

Single-entry tool provides customized, comprehensive, credit reports.

The LexisNexis® National Credit File helps life insurance underwriters to better assess risk exposure prior to granting insurance coverage. Credit data can provide a better understanding of the risk of over-insurance, anti-selection, wealth/debt and misrepresentation of proposed insured.

#### Consumer credit data helps carriers

- Life underwriters can use credit data as one of the several tools to help determine whether the coverage requested is justified
- Assess the risk of over insurance, anti-selection, wealth/debt and misrepresentation of proposed insured
- Misleading information about assets, liabilities and credit in order to qualify for something the proposed insured may not be entitled to receive

#### Credit reporting

National Credit File delivers a valuable comprehensive credit report on the proposed insured.

- National Credit File (NCF) accesses credit information from up to three major credit bureaus
- LexisNexis provides automatic switching a credit switch that enables a carrier's transaction to automatically switch to a second Bureau if the first is unavailable
- Customizable report summary
- Commercial Credit Reports available through Experian and Dunn and Bradstreet
- Provide a complete summary of the credit report-including a bankruptcy indicator, which is not offered in a traditional credit bureau report

## Unique customization

LexisNexis National Credit File can deliver the information you need, the way you want to view it. Options include:

### Automatic switch processing

- If a carrier's primary credit bureau is unavailable or returns no hits, the National Credit File system can automatically order a credit report from another bureau

### Data enhancement

- Complete inquiry search information increases the chances of getting a hit on the credit file
- For orders submitted without a date of birth or Social Security number (SSN), carriers can request that the LexisNexis advanced linking technology database insert missing information

### Customer report outputs

- Carriers can opt for a full or limited report

### Limited reporting access

- Individual and joint credit reports are available through National Credit File. Carriers can limit access so only individual credit reports can be ordered

### SSN suppression

- Carriers can designate account numbers for which they do not want the SSN on file to be returned on the National Credit File result

## Interface and data support

Carriers can rest easy with National Credit File, which monitors and handles all changes and upgrades related to the credit bureau systems. Further, LexisNexis notifies customers of any changes that will affect their systems or processes.

## Consumer disclosure support

LexisNexis customers know they can rely on us for assistance with regulatory requirements around consumer disclosure.

### For adversely affected consumers

LexisNexis handles the consumer disclosure process for Equifax and Experian reports. Consumers may contact LexisNexis via phone, mail or the Internet at [consumerdisclosure.com](http://consumerdisclosure.com). The consumer can obtain a copy of their credit report to review the disputable item. Consumers are referred to:

LexisNexis Consumer Center  
P.O. Box 105108  
Atlanta, Georgia 30348-5108  
Telephone: 1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)



Insurance

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)

## 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).