

## Put the brakes on runaway costs

Counter increasing fees with cost-effective, centralized and convenient MVR ordering from LexisNexis® Risk Solutions.



## Realize a new level of underwriting sophistication

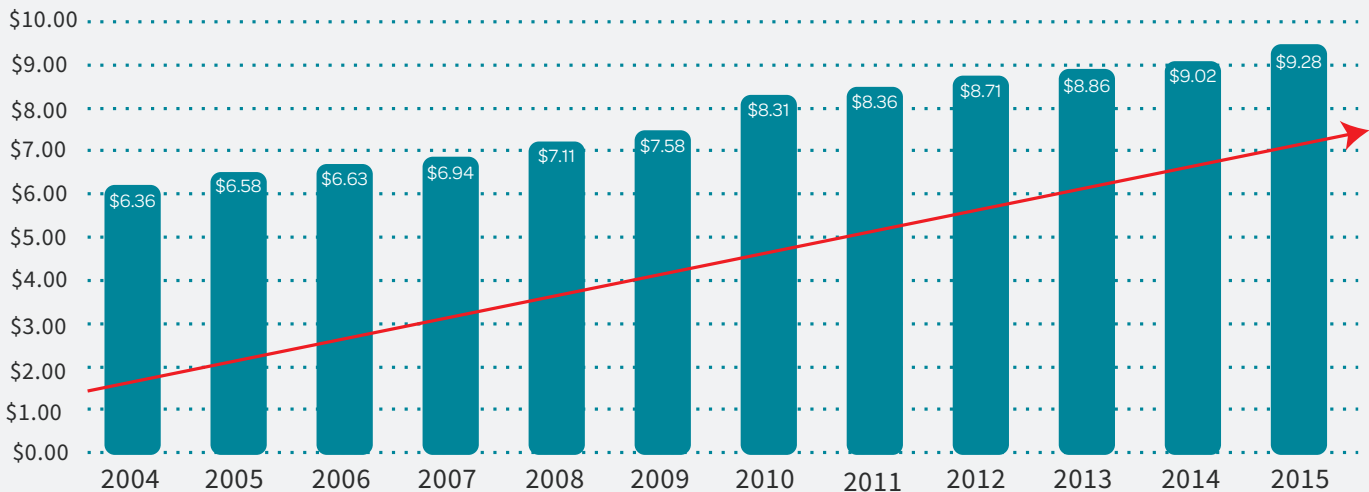
- Convenient Motor Vehicle Records (MVRs) access across all 50 states, D.C. and some international coverage
- Centralized MVR data and Standard Violation Codes (SVC®)
- The MVR Circle of Savings, which saves the industry hundreds of millions of dollars each year

For most carriers, MVRs represent an expensive item in the underwriting budget. To help carriers combat this growing expense, LexisNexis® Risk

Solutions provides cost-effective, centralized and convenient MVR services in all 50 states and the District of Columbia with additional services for several Canadian provinces and Puerto Rico.

LexisNexis MVR Files can assist with underwriting and expedite new business processing. These services identify drivers with actionable violations and provide you with the critical information you need to better assess risk and improve financial performance.

## Average State Registry Fee 2004-2015



Average state registry fees have been increasing every year. Why pay for an MVR when there are no violations? Insurance carriers realize an average savings of 17% on their MVR costs with LexisNexis Motor Vehicle Records.

### LexisNexis Motor Vehicle Records can help you:

- Increase profitability
- Improve retention
- Lower expense ratios
- Decrease loss ratios
- Increase operating efficiency

### Cost-Effective: How the MVR Circle of Savings works

Because LexisNexis is the largest provider of MVRs to the insurance industry, LexisNexis Risk Solutions offers innovative cost savings solutions no one else can offer.

#### Cost-savings facts:

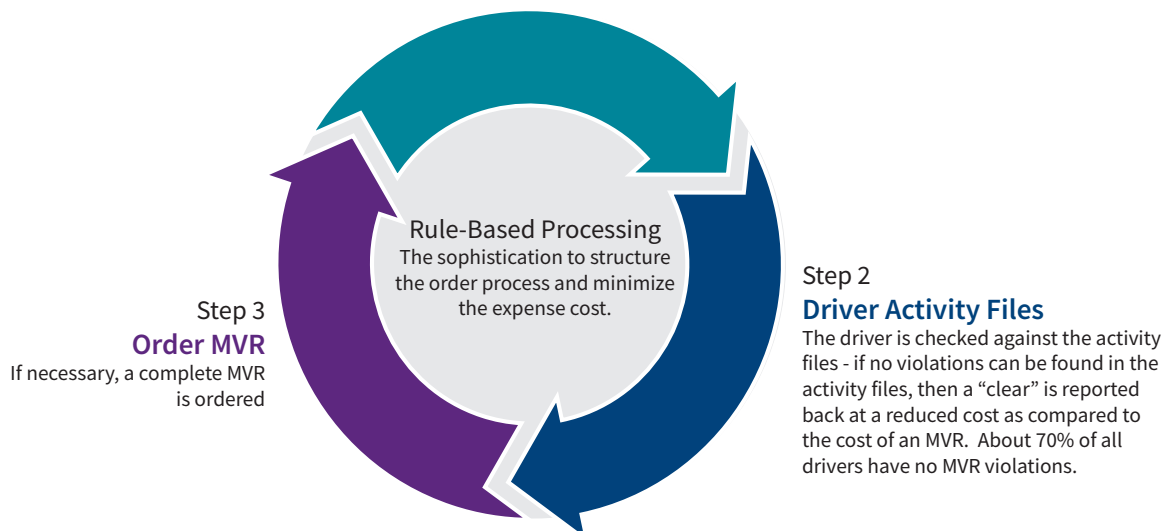
- Carriers on average realize a 17% decrease in their MVR insight expense when migrating to our solution.

## MVR Circle of Savings

### Step 1

#### Duplicate Order Check

Determination is made whether the carrier has ordered the MVR previously, if yes, and certain conditions are satisfied, then a copy is provided for a nominal charge.



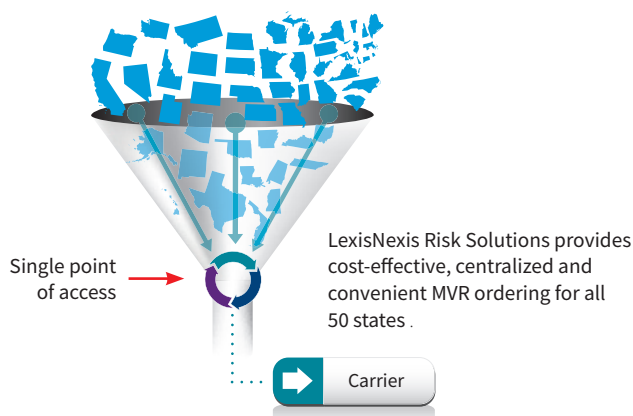
- LexisNexis Risk Solutions has mapped over 65,000 MVR violations and over 1 million court violations to just 587 Standard Violation Codes (SVC(R))-making it easier to recognize and understand the wide variety of terminology and codes used by different jurisdictions.
- Insurers save up to 25% on MVRs and can significantly reduce costs on approximately 60% of all new business using LexisNexis activity files and proprietary decisioning models.

### Convenient: How we make it easy

- Leverage our Standard Violation Codes (SVC®) across all states without having to manage the ever-changing violation codes within each state (also available using specific codes for your company, if desired).
- Read a simple “Clear” on an activity file for clean drivers instead of having to buy and dig into MVRs to determine if there are any violations.

### Centralized: Access to all states from one place

- Obtain MVR results for all 50 states from one source.



With more than 20 years of experience in motor vehicle records files and more than 40 years of experience handling and interpreting motor vehicle records content, LexisNexis Risk Solutions has long-established relationships with state DMVs and industry partners. Our unparalleled data quality assurance processes, which include automated and manual reviews, provide high-quality data and consistent results.

For more information, call 800.869.0751 or email  
[insurance.sales@lexisnexisrisk.com](mailto:insurance.sales@lexisnexisrisk.com) or visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com)



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 USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com).

LexisNexis Motor Vehicle Records is a consumer reporting agency product provided by LexisNexis Risk Solutions Inc. and is fully compliant with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. There are circumstances in which motor vehicle records do NOT qualify as consumer reports. Please consult your attorney in making this determination. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified. 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 © 2018 LexisNexis. NXR10872-2 0218-EN-US.