More claims per inquiry for faster underwriting decisions

A More Comprehensive Claims History Solution

LexisNexis® C.L.U.E.® Auto is a claims history exchange that helps insurers identify past claims. For more than 35 years, Comprehensive Loss Underwriting Exchange (C.L.U.E.) has been a trusted partner for making faster and smarter underwriting decisions, with more than 99% of the personal auto industry contributing claims data.

Users can source more than 280 million claims over seven years of history in order to assess risk more quickly and accurately. Leading-edge linking capabilities enable C.L.U.E.® Auto to discover more claims per inquiry than any other available source.

C.L.U.E. Auto helps insurers:

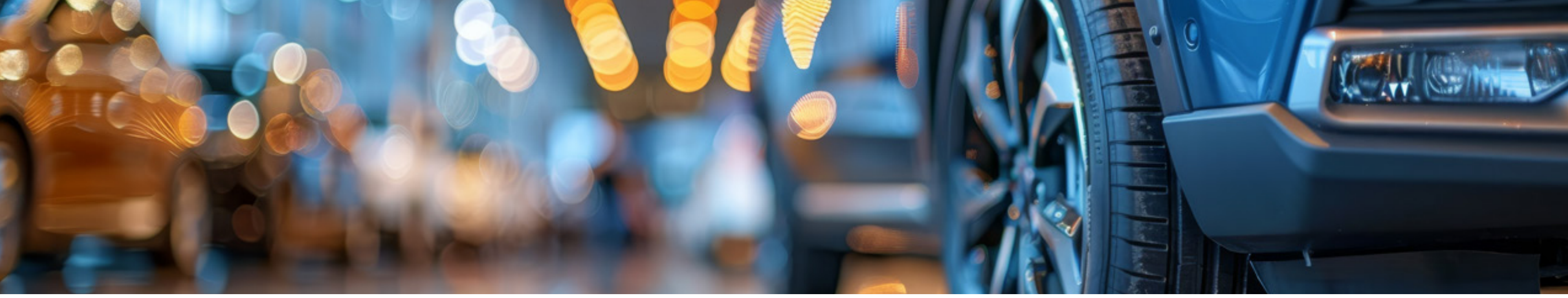
- Speed up the underwriting process with quick and easy access to comprehensive data
- Receive results interactively via flexible delivery systems
- Reduce risk and liability by identifying potential future claims
- Make smarter, more immediate business decisions

On average, at least one claim is matched to more than 65% of C.L.U.E. Auto inquiries. When a claim is matched, C.L.U.E. Auto generally returns more than three claims per inquiry.

Types of C.L.U.E. Auto Data returned:

- **Policyholder/Vehicle Operator Details**
- **Policy Type**
- **Claim/Coverage Type**
- **Amounts Paid**
- **Claim Date**
- **Fault Indicator***

** optional*



Commitment to Quality and Innovation

C.L.U.E. Auto continues to innovate and bring additional insights to help carriers identify and assess risk:

- **LexisNexis® Active Insights C.L.U.E.® at Renewal** platform helps enhance renewal processes by proactively notifying carriers of auto insurance claims contributed by another carrier which were discovered, updated or closed post-underwriting.
- **Unlisted Driver Indicators** inform carriers if the associated vehicle operator was a listed driver at the time of the claim, along with other details about that driver.
- **LexisNexis® C.L.U.E.® Auto Damage 360** helps uncover additional damage events on both the subject and the vehicle so that carriers can quote more accurately.

Claims data	+ Non-contributory data		
C.L.U.E. Auto Claims related to the subject and the vehicle.	**Subject Police Record Data** Police report data indicating the subject was involved in an accident.	**Vehicle Police Record Data** Police report data indicating the vehicle was involved in an accident.	**Vehicle History** Body shop, auction house and DMV-sourced records indicating vehicle damage.

+ 15% more damage events than C.L.U.E. Auto associated with the current owner*

+ 25% more damage events than C.L.U.E. Auto associated with the prior owner*

*LexisNexis® Risk Solutions, Internal Data, 2025 - lift numbers assume vehicle submitted an inquiry

C.L.U.E. Auto claims linking is fueled by LexID® proprietary linking technology. LexID is the fastest linking technology available, helping enable customers to identify, organize information quickly and link records together.

Data Linking With LexID®

LexisNexis® RISK SOLUTIONS

For more information, call 800.458.9197
or email insurance.sales@lexisnexisrisk.com

About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. 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/corporate and www.relx.com.