

# See *beyond* your book

Unlock policy insights for more confident and efficient commercial auto insurance decisions



The commercial auto insurance market has become increasingly dynamic. As new businesses are formed, fleets evolve and driver rosters fluctuate, carriers face growing pressure to accelerate decision making and improve profitability. Most commercial carriers still rely on what the applicant or agent reports about prior insurance.

When that self-reported information is incomplete or inaccurate, the impact can be immediate:

- *Undisclosed drivers and vehicles*
- *Unverified limits and deductibles*
- *Unknown gaps in coverage history*

All of which may lead to slower quotes, more underwriting follow-up and business that isn't priced to the true exposure.

To enable more confident risk selection and more accurate pricing, underwriters can validate what matters with prior-policy details that are delivered directly into quoting workflows.



**36%**

**of underwriters lack the critical data elements they need at point of quote.<sup>1</sup>**

*The problem is not only a lack of critical data elements — it's also a lack of visibility into prior policies.*

## Mitigate market blind spots and help accelerate decisions with a single contribution

LexisNexis® Current Carrier® Commercial is a contributory solution that brings together prior commercial auto policy details from participating carriers into a single, standardized source for policy and coverage verification.

### Instead of collecting and reviewing declaration pages, Current Carrier Commercial provides structured policy data that allows you to:



Identify undisclosed vehicles and drivers at point of quote



Confirm, rather than collect, proof of prior insurance and prior policy details (limits and coverages)



Pinpoint lapses in coverage



Help improve risk selection and loss performance

Current Carrier Commercial is a commercial policy information database that standardizes and aggregates details about a prior policyholder, vehicle, driver and policy information from participating carriers across the market into a single source of actionable intelligence. **Carriers that contribute their commercial auto policy history details to Current Carrier Commercial can tap into these collective industry insights**, delivered directly into existing quoting and underwriting workflows, to help close the information gaps in their own book of business.

With a more complete picture of prior coverage, you can more easily provide like-for-like competitive quotes by automatically populating existing policy details, better aligning rates to risk while enhancing efficiency and profitability.

Historical policy data can help drive up to a 33% increase in drivers found and up to a 22% increase in vehicles covered.<sup>2\*</sup>

*\*Based on results observed through similar solutions for personal service lines*

### By contributing to Current Carrier Commercial, you can:

1

Improve quoting and underwriting efficiency by refining and accelerating the risk assessment processes

2

Segment and price risks more effectively to foster growth, reduce costs and enhance customer service

3

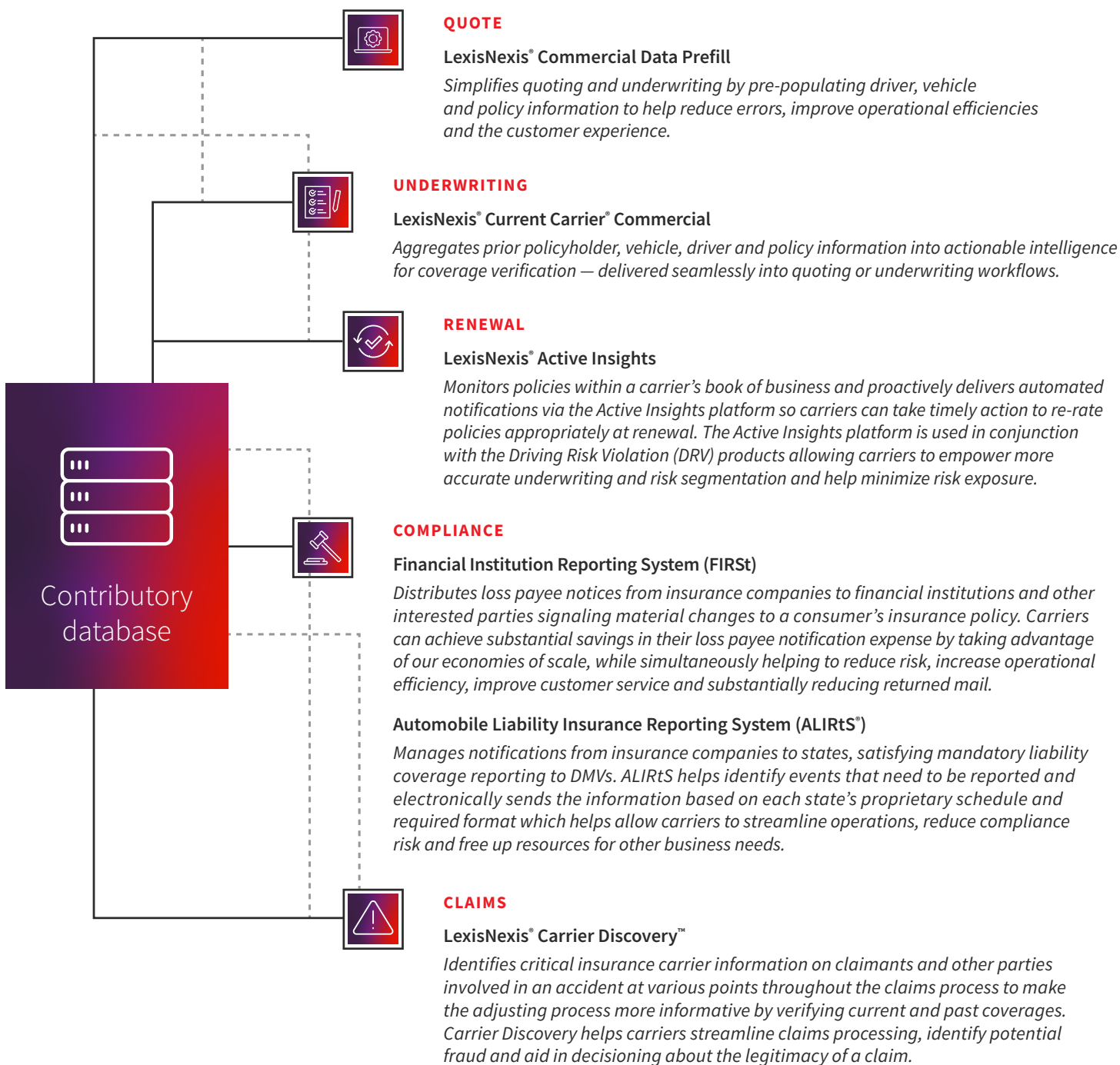
Scale and innovate faster with easy access to unique tools and a robust data repository

4

Support analytics and product development initiatives with access to more robust data

## Maximize the value of contributory data across the commercial auto insurance lifecycle

Current Carrier Commercial leverages a database of contributed policy information that serves as the shared foundation for a connected solution ecosystem that equips you with proprietary, industry-level historical insights across the customer lifecycle. With the start of a single contribution, relevant commercial auto policy history data is extracted and utilized to inform related solutions across quoting, underwriting, renewal and monitoring, compliance and claims workflows.



ONE INPUT. AMPLIFIED INSIGHTS.

## Better outcomes start with a single contribution

With the start of one contribution of commercial auto policy history data, you can unlock industry-level insights that extend into Current Carrier Commercial and related solutions — helping you see beyond your book of business, close critical market blind spots and make more confident decisions.



Ready to turn your commercial auto policy history data into a strategic competitive advantage?

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



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

### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions provides customers with information-based analytics and decision tools that combine public and industry-specific content with advanced technology and algorithms to assist them in evaluating and predicting risk and enhancing operational efficiency. Headquartered in metro Atlanta, Georgia, the company has offices throughout the world, serves customers in more than 190 countries and territories and is part of RELX. For more information, please visit LexisNexis Risk Solutions.

1. LexisNexis Risk Solutions Commercial Auto Market Research, 2023
2. LexisNexis Internal Data Study, 2023

LexisNexis® Current Carrier® Commercial (Non-FCRA) is a commercial policy information database that enables insurance companies who contribute their commercial policy information to access policy information on a business during the underwriting and rating process. Data provided in Current Carrier Commercial (Non-FCRA) reports includes information such as current/prior policy information, policyholders, vehicles, drivers, term dates, coverage limits, deductibles and indicators for lapses in coverage. Since Current Carrier Commercial (Non-FCRA) is a contributory database, only contributing insurance companies will be permitted to obtain this information. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2026 LexisNexis Risk Solutions. NXR17090-00-0426-EN-US