



See the benefits

Using LexisNexis® C.L.U.E. Commercial, one carrier found more than 700 claims totaling \$13M in losses that they may not have been aware of at the time of underwriting*.

Commercial claims data provided on demand

Loss runs have traditionally served as a critical tool for evaluating risk in commercial insurance. Acquiring and formatting these paper loss runs manually comes with considerable costs due to added time and resources.

LexisNexis® C.L.U.E.® Commercial is an industry-wide contributory database containing commercial claims information across all standard lines of business, including:



Small Commercial

- Business Owner's Policies
- Farm Policies
- Artisan Contractors



Business Insurance

- Commercial Package Policy
- Commercial Property
- General Liability
- Crime
- Inland Marine
- Umbrella
- Excess Liability



Commercial Auto

- Commercial Fleet and Non-Fleet auto
- Truckers
- Garage Liability and Garage-keepers Legal Liability



Workers' Compensation

LexisNexis receives detailed claim information from across the commercial insurance industry and delivers a single, standardized result through C.L.U.E. Commercial. This industry standard provides the ability to receive and analyze loss runs in a consistent and efficient fashion regardless of which carriers provide the claims information. C.L.U.E. Commercial offers a convenient way for insurers to share information and take advantage of loss history insights provided by all contributors—all from one of the industry's most trusted providers of insurance information.

The benefits of C.L.U.E. Commercial

Build a healthier book

When you have valid commercial claims, data available on demand, you can make informed decisions about risk pricing.

Using C.L.U.E. Commercial, you can:

- Discover prior claims and price your risk accordingly

To demonstrate the financial impact of failing to take advantage of C.L.U.E. Commercial, we ran a test using policy data from a sampling of carriers to identify undisclosed losses. Using C.L.U.E. Commercial we discovered that three carriers had more than 2,000 claims totaling approximately \$30 million in prior losses the carriers were not aware of at the time of quote. Of that \$30 million, over 30% were attributed to only 12 policies—less than 1% of the claims*.

- **Gain a new level of insight on property risks**
Businesses may come and go, taking their owners—and information about current claims—with them. Our address-only search feature lets you gather historical data about all claims associated with a location, across multiple tenants and owners.
- **Insights on driving behaviors**
Searching for activity on drivers vs. businesses gives you insight on how that driver has performed in the past regardless of their prior employers. The drivers that you have today, may not be the drivers you have tomorrow. Do you have a good understanding of how your current drivers have performed in the past?

Gain efficiencies

Utilizing a robust contributory database, leveraging state of the art technology, and receiving information on demand alleviates the manual effort from the loss-run acquisition process and helps to reduce the time agents and brokers devote to information gathering.

Know—and serve—your client better

The picture painted by a C.L.U.E.® Commercial report allows you to efficiently generate more accurate quotes, and continue to offer the most relevant products and services throughout the client relationship.

What’s the next step?



Contact your LexisNexis account representative to begin the contribution step.



Realize immediate value with access through our online portal as soon as contribution is complete.



Optimize the process by integrating C.L.U.E.® Commercial directly into your systems workflows.



Verify loss details and ensure consistency of data



Discover undisclosed losses



Reduce policy acquisition expenses



Get updates on open reserves from prior carriers on renewals



Discover prior auto claims on drivers from previous employers using our driver search feature



Discover prior property claims on commercial buildings using our address-only search feature

For more information, call 800.458.9197 or email
insurance.sales@lexisnexis.com

* Statement based on analysis prepared by LexisNexis, individual results may vary.



Insurance

About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries. For more information, please visit www.lexisnexis.com/risk.

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