

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
**FILED** March 12, 2025 by AS

**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of the Activity of:

**No. 25A- 034 -INS**

**LEXISNEXIS RISK SOLUTIONS INC.**

**ORDER**

1000 Alderman Drive  
Alpharetta, CA 30005

Respondent

The Arizona Department of Insurance and Financial Institutions (“Department”) received evidence that **LexisNexis Risk Solutions Inc.** (“LexisNexis” or “Respondent”) engages in advisory organization activities in the State of Arizona without complying with the applicable provisions of Title 20 of Arizona Revised Statutes (“A.R.S.”). Accordingly, the Director of the Department (“Director”) makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-151.

**FINDINGS OF FACT**

1. Respondent is a Georgia domiciled corporation registered with Arizona Corporation Commission since February 25, 1975.

2. Respondent does not hold any certificate or registration issued by the Department authorizing it to engage in assisting insurers and/or rate service organizations in the making of rates.

3. LexisNexis provides technical assistance to insurers, by providing data and models to generate insurance scores used by insurers. LexisNexis has been creating and

1 selling models to Arizona insurers. For example, LexisNexis created and sold a model  
2 called Attract Auto 5.0 that is used to determine underwriting eligibility and final rating  
3 factors that correlate to the insurance score. The insurance score from the model provides a  
4 relative rank order of insureds by relative adjusted loss cost so that higher scores indicate a  
5 lower risk of loss (score range of 200 to 997). The insurance score is incorporated into the  
6 rating plans of the insurer, with each insurer calibrating the score with other, non-credit  
7 rating factors. The model was specifically developed for insurers and utilizing auto  
8 insurance related data. In addition, LexisNexis sells various products to insurers which  
9 provide data utilized in the underwriting and making of insurance rates. Examples of such  
10 products include: LexisNexis CLUE Auto, LexisNexis Driver Discovery, LexisNexis  
11 Current Carrier, LexisNexis Home Owners Verification (HOV), VIN-D-Code.

12 4. There are approximately 17 open rate filings where insurers are utilizing  
13 LexisNexis' insurance score models and/or data that are used to determine underwriting  
14 eligibility and final rating factors that correlate to an insurance score. Some of the open  
15 filings include LexisNexis' Attract Auto 5.0 model, and others include previous models sold  
16 by LexisNexis.

17 5. Over the years, the Department has repeatedly expressed its position to  
18 LexisNexis that their activities require registration in accordance with Arizona law.

19 6. More recently on or about January 10, 2025, Department and Respondent's  
20 representatives held a telephonic call during which the Department expressed that  
21 Respondent's activities fall within the scope of Title 20 of the A.R.S. and require an  
22 advisory organization registration with the Department.



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**ORDER**

IT IS HEREBY ORDERED THAT:

11. Respondent shall immediately cease and desist from assisting insurers or rate service organizations in the making of rates.

12. Respondent shall obtain an Arizona advisory organization registration if it wishes to assist insurers or rate service organization in the making of rates.

**NOTICE OF OPPORTUNITY FOR HEARING**

Pursuant to Title 20 of the Arizona Revised Statutes, Respondent is hereby notified that it may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and desist. Such a request must be in writing and received at the following address within thirty (30) days from the date hereof:

Arizona Department of Insurance and Financial Institutions  
Attn: Alena Caravetta, Regulatory Legal Affairs Officer  
100 North 15<sup>th</sup> Avenue, Suite 261  
Phoenix, Arizona 85007-2630

Upon receipt of a timely written request for hearing, the Department will issue an order setting the time and place of the hearing.

Effective this 12<sup>th</sup> day of March, 2025.

Barbara D. Richardson  
Barbara D. Richardson, Director  
Arizona Department of Insurance and Financial Institutions

1 **COPY** of the foregoing electronically delivered  
this 12<sup>th</sup> day of March, 2025, to:

2 LexisNexis Risk Solutions Inc.  
3 Lauren LaFleur, Corporate Counsel  
1000 Alderman Drive  
4 Alpharetta, CA 30005  
[Lauren.LaFleur@lexisnexisrisk.com](mailto:Lauren.LaFleur@lexisnexisrisk.com)  
5 Respondent

6 **COPY** of the foregoing delivered/mailed same date, to:

7 Deian Ousounov, Chief Deputy Director of Finance  
Gioconda Espinosa, Assistant Director, PFC Division  
8 Tom Zuppan, Insurance Analyst Supervisor  
Allena Caravetta, Regulatory Legal Affairs Officer  
9 Ana Starcevic, Project Specialist  
Arizona Department of Insurance and Financial Institutions  
10 100 North 15th Avenue, Suite 261  
Phoenix, Arizona 85007-2630

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12 *Ana Starcevic*  

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