

## Automate and Simplify Risk Assessment with Extensive Property Condition Insights for Small Commercial Risks

Knowing the true risks of a commercial property leads to improved premiums and reduced losses. However, collecting detailed data for localized property risks has been too time-intensive to be done for individual commercial properties. LexisNexis® Location Intelligence for Commercial can help you accomplish this seemingly insurmountable challenge.

Location Intelligence is unique because it combines forensic data from property claims, weather events and property data to help you better understand risk with more granularity. Plus, with aerial imagery you can gain insight into the likelihood of claims based on roof condition.



### The risks related to roofs go beyond age

Weather claims account for 25% of commercial losses, and roofs are directly impacted by the increase in extreme weather events. Unfortunately, understanding a roof's age is not enough to effectively manage your commercial property exposure. Each roof ages differently, affected by factors such as weather, climate, shape, materials, maintenance and rooftop equipment.

## Mitigate risk by leveraging property condition insights

Location Intelligence can improve your ability to manage commercial property risk at every stage of the customer life cycle: at quote, bind or renewal.

With Location Intelligence, you can:



**Manage risk quickly and with more agility.** Receive a property risk score and actionable data elements in real time, enabling you to inform agents immediately and route the highest risks to underwriting.



**Automate your workflow.** Inspection decisions can be informed by the property risk score so you can set the right expectations with business owners and either avoid or expedite the inspection process.



**Better segment customers for underwriting.** You'll have more comprehensive property information to make better underwriting decisions. You can use the score to prioritize properties for additional due diligence or inspections and utilize attributes to provide additional insights to your underwriting team.



**Connect to existing technology.** Location Intelligence is delivered through your existing connections to LexisNexis® C.L.U.E.® Commercial or in batch format for quoting, underwriting or renewal, making it easy to implement and use.

## Select the option that works best for you



**Location Intelligence for Commercial** delivers a predictive location risk score and actionable data elements to help you better understand your risks.



**Location Intelligence with Roof Insights for Commercial** adds a roof condition grade to help further improve profitability when underwriting commercial properties.

For more information, call 800.869.0751  
or email [insurance.sales@lexisnexisrisk.com](mailto:insurance.sales@lexisnexisrisk.com)



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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](http://www.risk.lexisnexis.com) or [www.relx.com](http://www.relx.com).

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