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LexisNexis®
U.S. Home Trends Report

Navigating Loss Trends with a
Seven-Year Perspective

A leading source for U.S. economic home insurance and
weather trends by peril for severity, frequency and location.

Welcome

The 2023 LexisNexis® U.S. Home Trends Report is part of a series of ongoing reports issued by LexisNexis® Risk Solutions.

The report provides an updated view of by-peril trends in the U.S. home insurance industry to help carriers make more informed business decisions. In addition to insights about loss cost, frequency and severity, the report includes details about seasonality, distribution of catastrophe claims and geographic trends.

This year's report highlights the importance of seven-year trend data for carriers seeking to build more accurate cost forecasts. Loss cost across all perils combined grew for the fourth year in a row in 2022 and the seven-year trend shows a steady increase over time. Year-over-year, loss cost only decreased for one of the eight perils—Weather Related Water—in 2022.

Despite the decrease from the height of 2021, Weather Related Water peril results continued their long-term upward trend for loss cost, frequency, severity and percentage of catastrophe claims. However, it is worth noting that loss costs for this peril are extremely susceptible to the location of catastrophic or weather-related events, as well as the value of housing, replacement costs and the level of housing density.

Theft and Liability were two of the perils highly impacted by pandemic conditions. As expected by many in the industry, Theft and Liability peril severity and loss cost rose in 2022, continuing the reversal of the pandemic-related decline in Theft loss cost.

Given the unpredictability of weather-related patterns and their impact on catastrophe claims, it is critical for carriers to have peril-related trend information on hand. With access to a broader, more comprehensive dataset, home insurers can better assess their books of business within market context. This provides a more robust foundation to validate previous strategies, benchmark performance and find new market opportunities. It also helps enable carriers to better understand how by-peril trends are changing over time, which can help them assess and price risks more accurately—and find opportunities to better meet customer needs with innovative products and services.

Highlights from Accident Year 2022

- All Peril severity increased by 9.6% compared to 2021.
- In 2022, 97% of catastrophe losses were the result of Hail, Wind and Weather Related Water perils.
- The top five states—Minnesota, South Dakota, Nebraska, Florida and Arkansas—accounted for 27.8% of all losses paid in 2022.
- Total losses paid were highly influenced by the Weather Related Water peril in 2022. Due to a year-over-year decrease in catastrophic events, total losses paid for Weather Related Water claims dropped by 64.4% compared to 2021.
- Overall non-catastrophe loss costs rose 17.7% year-over-year from 2021, while frequency increased by 4.6% and severity increased by 13.8%.

About the data

All data in this report is sourced from internal LexisNexis® Risk Solutions proprietary data sources and is based on property exposures and losses for the period ranging from 2016 through 2022. Between 88 and 91 million houses are represented over this time, totaling more than 500 million house-years in the past seven years. Additionally, the data is based on a sample from all 50 states and Washington D.C. Claims are evaluated based on the date of loss.

How to read the charts

The following terminology explanations will help you understand the information presented in the charts and graphs that appear throughout this report. “Loss cost” means the average amount paid for insured losses per exposure (house year). “Frequency” is the rate of claims, on average, per exposure. “Severity” refers to the dollars lost, on average, per claim paid. “Relativities” are the proportion of a figure relative to the overall average for the specific metric.

Loss cost trend is the average loss cost relativity, year-over-year, across all states. Loss cost seasonality is the average loss cost relativity, month-to-month, across all states for the most recent seven-year period. Catastrophe distribution is the proportion of catastrophe and non-catastrophe claims across all months and states within a particular year. Most impacted and least impacted states are ranked on the average loss cost across all months and years within a particular state.



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Overall Trends – All Peril

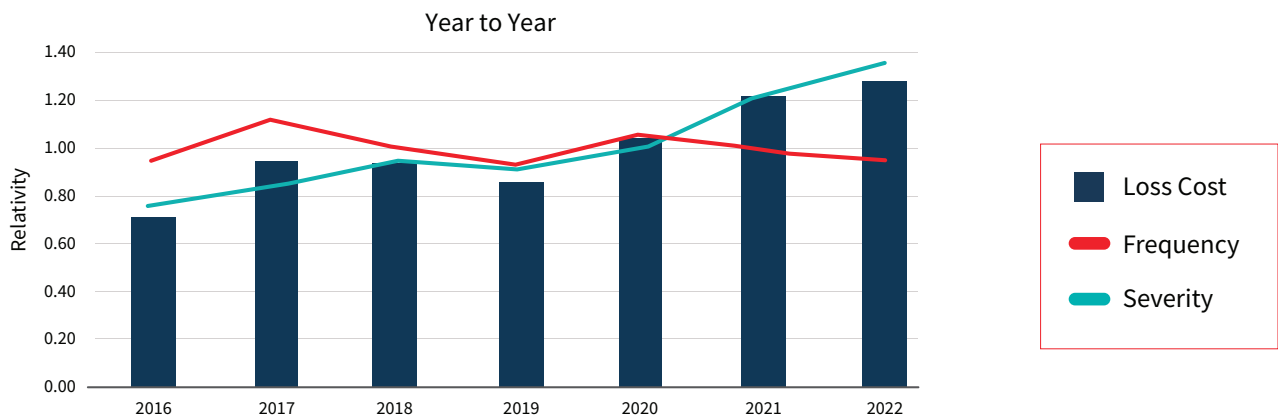
- All Peril severity increased by 9.6% from 2021 to 2022.
- Loss cost increased by 6.2%.

Over the last seven years, the U.S. home insurance industry has experienced an upward trend in loss cost and severity across all perils combined. This trend is a reminder to carriers that a year-over-year decrease in loss cost like the one in 2019 should not be taken out of context without considering long-term patterns.

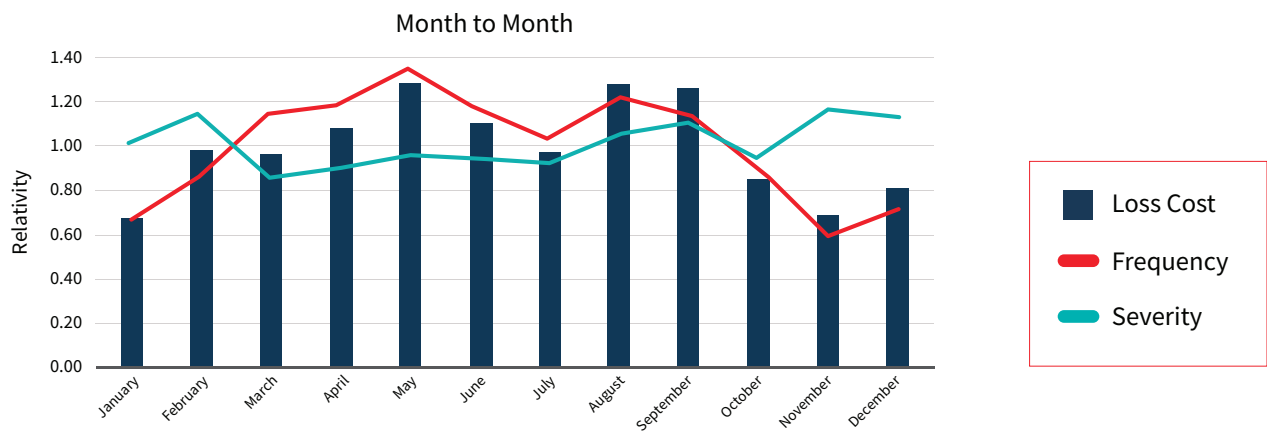
Loss cost and frequency were above average from April through September across the last seven years. Lower claim counts in the remaining months make severity more sensitive to large average severity loss events. Understanding this seasonal variability can help carriers evaluate business performance and adjust staffing levels.



All Peril Trend



All Peril Seven-Year Average Seasonality



All Peril

- Catastrophe loss cost decreased by 11.9% from 2021 to 2022, with 17.6% of these claims from Texas.
- Non-catastrophe loss cost increased by 17.7%.

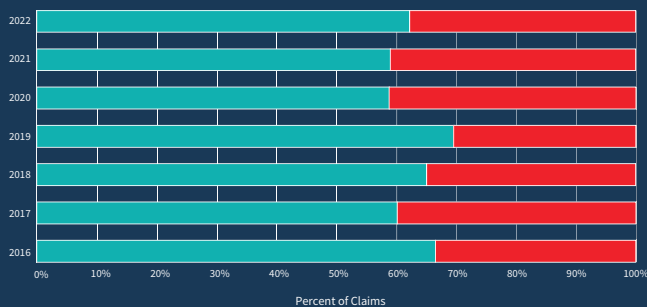
Ninety-seven percent of catastrophe losses were the result of Hail, Wind and Weather Related Water perils. Minnesota and South Dakota experienced the highest loss cost in 2022, followed by Nebraska, Florida and Arkansas.

Catastrophe metrics are highly influenced by the seasonality of wildfires, hurricanes and windstorms that feature hail and wind. As these types of climate-related events occur with greater frequency, the likelihood of catastrophic seasons increases.



All Peril - Catastrophe Claim Distribution

All Perils - 2016 to 2022

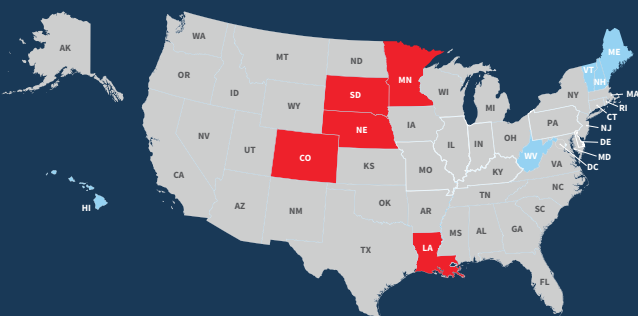


■ Non-Catastrophe ■ Catastrophe



All Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location

All Perils - 2016 to 2022



■ Highest States ■ Lowest States

Top Five States



Home inflation remains elevated above general levels

In July 2023, the Consumer Price Index (CPI) rose 3.2% year-over-year. The good news is that inflation is down from the June 2022 high of 9.1%. However, over the last 12 months, the shelter category—which includes housing costs—increased 7.7% and was by far the largest contributor to the monthly all items increase, accounting for over 90% of the increase.¹ As claims become more expensive, impacting peril severity, homeowners and insurance carriers need to ensure that home policies continue to be insured to value. LexisNexis® Total Property Understanding™ combines comprehensive data insights with intuitive predictive models to help carriers make more informed and accurate underwriting decisions, and offer homeowners personalized coverage with more accurate rates.²



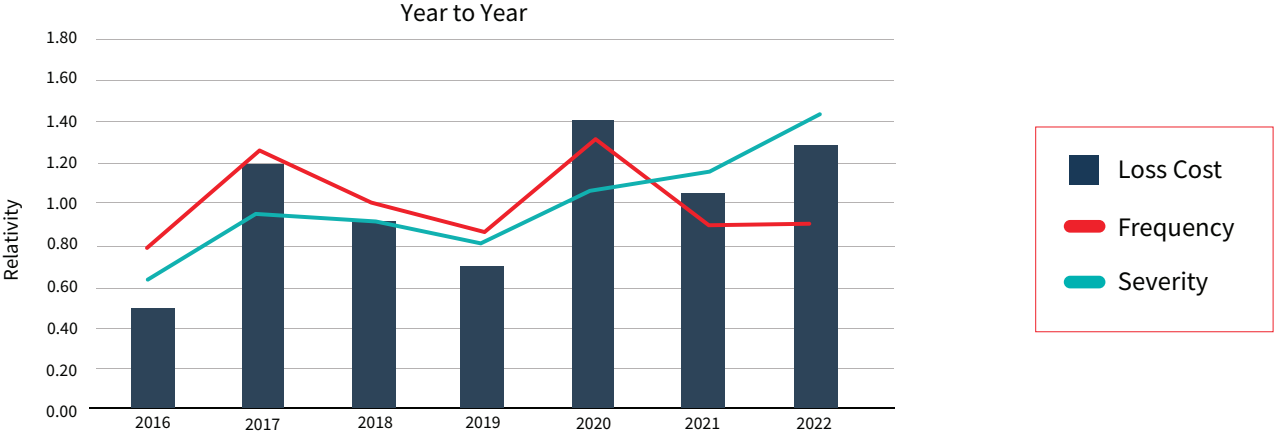
Wind Peril

- Wind loss cost increased 21% and severity increased 19.6% from 2021 to 2022.
- Frequency increased by 1.1% year-over-year from 2021.

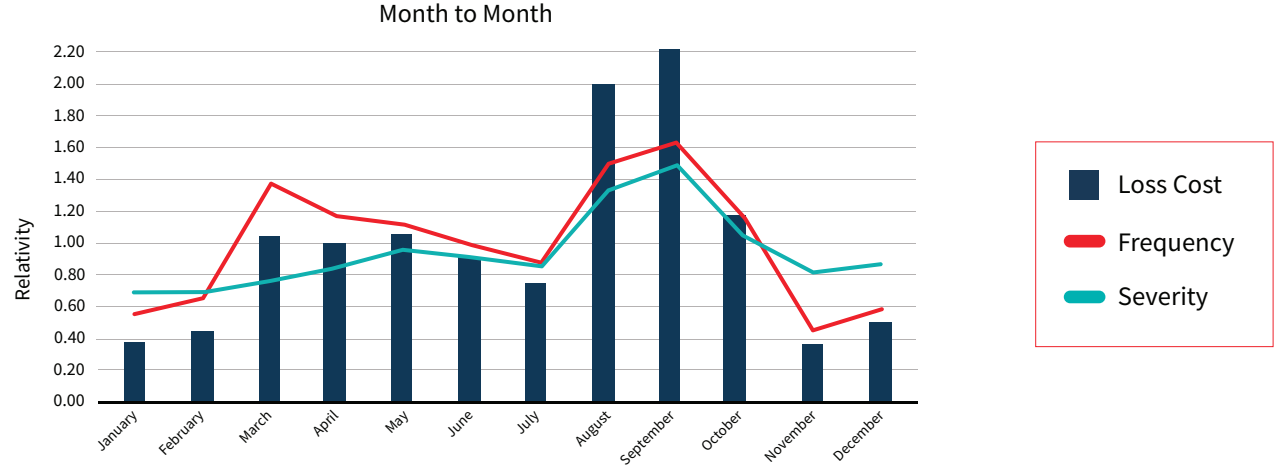
In 2022, loss cost and severity continued to peak in September following the seven-year average seasonality. Two of three hurricanes classified as billion-dollar disasters occurred in September. One of the two, Hurricane Ian, was reported as one of the costliest 2022 events at \$112.9 billion.³



Wind Peril Trend



Wind Peril Seven-Year Average Seasonality



Wind Peril

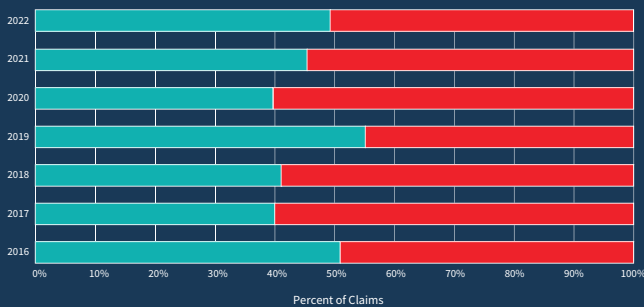
In 2022, 52% of Wind claims were catastrophe claims, down from 54% in 2021.

Despite the lower proportion of catastrophe claims overall, the 2022 Atlantic hurricane season was the third costliest on record, bringing extensive damage to Florida's coast and Puerto Rico.⁴ Notably, Hurricane Ian was the first to exceed \$100 billion in insured and uninsured losses in Florida.⁵



Wind Peril - Catastrophe Claim Distribution

Wind - 2016 to 2022

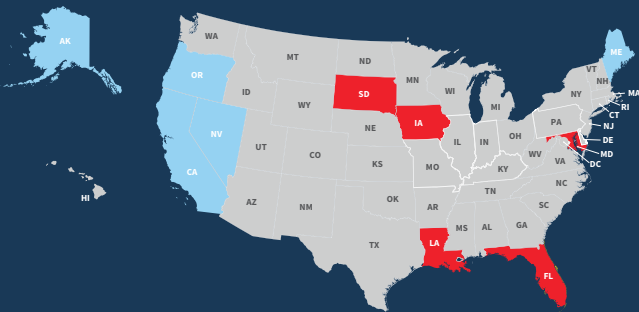


■ Non-Catastrophe ■ Catastrophe



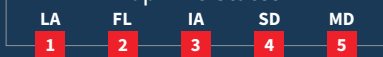
Wind Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location

Wind - 2016 to 2022



■ Highest States ■ Lowest States

Top Five States



Derechos deliver fierce winds and extensive damage

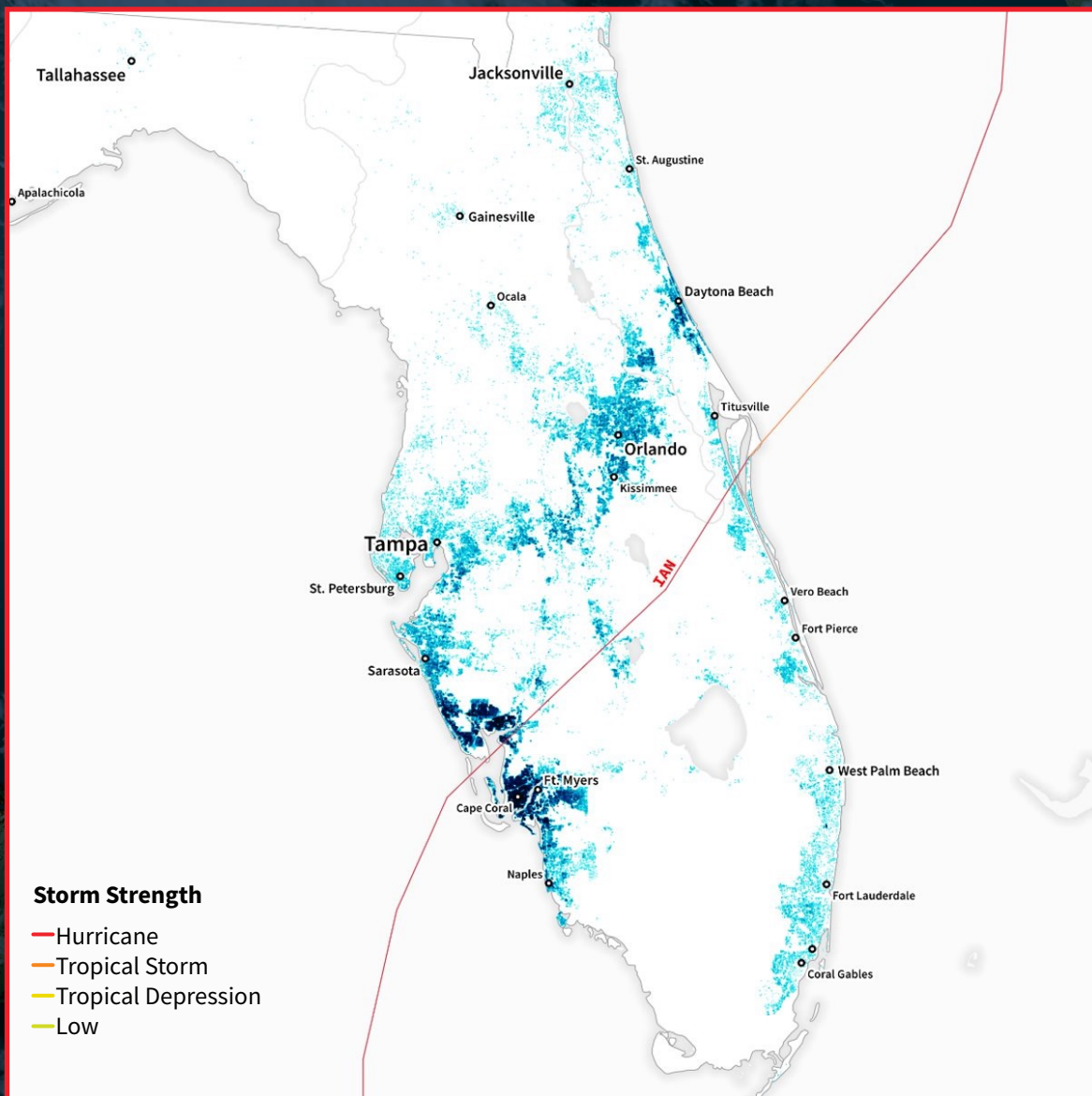
Hurricanes and tornadoes are not the only source of devastating winds. In May 2022, a derecho swept across parts of Canada, from the Michigan border to Quebec City. Characterized by a strong line of thunderstorms producing extreme wind gusts, the derecho resulted in a band of destruction more than 600 miles long and 62 miles wide. Damage included uprooted trees, downed power lines, blown-off roof shingles, shattered windows, overturned cars and several fatalities.⁶

In the U.S., derechos tend to occur from the upper Mississippi Valley into the Ohio Valley, and from the southern Plains into the mid-Mississippi Valley.⁷



Hurricane Ian's path of destruction

Accounting for more than **95% of the wind losses** from named storms in 2022, Hurricane Ian knocked out power to millions of residents, and caused major damage and flooding. Insurers reported **\$12.6 billion in insured losses**, and **144 lives were lost**.⁸ Prior to making landfall, some models projected Hurricane Ian's path would go through the Tampa and Orlando regions. Had those projections been correct, Hurricane Ian could have impacted four to five times more Florida residents.



Source: NOAA/NWS National Hurricane Center

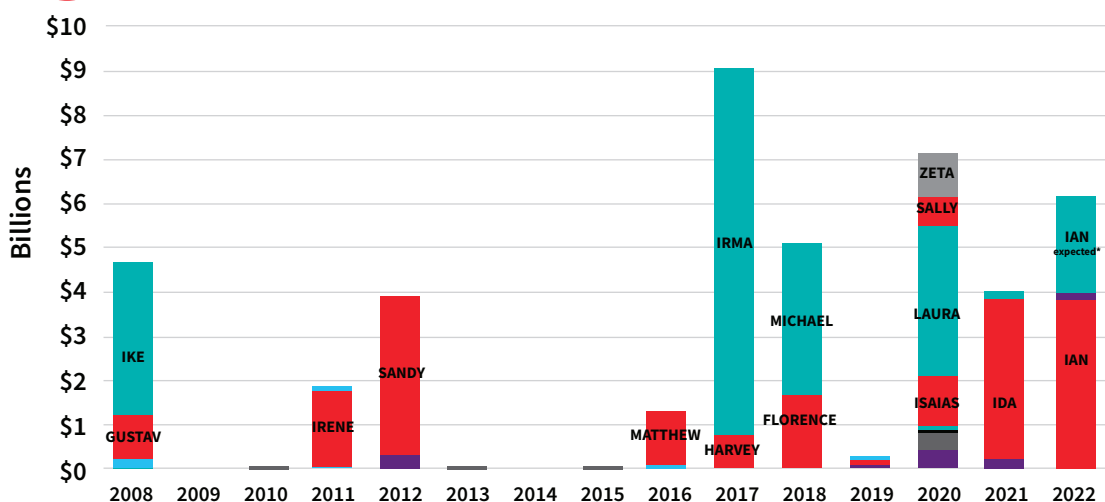
More homeowners are at risk as the hurricane season lengthens

Since the mid-1990s, there has been an increase in the frequency and severity of Atlantic and Gulf hurricane activity. Of concern, hurricanes are becoming wetter, windier and more intense. They are making landfall in regions of the U.S. that have not historically been at risk, including more northern areas where infrastructure is not prepared. The season is also extending, with warmer temperatures creating conditions conducive to storms earlier in the year. The first named storms to make landfall in the U.S. are now three weeks earlier than they were in 1900.⁹

The result for homeowners and home insurance carriers is that property damage and loss costs are escalating.



Single Family Home Wind Losses from Named Storms



Some carriers have elected to scale back their business or discontinue home insurance coverage in states such as Florida that are prone to hurricanes.¹⁰ Others are adjusting premiums to mitigate the risk and cover the rising costs of home repairs and replacement. Long-term data can help give carriers a clearer picture of the trends so they can price policies more appropriately.

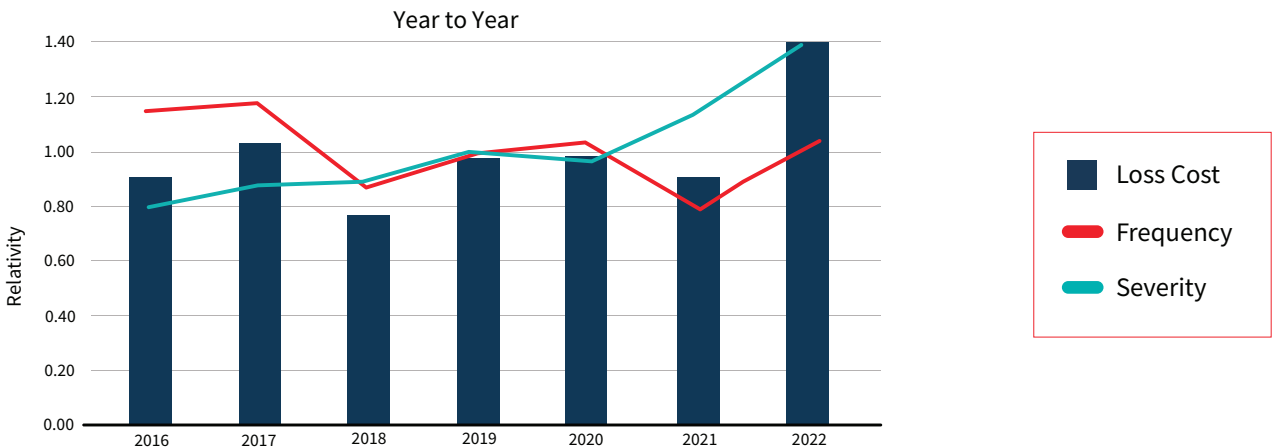
Hail Peril

- Loss cost of Hail claims increased by 35.5% from 2021 to 2022.
- In 2022, 64.7% of Hail claims occurred in the second quarter.

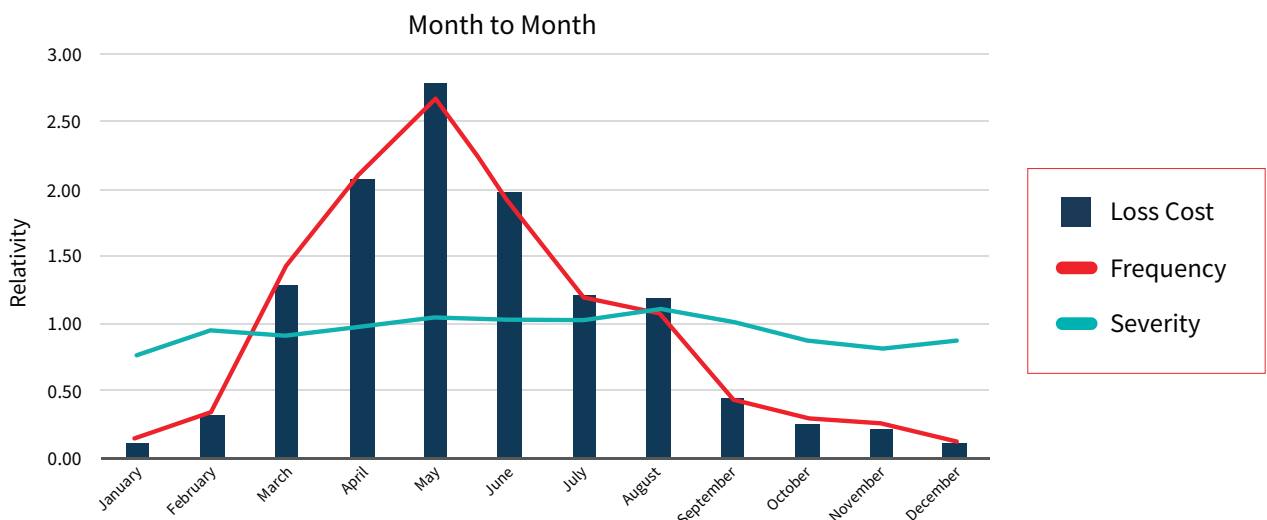
The U.S. experienced 4,436 major hailstorms in 2022, resulting in billions of dollars of hail claims.¹¹ Loss cost and frequency peaked sharply in May, following seven-year seasonality trends. Although Texas was only the ninth highest state in terms of total lost cost, its population has been increasing faster than in other states, according to the 2022 US Census. This, plus the fact that Texas is the southern-most (and thereby the warmest) of the major hail states, could mean a further increase in hail severity as global temperatures rise.



Hail Peril Trend



Hail Peril Seven-Year Average Seasonality



Hail Peril

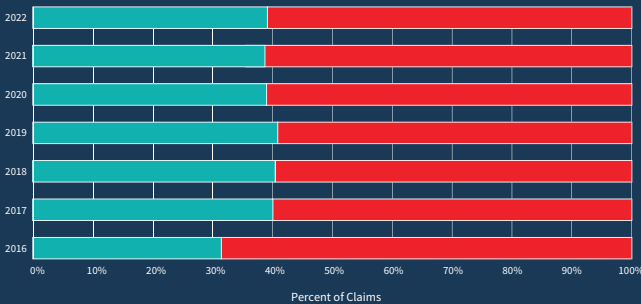
Catastrophe claims made up 62% of all Hail claims in 2022.

Three billion-dollar hailstorms occurred in the U.S. in 2022.¹² Texas accounted for 21.9% of the catastrophe Hail claims and 18.2% of all 2022 Hail claims. In large part this was due to severe thunderstorms in February, which dropped golf ball-sized hailstones, blowing out windows in homes and damaging cars.¹³



Hail Peril - Catastrophe Claim Distribution

Hail - 2016 to 2022

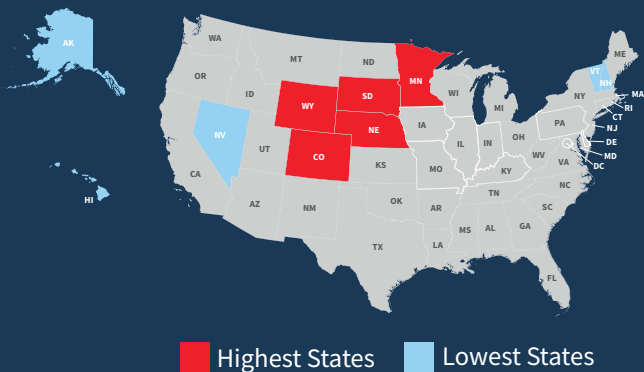


■ Non-Catastrophe ■ Catastrophe



Hail Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location

Hail - 2016 to 2022



Top Five States

MN	NE	CO	SD	WY
1	2	3	4	5

Knowing the true condition of a roof can help carriers minimize unexpected losses from Wind and Hail claims

LexisNexis® Rooftop, part of the Home Optics solution suite, delivers roof condition insights. These insights are based on aerial photos and proprietary imagery analytics combined with forensic data from auto claims, home claims, weather events and property data. Each roof ages differently depending on weather, climate, shape, materials and homeowner maintenance. With Rooftop, home insurance carriers can better understand risks and assess damage from wind and hail.¹⁴ When integrated with LexisNexis® Total Property Understanding™, carriers can gain a more complete picture, make personalized offers to homeowners, and potentially improve profitability.¹⁵



Fire and Lightning Peril

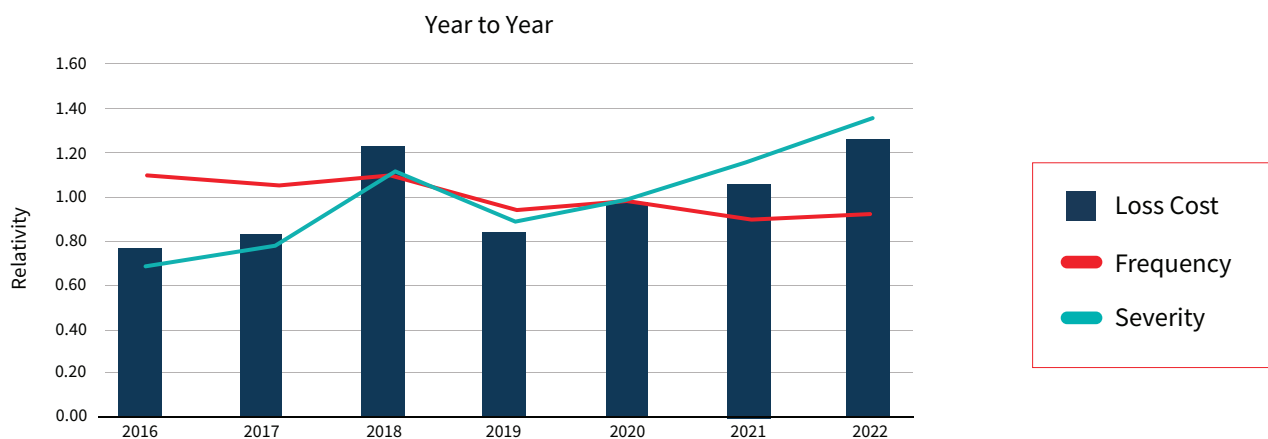
- In 2022, loss cost and severity for Fire and Lightning increased, but the frequency of claims remained at a level similar to 2021.
- Following the seven-year trend, frequency increased dramatically in June, July and August.

In total, Fire and Lightning loss cost in 2022 was 16.5% greater than in 2021. July was the most expensive month, with 9.8% of all 2022 Fire and Lightning losses paid occurring that month. The upward trend overall for loss cost is likely to continue as the severity of claims increases.

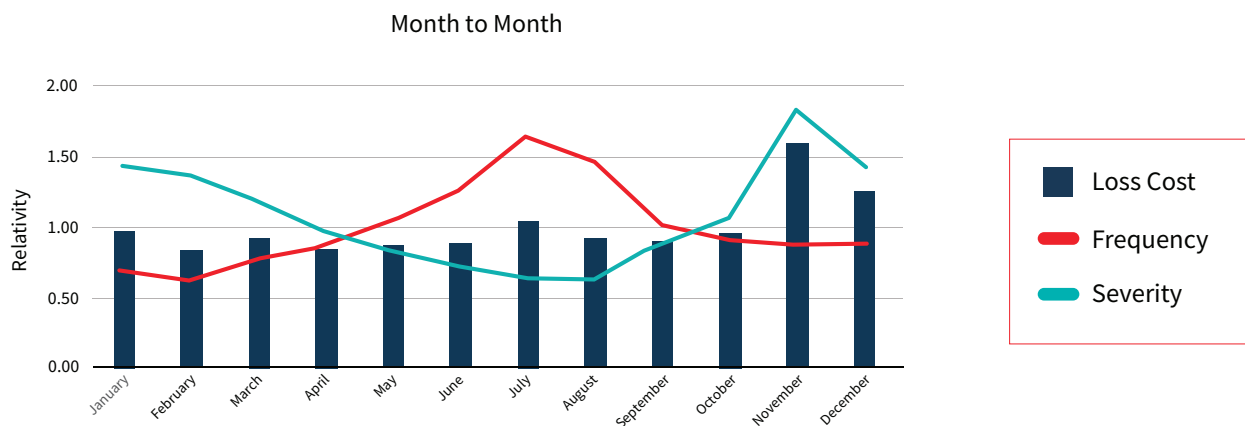
In addition to there being large areas with wildfire exposure, home replacement costs in wildfire-exposed states have grown substantially. Rebuilding and replacement costs surged 55% between 2019 and 2022.¹⁶



Fire and Lightning Peril Trend



Fire and Lightning Peril Seven-Year Average Seasonality



Fire and Lightning Peril

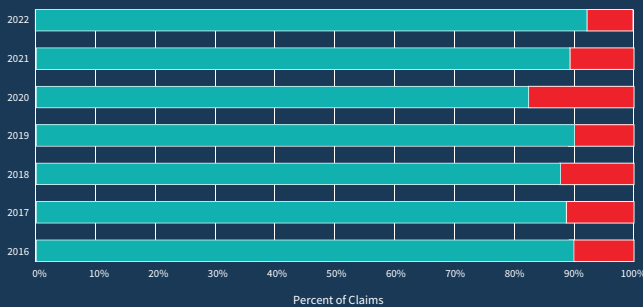
Catastrophe claims accounted for 7% of Fire and Lightning losses in 2022, down from 11% in 2021.

Texas accounted for 20% of catastrophe Fire and Lightning losses in 2022. Worsened by a severe drought and an ongoing La Niña weather pattern, the state had one of its worst wildfire years since 2011, with more than 2,000 wildfires and about 411 homes destroyed.¹⁷ California had a relatively mild wildfire season, only accounting for 4.5% of catastrophe losses, possibly due to well-timed precipitation and favorable wind conditions.¹⁸



Fire and Lightning Peril - Catastrophe Claim Distribution

Fire and Lightning - 2016 to 2022

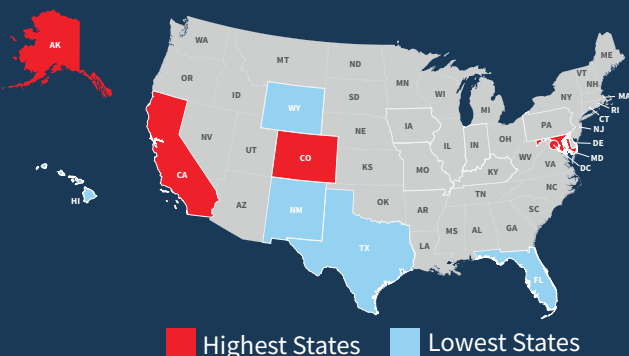


■ Non-Catastrophe ■ Catastrophe



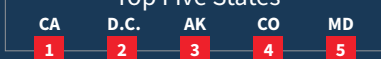
Fire and Lightning Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location

Fire and Lightning - 2016 to 2022



■ Highest States ■ Lowest States

Top Five States



Fire risk is changing as new areas come under threat

Historically, homeowners living in areas categorized as wildland-urban interfaces have been most impacted by wildfires. A new model by First Street Foundation reveals that nearly 80 million properties are significantly at risk—and some of these properties are in areas not typically associated with wildfires, such as suburban subdivisions. According to analysis by The Washington Post, over the next 30 years, the percentage of the country’s population living in areas vulnerable to fire is likely to increase from the current 16% to 21%.¹⁹



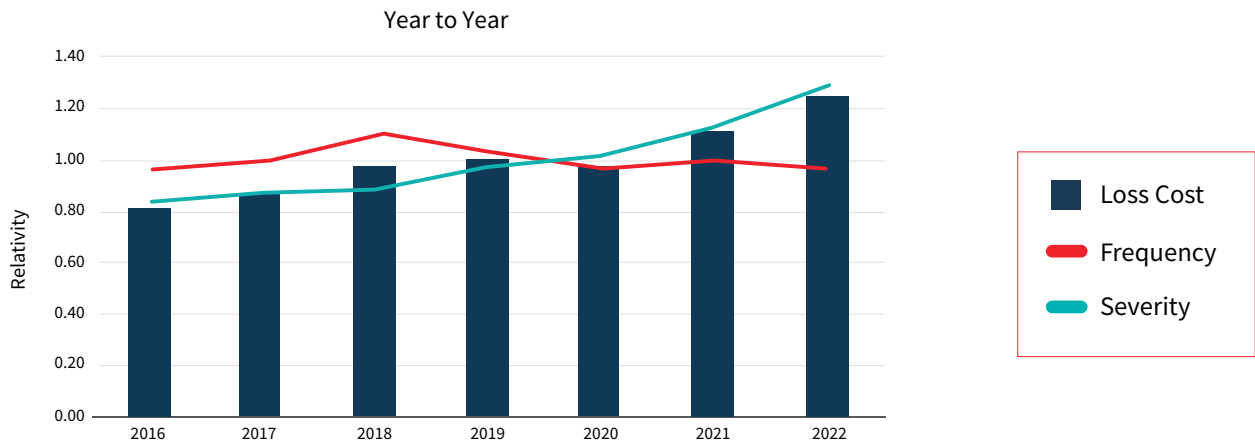
Non-Weather Related Water Peril

- Non-Weather Related Water loss cost increased 11.2% and severity increased 13.1% from 2021 to 2022.
- Frequency decreased by 3.0% in 2022.

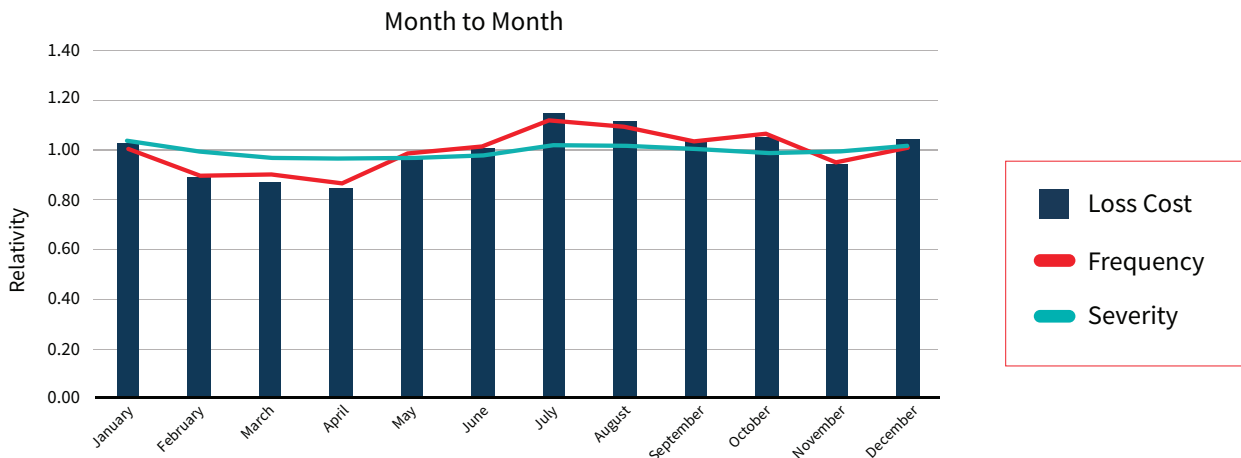
This peril addresses claims related to water damage from accidental water discharge, such as leaking pipes and appliances. These types of claims are considered the most preventable of major loss cost events.



Non-Weather Related Water Peril Trend



Non-Weather Related Water Seven-Year Average Seasonality

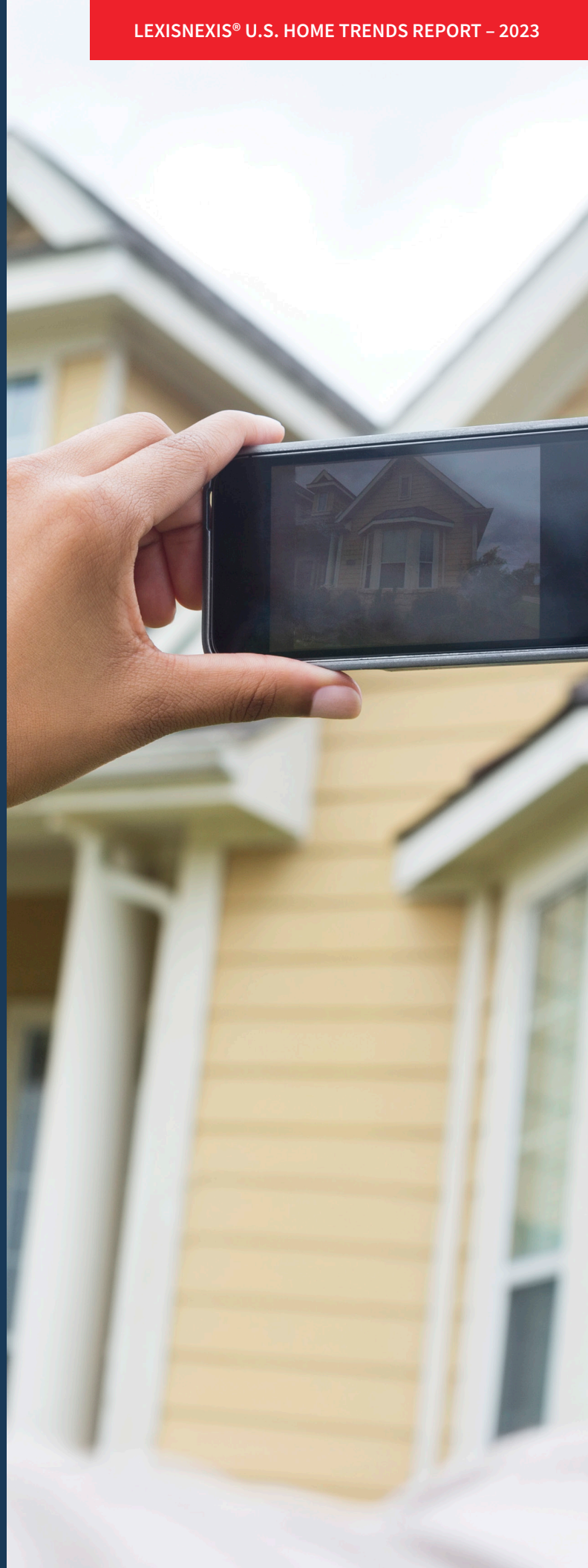


Non-Weather Related Water Peril

Self-guided property inspections are changing the game

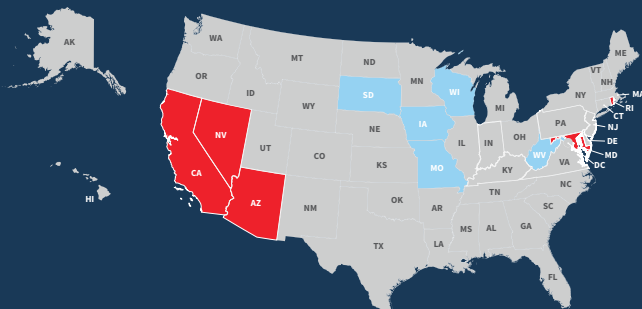
LexisNexis® Flyreel® uses artificial intelligence and proprietary computer vision technology to guide homeowners through a comprehensive scan of their properties. By enabling policyholders to capture interior and exterior property features themselves, it offers a convenient, intelligent customer experience. It also helps reduce the need for onsite visits by the carrier, reducing costs.

Flyreel is a key component of an end-to-end property intelligence solution that combines automated workflow tools with risk insights from intuitive predictive models and the industry’s most far-reaching collection of proprietary data assets. This powerful combination arms home insurance underwriters with a more complete picture of the risk, while helping reduce their overall underwriting investment.²⁰



Non-Weather Related Water Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location

Non-Weather Related Water - 2016 to 2022



■ Highest States ■ Lowest States

Top Five States

CA	RI	AZ	NV	WA
1	2	3	4	5

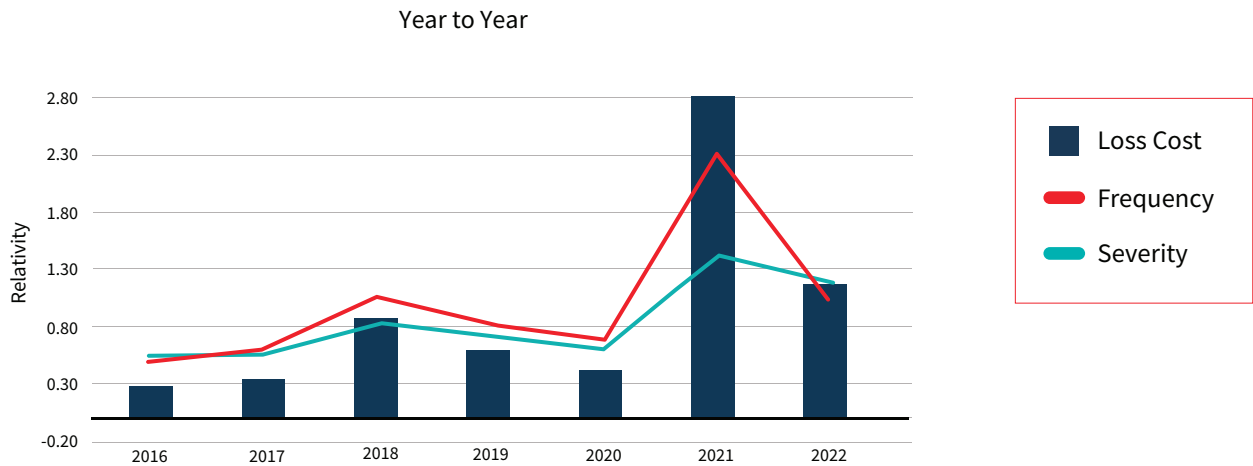
Weather Related Water Peril

- Weather Related Water loss cost decreased by 64.4% from 2021 to 2022.
- Frequency decreased by 57.8%, while severity decreased by 16.2%.

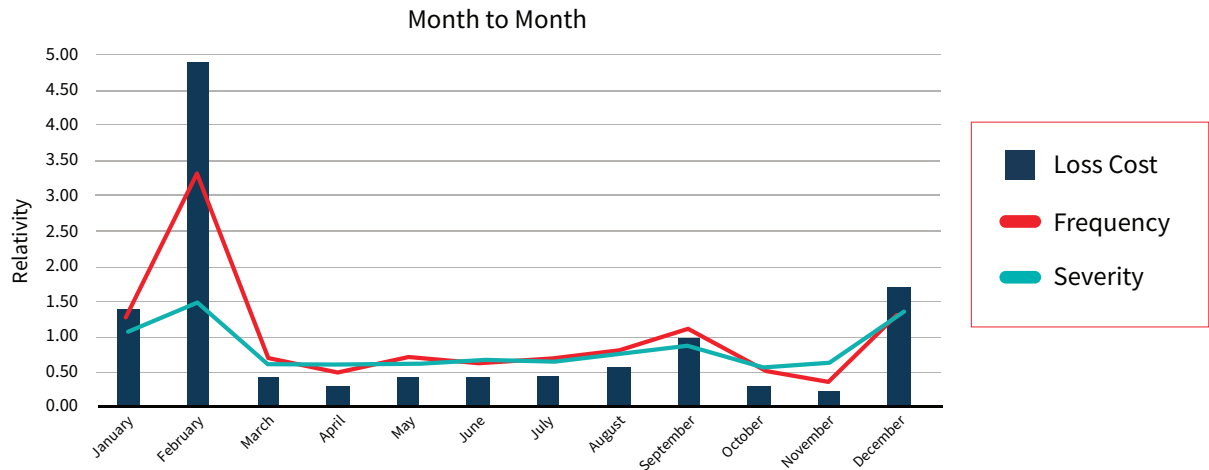
The notable drops in loss cost, frequency and severity for this peril are due to a year-over-year decrease in Weather Related Water catastrophe events. However, the upward seven-year trend provides a vivid illustration of why it is important to consider longer-term data when assessing risk and pricing policies.



Weather Related Water Peril Trend



Weather Related Water Seven-Year Average Seasonality



Weather Related Water Peril

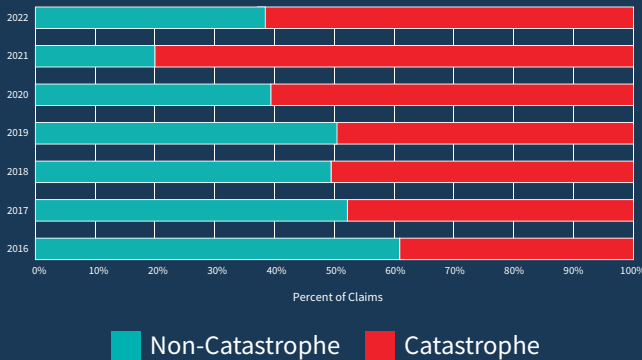
2022 saw a 67% decrease in catastrophe claim frequency.

Despite the lower percentage of catastrophe claims in 2022, the U.S. experienced five 1,000-year rainfall events during a five-week period over the summer. St. Louis, Missouri, for example, set a rainfall record of nine inches in a single day. Devastating flash floods ensued. Thousands of people were forced to flee, and Jackson, Mississippi’s water supply was knocked out for weeks. In Montana, a historic flood led to large areas of Yellowstone National Park being evacuated.²¹



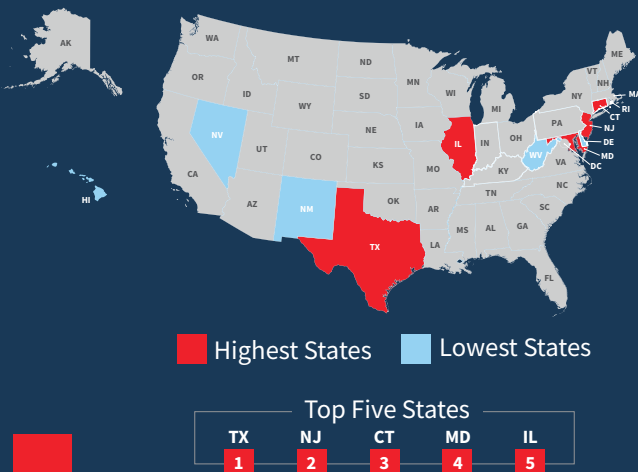
Weather Related Water - Catastrophe Claim Distribution

Weather Related Water - 2016 to 2022



Weather Related Water Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location

Weather Related Water - 2016 to 2022



Coastal flooding, “flashier” river floods and catastrophic wildfires—a cascade of climate disasters

As sea levels rise due to melting glaciers and ice sheets, the risk of coastal flooding is mounting. Warmer temperatures, which boost evaporation, are likely to lead to additional extreme precipitation events and more flash floods. When these follow catastrophic wildfires that destroy forests and weaken the soil, the danger to structures and people—and the costs for homeowners and home insurance carriers—can only increase.²²

New types of data—such as geospatial intelligence—offer fresh insights

Geospatial intelligence is a type of advanced analytics that combines location or geographic data to bring additional insights to the underwriting process. It helps enhance the accuracy of an organization’s predictive analytics with more comprehensive information at the risk peril level. Capabilities include geocoding, geospatial aggregations by historical weather experience, topography features, asset types, property characteristics and loss histories.

LexisNexis® Risk Solutions applies advanced analytics and visual mapping tools to our vast data stores for a more granular view of a geographic area or risk pool, with capabilities that include geocoding, geospatial aggregations by historical weather experience, topography features, asset types, property characteristics and loss histories. Our geospatial intelligence solutions can help carriers more efficiently segment risk, and more proactively manage their loss ratio.

Theft Peril

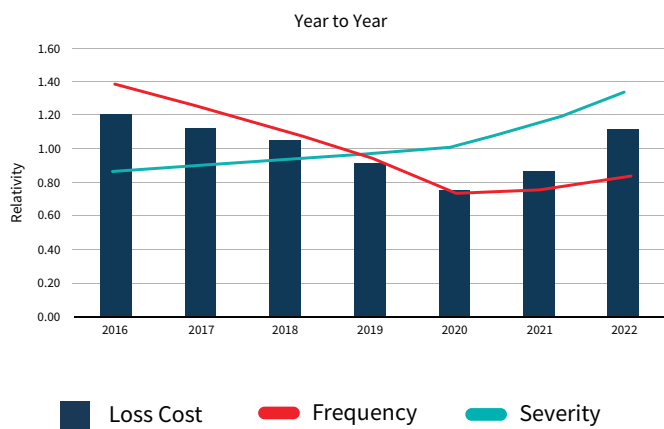
- Theft loss cost, frequency and severity increased in 2022 by 23.2%, 10.7% and 14.2%.

In a rebound from pandemic lows, 2022 saw a continued reversal of the long-term trend of lower year-over-year loss costs for the Theft peril. While homeowners having access to cheaper alarms and monitoring systems has helped with the long-term Theft loss trends, carriers should keep in mind this change in trend over the last two years.

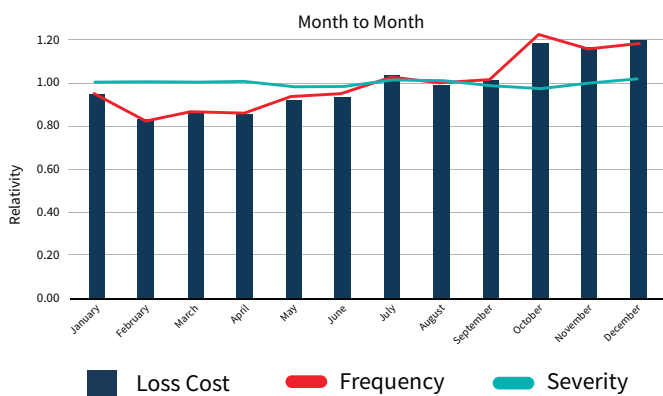
California, Washington D.C. and Nevada led the nation in terms of loss cost in 2022. Washington D.C. had the highest Theft frequency for the 12th year in a row.



Theft Peril Trend



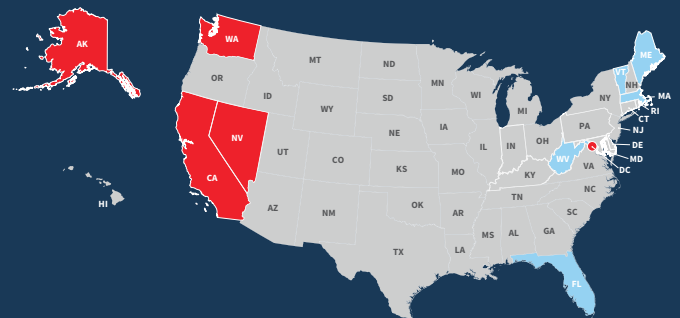
Theft Peril Seven-Year Average Seasonality



Theft loss cost, frequency and severity increased in 2022 by 23.2%, 10.7% and 14.2%.



Theft Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location



■ Highest States ■ Lowest States

Top Five States

NV	D.C.	CA	AK	WA
1	2	3	4	5

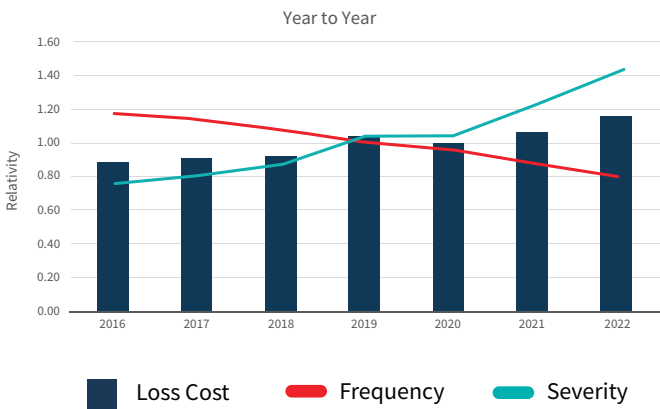
Liability Peril

- Liability loss cost increased by 7.8% from 2021 to 2022.
- Frequency decreased by 0.7% and severity increased by 14.6%.

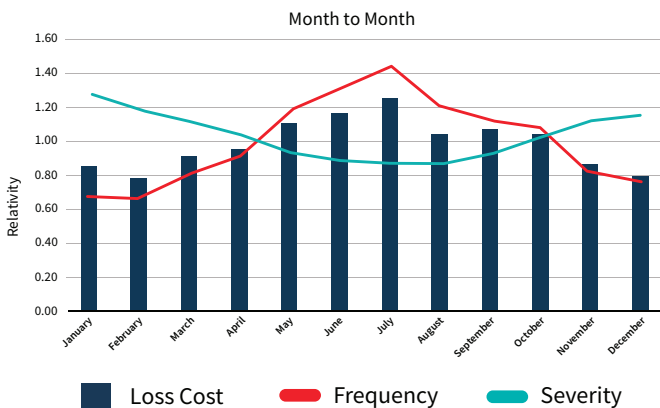
On average over the last seven years, there has been a spike in frequency above the yearly average from May through September. This could be due to a surge in outdoor activities in the summer months, and subsequent increase in pool, hot tub and trampoline claims.



Liability Peril Trend



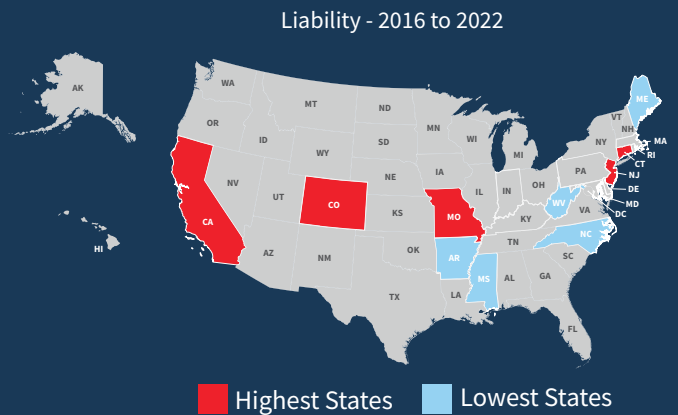
Liability Peril Seven-Year Average Seasonality



Liability loss cost increased by 7.8% from 2021 to 2022



Liability Peril - Combined Catastrophe and Non-Catastrophe Loss Cost by Location



Top Five States

CA	CT	CO	MO	NJ
1	2	3	4	5

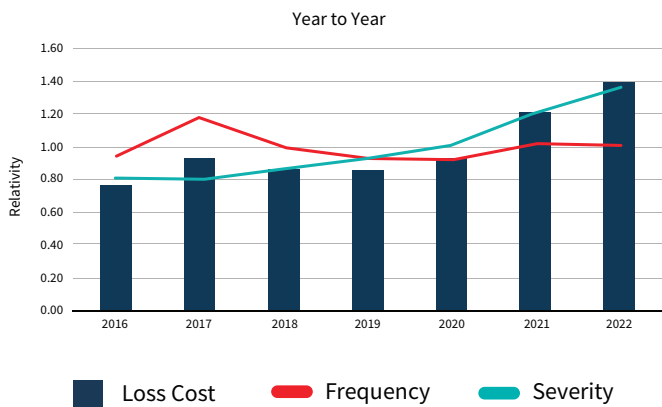
Other Perils

- Loss cost increased 12.9% from 2021 to 2022.
- While frequency remained the same year-over-year, severity increased 12.4% year-over-year.

Perils in this category include physical damage claims not included elsewhere, extended coverage, damage to property of others, medical payments and more. Due to inconsistencies in how different carriers report other perils, it is difficult to draw further conclusions. That said, this peril can be an indicator of regional or emerging trends.



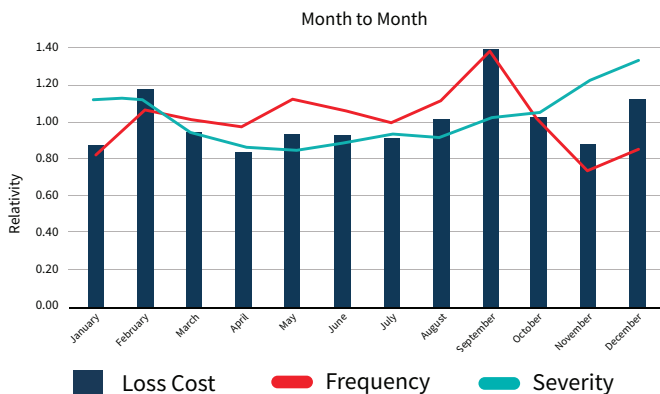
Other Perils Trend



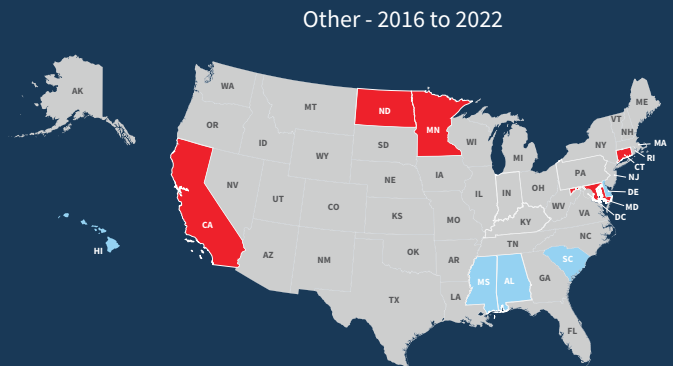
Loss cost and severity both increased significantly



Other Perils Seven-Year Average Seasonality



Other Perils - Combined Catastrophe and Non-Catastrophe Loss Cost by Location



Highest States (Red) Lowest States (Blue)

Top Five States

ND	MN	CT	CA	MD
1	2	3	4	5

Gain a Total Property Understanding to help improve home insurance risk assessment

It is becoming increasingly challenging for home insurance carriers to keep pace with rising costs from inflation and higher claim severity. LexisNexis® Total Property Understanding™ helps break this paradigm by offering a more complete and configurable property risk assessment solution that combines more comprehensive data insights with intuitive predictive models to help carriers make more informed and accurate underwriting decisions at speed.

Total Property Understanding helps carriers more easily identify properties with risk or coverage opportunities, survey priority properties using consumer-friendly, AI-driven property assessment technology, and make insights-based decisions to achieve desired outcomes—faster.²³

Streamline and scale underwriting through AI-enabled automation



Reduce manual, time-intensive processes.



Acquire property inspection information faster.



Customize insurance to value (ITV), hazard risk and coverage flags based on unique specifications.



Better direct resources based on an improved understanding of risk.



Achieve greater efficiency through automated, configurable insights.



Implement with little or no technology involvement.

Increase customer satisfaction with more advanced capabilities



Fast-track policy processing through low-touch underwriting.



Delight policyholders with more convenient evaluations and quicker turnaround times.



Price with precision based on more comprehensive information.



Offer personalized coverage with more accurate rates.

Conclusion

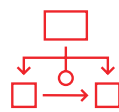
The LexisNexis® U.S. Home Trends Report highlights some of the challenges that home insurance carriers face in managing by-peril risk. Extreme weather events remain unpredictable and difficult to forecast despite advances in technology, and inflation is raising costs and driving up severity for homeowners and carriers across the board.

In 2022, the average severity of all perils combined increased by 9.6%. Loss cost across all perils combined increased by 6.2% despite the significant year-over-year decrease in Weather Related Water loss cost, which was the result of there being fewer catastrophic events for this peril compared to 2021. Nevertheless, other perils did not have a decrease in loss cost. Wind, Hail, Fire and Lightning, Non-Weather Related Water, Theft and Other Perils all had year-over-year increases in loss cost.

The overwhelming majority of catastrophe losses in 2022 were from Wind, Hail and Weather Related Water claims. This is further evidence of the impact extreme weather events can have on homeowners and home insurance carriers as global temperatures rise.

Considering the variability in perils seasonally and from year to year, it is imperative for carriers to understand by-peril and macro-level trends, and to recognize how such insights can help support more precise and profitable pricing. While limited data points can give carriers a skewed view and even a false sense of security, seven-year trends offer a more balanced perspective and more confidence in decision-making.

Carriers that rely strictly on their own data may find it difficult to understand their true performance in the marketplace and the potential influence of by-peril trends. On the other hand, by augmenting data with an industry-wide dataset, it is possible to:



Generate insights into by-peril history, seasonality and geography to better select and manage risk.



Support more sophisticated pricing at point of quote and renewal.



Benchmark the company's performance against the performance of the market.



Identify underserved market segments.

As home insurance carriers continue to be tasked with meeting loss-ratio objectives and growth targets, aggregated by-peril data can help provide a deeper understanding of the risk associated with a particular location. This, in turn, can help carriers differentiate their businesses and avoid adverse selection as the use of industry-wide data becomes more common. In the long term, aggregated by-peril data can help enable more accurate pricing, a healthier book of business and long-term profitability.

Ultimately, disciplined, informed underwriting and risk assessment based on long-term trends is crucial if carriers are to respond—and compete—in today's dynamic and volatile market.

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Elizabeth has been with LexisNexis Risk Solutions for seven years and holds an M.S. in Mathematics from the Georgia Institute of Technology.



It's not just a structure, it's a story.

LexisNexis® Risk Solutions helps home insurance carriers understand the whole story behind the risk, so they can:

- Gain the ability to better segment risks at the peril level, yielding more accurate ratings of new and existing risks in the portfolio.
- Provide a more automated yet guided experience that helps foster longer-lasting, more engaged customer relationships.
- Reduce and manage expenses while helping improve policyholder satisfaction with continuous monitoring, single-point-of-entry access and more dynamic underwriting capabilities.
- Discover where the book of business presents higher levels of risk than desired, relative to underwriting strategy, and gain the insight to make more cost-effective business decisions.
- Reduce the time to quote and help make it easier for consumers and agents to do business.

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



Working Together
for a **Safer, Smarter Tomorrow™**

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries 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 and www.relx.com.