

Score more business

Find small and micro-business opportunities using a predictive risk model based on non-credit data.



Business Owner Policies (BOP): a big opportunity with the right insights.

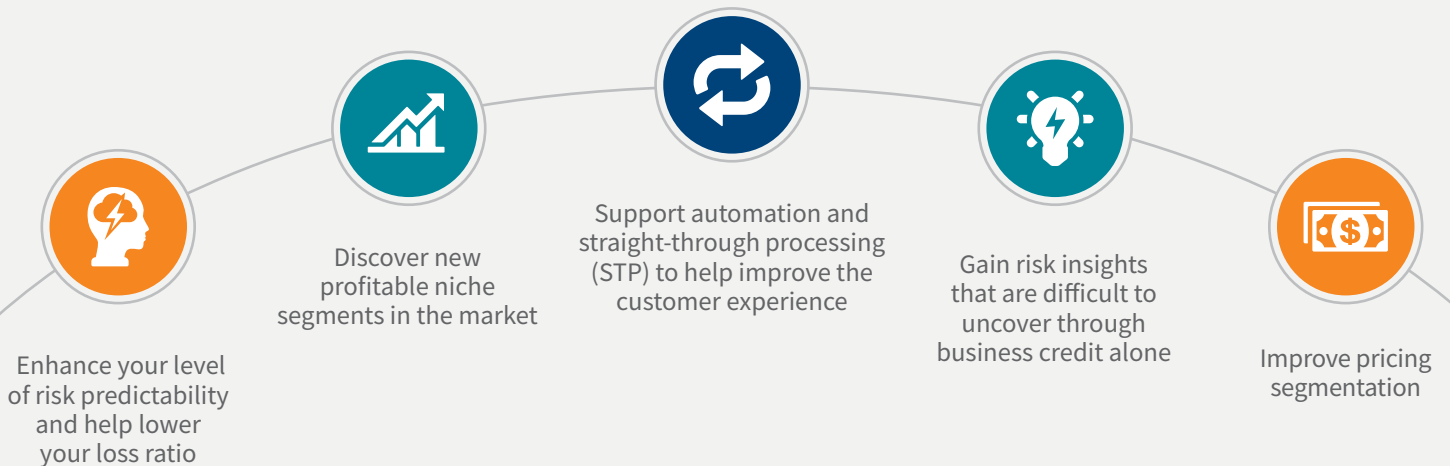
Approximately 80% of all businesses in the U.S. today have fewer than 10 employees — and the majority will require business insurance.¹ Balancing policy acquisition and underwriting exposures with accurate risk assessment and pricing creates underwriting challenges. Many of these small businesses do not have established commercial credit files. Those that do may not contain enough relevant data to develop a commercial credit-based score.

Why LexisNexis® Attract™ for Business Owners Underwriting (Non-FCRA)?

LexisNexis® Attract™ for Business Owners Underwriting (Non-FCRA) helps overcome these challenges by correlating non-FCRA public records of the business owner with loss ratio, yielding an insurance score and/or attributes that help predict future losses for BOP policies.

Created and refined for more than a decade, our model uses historical public records data on hundreds of thousands of business owners representing approximately \$1.2 billion in premium volume. LexisNexis® Attract™ for Business Owners Underwriting (Non-FCRA) model is designed to help predict insurance loss. It is available in a pack of approximately 160 predictive attributes, which can be used to help enhance a score or integrate into your proprietary model.

Leverage this solution to:



Built on the right data for small business underwriting.

As an insurance carrier, you want to use data that is the most predictive for the types of businesses you are underwriting. Generally, that means using commercial credit data from one of the major commercial bureaus. However, with small businesses, owners tend to use their own personal resources to obtain financing. In fact, 69% of small business owners finance their businesses through personal savings.¹ For these risks, the public record data attributes of the business owner have frequently been found to be predictive of the insurance risk of the business.

Resource use varies based on business size.



The smaller the business, the more the business owners rely on their own personal resources

Non-FCRA business owner models are effective for micro businesses that have very little business credit footprint. **Our scores help predict small commercial losses.**



Achieve better match rates.

If the use of predictive modeling is important to your underwriting process, you want to maximize the number of scorable matches received. Accurately scoring and segmenting as many risks as possible is key to helping optimize profit potential.



Hit rates can reach **up to 95%**²

On average, personal records return a match that is 45 percentage points higher (a 90% increase) compared to the match rate from business credit for business-owner policies.

Public records vs. business credit match rates

Public records data can help carriers achieve a higher match rate compared to business credit on business owner policies.

PUBLIC RECORDS

95%

BUSINESS CREDIT

50%

For more information or to get a more detailed overview of our solutions:
Call **800.458.9197** or email **insurance.sales@lexisnexisrisk.com**



Working Together
for a **Safer, Smarter Tomorrow™**

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions leverages the power of data, advanced analytics platforms and integrated AI 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 and www.relx.com.

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1. <https://www.yaguara.co/small-business-statistics/> 2. LexisNexis® Risk Solutions Internal Data Study, 2026