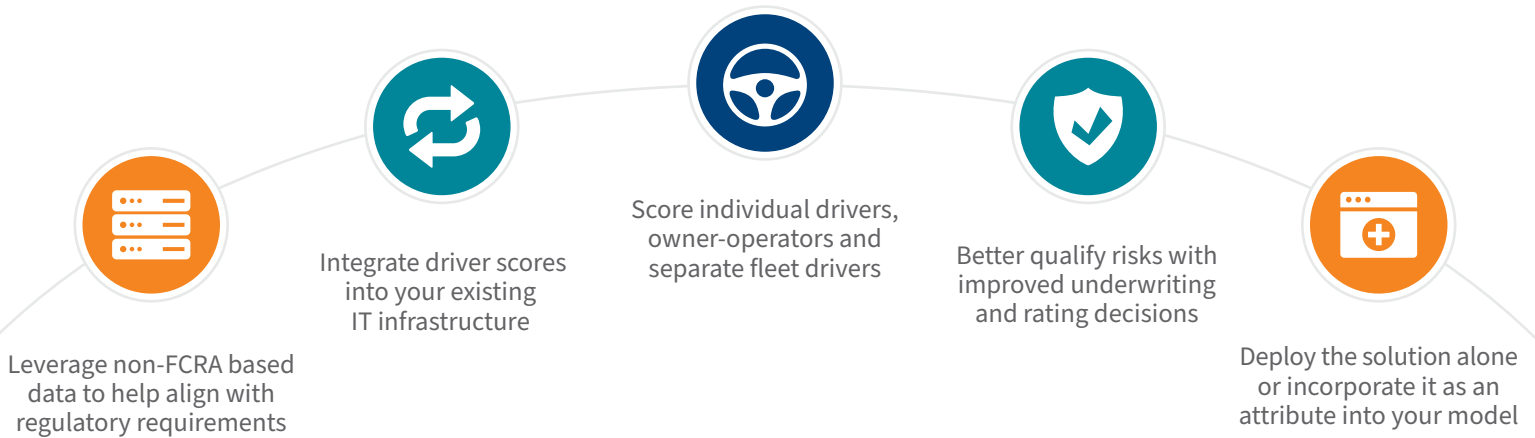# Attract the right commercial auto risks

Empower rating and underwriting decisions by scoring and segmenting individual drivers, whether they are owner-operators or part of a fleet.

Sustaining profitability in the commercial auto insurance market can be challenging.

LexisNexis® Attract™ for Commercial Auto Underwriting (Driver Model) offers new developments in predictive modeling that are helping change the competitive landscape and enabling you to:

Leverage non-FCRA based data to help align with regulatory requirements

Integrate driver scores into your existing IT infrastructure

Score individual drivers, owner-operators and separate fleet drivers

Better qualify risks with improved underwriting and rating decisions

Deploy the solution alone or incorporate it as an attribute into your model

LexisNexis® Attract™ for Commercial Auto Underwriting helps improve driver segmentation.

LexisNexis® Attract™ helps you better segment risks by scoring individual drivers (fleet and non-fleet) using non-credit based predictive loss models that leverage our proprietary algorithm that correlates public records and other complementary data attributes to loss propensity.

This algorithm is based on several years of LexisNexis® Risk Solutions research on historical loss and policy data from commercial drivers. Utilizing these insurance scores in rating, underwriting and renewal helps empower carriers to make better risk assessment decisions in commercial auto. Using public records, driver-level score rates have exceeded 90% and policy-level hit rates often exceed 97%.

Driver-level score rates have **exceeded 90%**

PUBLIC RECORDS

Policy-level hit rates often **exceed 97%**

**Non-FCRA scoring. Easy to implement and deploy.
Supports straight through processing.**

LexisNexis® Attract™ scores can be integrated into your existing ordering infrastructure, enabling you to adopt these models into your automated decisioning workflows with minimal IT integration.

See a **clear view**
of driver-level risk

Our analysis shows that policies with lower scoring drivers have higher loss ratios

950

586

For more information or to get a more detailed overview of our solutions:
Call **800.458.9197** or email **insurance.sales@lexisnexisrisk.com**

LexisNexis®
RISK SOLUTIONS | Insurance

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.