



Drive smarter business decisions with better data and analytics.

LexisNexis® InsurQuote® is a powerful comparative rating solution that helps insurers accurately and strategically evaluate their competitive position in the marketplace. It is highly user friendly and includes an unmatched combination of unique data, linking, and analytic tools along with a powerful rating engine to help insurers navigate highly competitive markets.

Leverage competitive intelligence available through LexisNexis InsurQuote to:

- Benchmark performance
- Calibrate rates
- Evaluate new markets

Benchmark performance

- Chart the premium differences between your rates and your competitors
- Import your company's quote data to determine how competitive you are with the policies you are not winning

- Research how the industry is segmenting the market with different rating variables or territory assignments and experiment with implementing them into your rates

Calibrate rates

- Create your own experimental rate revisions and compare them against current rates to perform a disruption analysis on your current book
- Use the premiums generated as input for predictive models

Evaluate new markets

- Create hypothetical data sets to look at new market/segments
- Create and analyze new territories, tables and rating variables, and integrate into your product development, pricing and competitive analysis processes

Powerful, yet easy to use

- Intuitive and flexible enough to handle the more complex rating variables, including credit scoring, carrier-specific tiering and underwriting
- Streamline operations to focus on generating and analyzing data rather than building spreadsheet raters
- Run hundreds of thousands of risks to increase credibility and sample size
- Save time mapping data, and rate thousands of risks active in the market with InsurQuote® Market Baskets

Enhancement Options

Market Baskets – Jump start analysis by eliminating data mapping and rate thousands of risks active in the market.

Benefits include:

- Auto and property Market Baskets fully mapped and ready for rating and analysis
- Replicated credit, a sophisticated approach to handling the multifaceted differences of credit
- Configurable risk sets from a large and comprehensive data set for any project and budget
- Multiple segments of Market Baskets available, such as channel or non-standard

Rate Analyst – Enables fully-flexible experimental rates and factors to accurately gauge competitive position of a rate change before implementing in the markets.

Replicated Insurance Scores – Use the most sophisticated approach to handle the one to many relationships of credit models – replicating credit – with multiple credit model scores on a per driver basis within a policy.

Visual Pricing – Make changes to rates and factors and see the impact on competitive position and profile disruption of renewals as changes are made, providing a quicker and more thorough rate revision.

Rely on our experience to help make more accurate and timely decisions

The majority of the P&C carriers, who account for 75% of the direct written premium in the US, rely on LexisNexis for their competitive analysis needs. Our solutions are created and maintained by actuaries, insurance product managers and other insurance professionals who truly understand the purpose of insurance analytics. With decades of rating experience, carriers can be confident in the results these products provide.



Insurance

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

About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit www.risk.lexisnexis.com.

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