Life moves fast.



If you don't keep up with your insurance customers, you could miss out.

Insurance carriers are often left in the dark about their customers' important life changes. By uncovering these knowledge gaps, you can increase retention, improve loss ratios and identify opportunities.

It's time to shed light on what insurance carriers can do about the reasons for the gaps



Some insureds don't know what life changes impact their insurance



Some know it adversely impacts and choose to



Some don't believe contacting their provider is a top priority



Some events cause them to shop and they cancel their policy





Are you covering everyone in the house driving the family car? Research shows an increase

in profit and value for carriers who add uninsured and undisclosed drivers.3

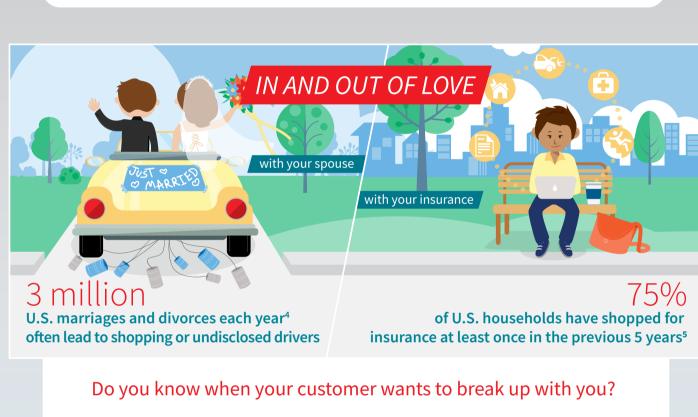
and 9% of seniors live with their kids1

net premium acquired (based on an average size carrier of

500,000 policies in force)

return on investment

undisclosed driver in the household²



Research shows significant \$12.8M opportunity for carriers that return on investment net premium retained

reach out to policyholders who are shopping.³

(based on an average size carrier of 500,000 policies in force)



list their house for sale and 12 times more likely policies lost to leave when their house is pending sale.3

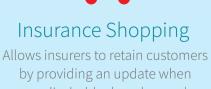
Finding solutions to close the knowledge gap

With this information, carriers can proactively reach out to their customers and advise them on the appropriate actions needed to reflect these important changes.

LexisNexis® Active Insights lets carriers know when a life change occurs.



when an undisclosed and uninsured driver appears within the household.



a policyholder has shopped their insurance.



a policyholder has listed and/or is about to sell their property on MLS.

By leveraging the LexisNexis® Active Insights platform, you will be able to gain insight and take action on important changes within your policyholders' lives.

To get started with Active Insights in as little as 30 days, contact us at



1-800-458-9197 or email insurance.sales@lexisnexisrisk.com

Sources: 1. Pew Research Center, Social & Demographic Trends; 2. LN DD HRRT Study comprised of 25 carriers; 3. LevisNexis Risk Solutions Active Insights Analysis 2018-2019; 4. Centers for Disease Control and Prevention, National Marriage and Divorce Rate Trends; 5. LexisNexis Risk Solutions Auto Shopping Study 2018; 6. US Census LexisNexis® Active Insights is not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the services may not be used in whole or in part as a factor in determining eligibility

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