



Identify prospects more likely to be in the market for insurance

A more comprehensive view of consumer insurance buying 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 behaviors that indicate insurance needs. Well-timed data insights allow you to make a firm offer of insurance, exactly when the prospect needs the 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 timely insights and advanced analytics can help, enabling you to better 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 Fair Credit Reporting Act (FCRA) governed national database consisting of:

- Insurance shopping behaviors
- Insurance risk scores and credit-based insurance attributes
- Financial transaction and attributes
- Public records
- Demographic attributes

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

Enhanced Targeting

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



Insurance Shopping 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.



Predictive Risk-based Attributes – credit-based attributes which are used by carriers in risk-based pricing and provide the status and details of positive transactions in trade lines including auto loans or leases, bank or retail cards, mortgages, home equity loans as well as student loans.



Financial-Based Triggers - daily triggers provide timely and actionable notifications when consumers inquire and open financial products, including auto loan and lease, mortgage loans, installment loans plus others. Daily triggers are proven to provide a high-ROI opportunity for prescreen acquisition campaigns when consumers are active in the market.



Insurance Triggers - daily signals provide timely and actionable notifications when consumers quote a property & casualty insurance product. These insurance shopping triggers are indicative of consumers currently in the market for insurance and allow carriers to send the right message at the right time.



InsurView™ Attributes – help to provide a more holistic view of target customers. InsurView attributes are derived from public records, institutional sources and other sources not reported to the credit bureaus. In addition, InsurView attributes can help identify and include consumers with thin-files lacking substantive credit information, therefore giving them more insurance offer opportunities.



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 U.S. consumer identities.

The power of prediction

LexisNexis® Insurance Prescreen enables you to combine the predictive power of risk-based attributes and scores, as well as information not reported to the credit bureaus, with an unequalled set of insurance-specific consumer attributes and scores to target prospects that are more inclusive.

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

LexisNexis® Insurance Prescreen is a consumer reporting agency product provided by LexisNexis Risk Solutions Inc. and may only be accessed in compliance with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc., used under license. Insurance Prescreen and LexID are registered trademarks of LexisNexis Risk Solutions Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2022 LexisNexis Risk Solutions. NXR12134-02-0522-EN-US