

## Identify prospects more likely to be in the market for insurance

A comprehensive view of consumer credit behavior.



### **LexisNexis® Insurance Prescreen helps you maximize the effectiveness of your acquisition campaigns.**

Insurance Prescreen can help identify the best prospects for your business based on their credit risk profile. Well-timed credit information allows you to make a firm offer of insurance, exactly when your prospects are most motivated to make a purchase or switch coverage.



# Identify prospects who are more likely to convert

## The Marketers' Challenge

In today's competitive marketplace, insurance marketers are constantly challenged to acquire new customers with long-term retention in mind. This is where credit data and advanced analytics can help, enabling you to identify and attract prospects who are more likely to convert and provide greater long-term profitability.

## How it works

LexisNexis® Insurance Prescreen provides access to a powerful national database consisting of:

- Insurance shopping behavior
- Insurance risk scores
- Consumer credit activity and financial attributes
- Public records
- Demographics

Insurance Prescreen provides a more holistic view and enables you to tailor and target your acquisition efforts to align with the underwriting risk characteristics of the organization. Insurance Prescreen is a Fair Credit Reporting Act-governed solution.

## Enhanced Targeting

LexisNexis® Insurance Prescreen attributes are predictive of auto and home policy shopping and switching. They can be used for prospect targeting or in predictive models.



**Insurance Inquiry Attributes** – include the number of shopping inquiry transactions and the number of carriers shopped within a specified time period as well as the date of the last shopping event.



**Credit Attributes** – enable insurance marketers to properly classify a prospect according to potential risk and use it to predict behavior. Credit attributes provide the status and details of trade lines including auto loans or leases, bank or retail cards, mortgages, home equity loans as well as student loans.



**Credit Triggers** - daily credit triggers provide timely and actionable notifications when consumers inquire and open financial products, including auto loan and lease, mortgage loans, installment loans plus others. The types of consumer behavior has recently expanded to capture insurance shopping activity. Credit triggers are proving to provide a high-ROI opportunity for prescreen acquisition campaigns.



**InsurView™ Attributes** – help to provide a more holistic view of target customers. InsurView attributes are derived from public records, institutional sources and other alternative credit sources not reported to the credit bureaus. InsurView attributes include bankruptcy filings, felony convictions, property ownership, professional licenses, suits, liens, evictions and judgments, education and business association records, voter registration as well as watercraft and aircraft ownership.



**Purchase Propensity Scores** – designed to predict the propensity of a prospect to open a specific account type including auto loan or lease, mortgage or home equity loan. The score provides a ranking of prospects by open rate; higher scores are indicative of the likelihood that a particular loan will be opened within the next one to four months. A positive correlation has been observed between high-purchase propensity scores and insurance purchase, making these scores ideal for prioritizing and rank-ordering prospects, cross-selling and re-targeting campaigns.

## Unparalleled data, industry leading insights

For nearly 30 years, carriers have relied on LexisNexis Risk Solutions for unparalleled data, analytics and industry-wide insight. LexisNexis uses a proprietary linking technology in combination with our own unique identifier, LexID®, to resolve, link and manage information on over 200 million U.S. consumer identities.

## The power of prediction

LexisNexis® Insurance Prescreen enables you to combine the predictive power of credit information, as well as information not found in traditional credit bureau files, with an unequaled set of insurance-specific consumer attributes and scores to target prospects that align to your business needs and organizational risk profile.

For more information, call 800.458.9197 or email  
[insurance.sales@lexisnexis.com](mailto:insurance.sales@lexisnexis.com)



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