

LexisNexis® Attract™ for Commercial Auto Underwriting (Driver Model)



Attract the Right Commercial Auto Risks

Get driver-level scores that enhance risk segmentation in rating and underwriting.

The carrier's challenge

Underwriting commercial auto insurance comes with unique complexities. Accurately assessing risk often feels like piecing together an incomplete puzzle, with limited insight into the individual drivers who make up a policy. Relying on credit-based scoring or generalized fleet-level data can lead to blind spots — resulting in mispriced policies, missed opportunities and unexpected portfolio risk.

By integrating LexisNexis® Attract™ into their underwriting workflows, carriers can address primary challenges of risk visibility and segmentation, ultimately driving profitability and operational excellence.

Enhance your commercial auto underwriting with LexisNexis® Attract™ (Driver Model) (Non-FCRA)

LexisNexis® Attract™ for Commercial Auto Underwriting brings innovative advancements in predictive modeling that are redefining the competitive landscape. Built for seamless integration with your existing ordering infrastructure, this solution enables you to incorporate robust driver scoring and enhanced segmentation models into your automated decision-making workflows — with minimal IT investment. Whether evaluating owner-operators or fleet drivers, Attract™ equips you with the insights you need to make smarter, faster underwriting and rating decisions, keeping you ahead of the competition in an ever-changing market.

LexisNexis® Attract™ uses public records to help segment risks by scoring individual drivers

Driver-level score rates have **exceeded 96%**



Policy-level hit rates often **exceed 98%**

LexisNexis® Attract™ for Commercial Auto Underwriting can help you:



Attract the risk you want and help improve segmentation, loss cost and retention: With better coverage, you can identify good risks and rate them appropriately to help increase conversion. More accurate rating also reduces the chance of highly valuable businesses shopping with — or moving to — a competitor when it's time to renew.



Mitigate adverse selection risk: Robust scoring provides a more complete picture of risk. By increasing the volume of information you incorporate and the volume of risks you score, you can help minimize underpricing a high risk or being subject to adverse selection.



Enhance underwriting efficiency: Risk scores enable straight-through processing (STP) by helping to identify queries that don't require human intervention — helping lower costs.



Leverage the Non-FCRA Attribute Pack: A new Non-FCRA Attribute Pack, consisting of approximately 140 predictive attributes (e.g., inquiry history, address history, liens, judgments, assets, professional licenses), will be available for carriers to enhance predictive capabilities, augment a score or integrate individual attributes into their own models.



Improve the customer experience: Customers expect quick turnaround times. With more accurate pricing and increased STP, insurance carriers can offer their agents and commercial customers a better experience while increasing their agents' potential to service a direct presence.

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

Schedule your customized test
— call 800.869.0751 or email
insurance.sales@lexisnexisrisk.com.



LexisNexis®
RISK SOLUTIONS

Insurance

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 or www.relx.com.

LexisNexis® Attract™ for Commercial Auto Underwriting is not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (“FCRA”) and does not constitute a “consumer report,” as that term is defined in the FCRA. Accordingly, LexisNexis® Attract™ for Commercial Auto Underwriting may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or for any other eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. Before relying on any data, it should be independently verified. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2025 LexisNexis Risk Solutions. NXR16823-00-0225-EN-US