

Achieve more profitable and inclusive risk segmentation with powerful, proven insights



Leverage actionable predictive insights developed using advanced, proven methodologies to help refine your view of the consumer, improve risk segmentation and expand your scorable consumer base.

### Better risk segmentation starts with better insights and modeling

In today's rapidly changing market, improving risk segmentation is vital for organizations looking to increase inclusion, grow profitability and keep pace with mounting competition. Accurately assessing consumer behavior to create more inclusive and profitable market segments can be a challenge for carriers that only use traditional scoring methodologies. To capitalize on new market segments, you need a diverse tool set and an experienced partner to help you out-segment the competition.

### A more comprehensive approach to risk segmentation

LexisNexis® Risk Segmentation Solutions is a suite of powerful tools built on transparent methodologies that combine credit-based scoring, public records and complementary data to help provide risk segmentation lift.

Gain deeper, more actionable insights to help drive profitable growth



#### Elevate risk segmentation

Capture a more granular view of the consumer to help improve analysis and support more enhanced segmentation strategies



#### Expand scorable consumer base

Reveal potential new opportunities for increased inclusion and profitability



#### Move forward with confidence

Partner with an industry leader that stays on top of regulatory developments and helps with the filing process



### *Improving risk segmentation is easier with the right data and models*

Combine multiple risk segmentation models to help increase accuracy and expand scoring coverage\*

4-6x

top-to-bottom lift  
for loss cost relativity

95%+

of consumers can be scored  
with combined data

4.5%

Average overall scorable  
rate improvement

\*LexisNexis® Risk Solutions internal testing results. Results achieved by combining LexisNexis® Attract and LexisNexis® InsurView solutions. Results not guaranteed.

## LexisNexis® Risk Segmentation Solutions

### Find a competitive edge with our suite of proven segmentation solutions

Leverage deep consumer insights to help you accurately analyze risk, expand your consumer base and enhance your rating and underwriting efficiency. Seamlessly integrate the latest validated models, techniques and attributes into your workflow — and layer these solutions together to help drive greater improvements in scoring lift and loss cost relativities.

### Designed to help meet fast-changing regulatory requirements

As a data analytics industry leader, LexisNexis® Risk Solutions proactively monitors and adapts to the latest market dynamics and regulatory developments. Working with an experienced partner can help minimize disruption to your business.

#### *LexisNexis® National Credit File*

---

National Credit File gives you access to all three major credit bureau reports through a single, seamless point of entry

#### *LexisNexis® Attract™*

---

Attract™ helps your organization manage risk and make better use of credit information to boost underwriting efficiency

#### *LexisNexis® InsurView™*

---

InsurView™ leverages a large collection of public records and proprietary data helping you more accurately score full-, thin- and no-file records when used with traditional insurance scoring





## A trusted data and analytics partner with customer-focused expertise

LexisNexis Risk Solutions is a preferred partner with leading insurance carriers across the insurance ecosystem. We are actively engaged in industry and regulatory education and advocacy and technological innovation. We are committed to providing insights designed to help advance and protect people, industry and society.

### *Proven expertise and leadership*

- Consultative product and sales professionals with deep experience in the industry
- Established methodologies and techniques drawn from decades of analytics expertise

### *Innovative technology solutions*

- Advanced, production-ready statistical techniques that help satisfy regulatory requirements and include customizable options
- 99%+ accuracy on identification
- Seamless data integration with existing workflows

### *Committed partnership*

- Customer-focused, risk-based solutions
- Consumer transparency and assistance in dispute process
- Responsible data stewardship

See how you can improve your risk segmentation by requesting a retrospective analysis.

**Contact your LexisNexis Risk Solutions Account Manager or call 800.458.9197.**



### 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).

Attract and InsurView are consumer reporting agency products provided by LexisNexis Risk Solutions and may only be accessed in compliance with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. 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. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. InsurView is a registered trademark and Attract is a trademark and of LexisNexis Risk Solutions Inc. Copyright © 2023 LexisNexis Risk Solutions. NXR15952-00-0423-EN-US