



LexisNexis® Peril Factors helps protect against rising peril related claims.

LexisNexis® Peril Factors is a risk assessment and rating solution that enables carriers to better recognize the impact of perils including wind and hail in a given location. Increase in competition and ensuring premium adequacy are key factors impacting home insurance carriers.

Peril Factors provides carriers the ability to:

- Understand perils damage propensity better at property address level
- Assess peril based risk at the time of quote – targeted segmentation and selection
- Ensure premium adequacy

Peril Factors combines multiple datasets to deliver an index at the property address level that denotes the propensity for peril related losses. The index returns a numeric value, which indicates the severity from lowest to highest for a specific risk location.



LexisNexis® Peril Factors is a Non-FCRA product offering that assists carriers with identifying and segmenting their current and new risks for certain perils (wind and hail) in a given location. This solution is available in both XML and LexisNexis proprietary formats and can be used at the time of quote. The availability of a batch append facilitates easy portfolio assessments.

Timing is everything

Homeowner policy shopping rates are on the rise accompanied by mounting peril related losses, forcing carriers to underwrite the right risks. By incorporating Peril Factors at the time of quote and application, carriers can more quickly and accurately assess, rate and quote the risk. The solution is unique in its ability to bring multiple data assets into insights and integrate directly into the quoting process.

For More Information

Call 800.458.9197 or email
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About LexisNexis® Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our insurance solutions assist insurers with automating and improving the performance of critical workflow processes to reduce expenses, improve service and position customers for growth.



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