

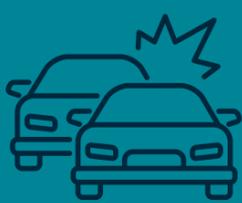
DON'T LET KNOWLEDGE GAPS GET IN THE WAY

Get timely notifications of customer claim activity so you can price appropriately at first renewal.



The Knowledge Gap

The lack of a complete picture of claim activity at underwriting can be very costly in terms of underpricing unknown risk.



An “At fault” accident can increase premium up to

40%*

You might not know about a prospect’s claim activity at underwriting because of...



The time it can take to process a claim



Pending litigation or company processes that delay closure

Close the knowledge gap with LexisNexis® Active Insights—C.L.U.E.® at Renewal

LexisNexis® Active Insights—C.L.U.E.® at Renewal, a component of the LexisNexis Active Insights platform, proactively notifies a carrier of auto insurance claims that were contributed by another carrier and were **discovered, updated or closed post-underwriting**.



Potentially improve loss ratios:
Charge the correct premium to reflect the risk.



Expense savings:
Leverage internal resources effectively by evaluating only policies that have a chargeable claim.



Increased match quality and coverage



Ability to process quickly



Ease of use-no input files



Ease of implementation-push reporting



Customized monitoring



Customized results

What Can Happen at First Renewal**



@1.8M first renewal policies monitored monthly



Average hit rate of **1.3%**



Highest hit rates: California, Texas, Florida, New York, Georgia

84%
of hits: updated claims

16%
of hits: new claims

72%
of claims were \$501 or greater

30%
of claims were \$5,001 or greater



Appropriately price risk and take action based on robust, reliable data from Active Insights - C.L.U.E. at Renewal