Using Public Records Data to Enhance Insurance Scoring

LexisNexis® InsurView™ gives you a more holistic view of consumer risk by leveraging one of the industry's largest collections of public records and proprietary data sources.

Advantages of Using InsurView

Expand Your Risk Assessment
Combine insights derived from InsurView with credit-based scores to gain a more complete view of a broader range of risk variables beyond traditional scoring.

Increase Volume and Profitability
Segment risk more effectively with the combination of traditional and enhanced public record data along with privately sourced data that can result in improved volume and profitability.
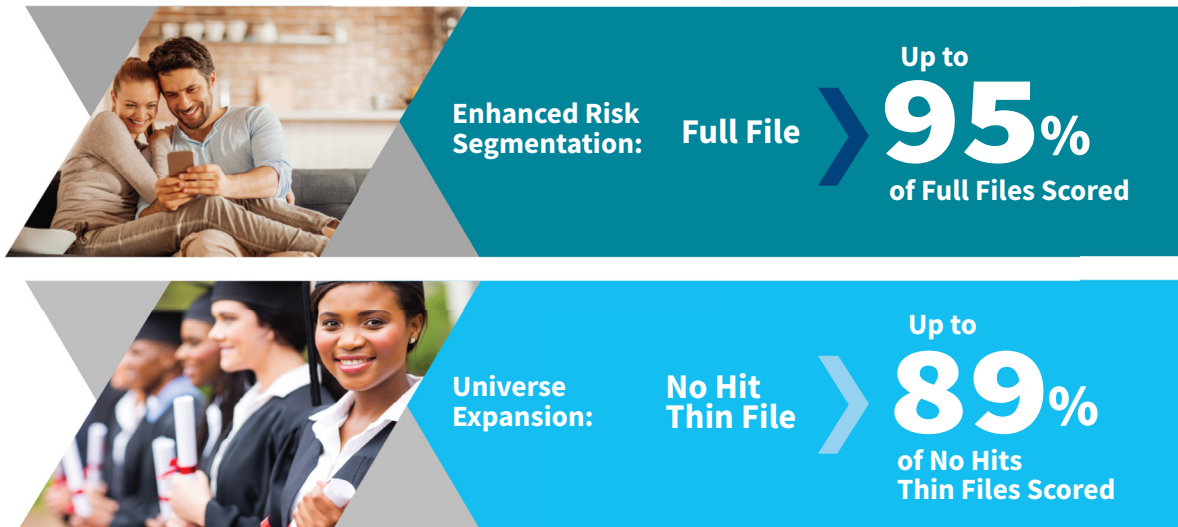
Gain a Competitive Advantage
Avoid the risk of potential adverse selection in your target markets by gaining a more holistic view that can help you assess insurance risk faster and more thoroughly.

Coverage for more than 280M Active Consumers

Consumer Coverage

LexisNexis Risk Solutions receives behavioral updates on more than 280 million U.S. consumers every year. InsurView is based on public record, institutional and proprietary sources not traditionally reported to national credit bureaus. This means it can provide accurate insurance risk assessment on up to 95% of credit-active consumers and up to 89% of consumers with thin files or no credit history. InsurView is compliant with the Fair Credit Reporting Act (FCRA) and the Equal Credit Opportunity Act (ECOA).

Use Cases

Enhanced Risk Segmentation: **Full File** > Up to **95**% of Full Files Scored

Universe Expansion: **No Hit Thin File** > Up to **89**% of No Hits Thin Files Scored

Source: LexisNexis internal data analysis

LexisNexis® InsurView™ Score

LexisNexis InsurView delivers scores from 200 to 997, with up to four reason codes, to help insurers rate and underwrite for auto and property insurance consumers.

They are delivered via system-to-system or batch so that you can incorporate them into your processes exactly where you need them.

LexisNexis® InsurView™ Attributes

LexisNexis InsurView Attributes delivers more than 150 attributes drawn from the following data types system-to-system or via batch so that you can incorporate these insights into your processes exactly where you need it.

Public and Proprietary

Bankruptcy Filings. InsurView leverages bankruptcy records on more than 37 million records, covering more than 12 million consumers, that are sourced directly from the bankruptcy courts.

Education Records. InsurView leverages college attendance records on more than 28 million consumers. This information is sourced from student directories and other college attendance sources.

Felony Convictions. InsurView provides felony conviction coverage with 4 million felony records on file.

Real Property Ownership. InsurView leverages property tax assessment records for more than 207 million consumers and deed transfer records for more than 176 million consumers.

Professional Licenses. InsurView utilizes more than 354 million professional license records for more than 40 million consumers on file and actively receives medical related professional license updates. Professional license records include historical license issuance. Not all professional license types and jurisdictions are currently updating. As such, this information should not be used as an indication of current licensing status.

Suits, Liens, Evictions and Judgements. InsurView includes suits, liens, evictions and judgement records on more than 63 million consumers.

Voter Registration. InsurView is currently comprised of records on 115 million unique consumers and obtains regularly updated voter registration records.

Watercraft and Aircraft Ownership. InsurView leverages more than 59 million watercraft registration records representing 12 million watercraft and more than 12 million consumers as well as nationwide aircraft registrations.

Why LexisNexis® Risk Solutions

LexisNexis Risk Solutions has developed proprietary risk assessment models using public record information and more than 10,000 data sources and industry-specific data records – the largest in the industry. These models help to provide a score that serves as an alternative to standard credit scores. Additionally, LexisNexis has been delivering credit-based Attract scores for two decades, and is the industry preferred solution provider in the Auto, Home and Commercial markets. LexisNexis models are developed by our 100+ advanced analytics professionals, including more than 20 PhD's using advanced statistical techniques. These models are enabled through our HPCC Systems® super computing platform, and leverage a unique identifier and proprietary linking capability to help ensure the most accurate match possible to help carriers more accurately rate each risk during the underwriting, pricing or renewal process.

Our public records footprint covers ❯ **95**% **of the U.S. population**
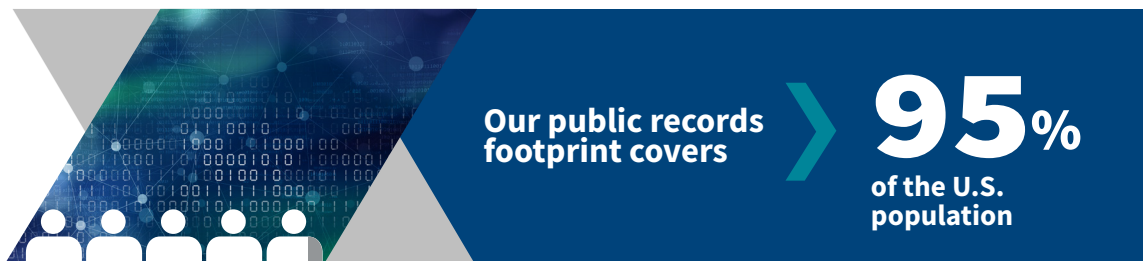
LexisNexis® RISK SOLUTIONS | Insurance

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