

Telematics from LexisNexis Risk Solutions

User-friendly solutions
that scale to new
technologies

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About LexisNexis Risk Solutions

We believe in the power of data and advanced analytics for better risk management.



Data, Analytics and Technology

LexisNexis Risk Solutions leverages its industry-leading Big Data computing platform with vast data assets and a proprietary fast-linking technology to enable businesses of all sizes to better analyze and understand data at scale, improving time-to-results and decisions.

Solutions We Provide

With our solutions, our customers transform their risk decision making and are empowered to make better decisions easier. We help them with business challenges like fighting fraud, facilitating compliance, streamlining workflows and increasing efficiencies, improving health outcomes and keeping communities safe by providing timely insights for business decisions.

Markets We Serve

LexisNexis Risk Solutions provides solutions across multiple industries, including Insurance, Financial Services, Collections and Recovery, Retail, Health Care and Communications. We also work with all levels of local, state, and federal governments and their agencies. We serve customers in more than 100 countries.

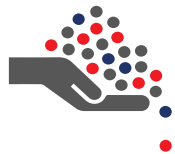
What We Do

We leverage five main components to provide end-to-end solutions that help customers assess risk and opportunity associated with industry-specific problems.



Vast Data Resources

We maintain over six petabytes of content comprising billions of public and proprietary records.



Big Data Technology

We designed our own proprietary super-computing platform, HPCC Systems®, enabling us to process at very high speeds.



Linking & Analytics

We use our own unique identifier, LexID®, together with a proprietary linking technology. Our patented linking and clustering method is the engine behind many of our products.



Industry-Specific Expertise & Delivery

The people in our businesses have deep industry experience and expertise – we employ professionals that worked in the industries we serve, so they have walked in the shoes of our customers.



Single Point of Entry

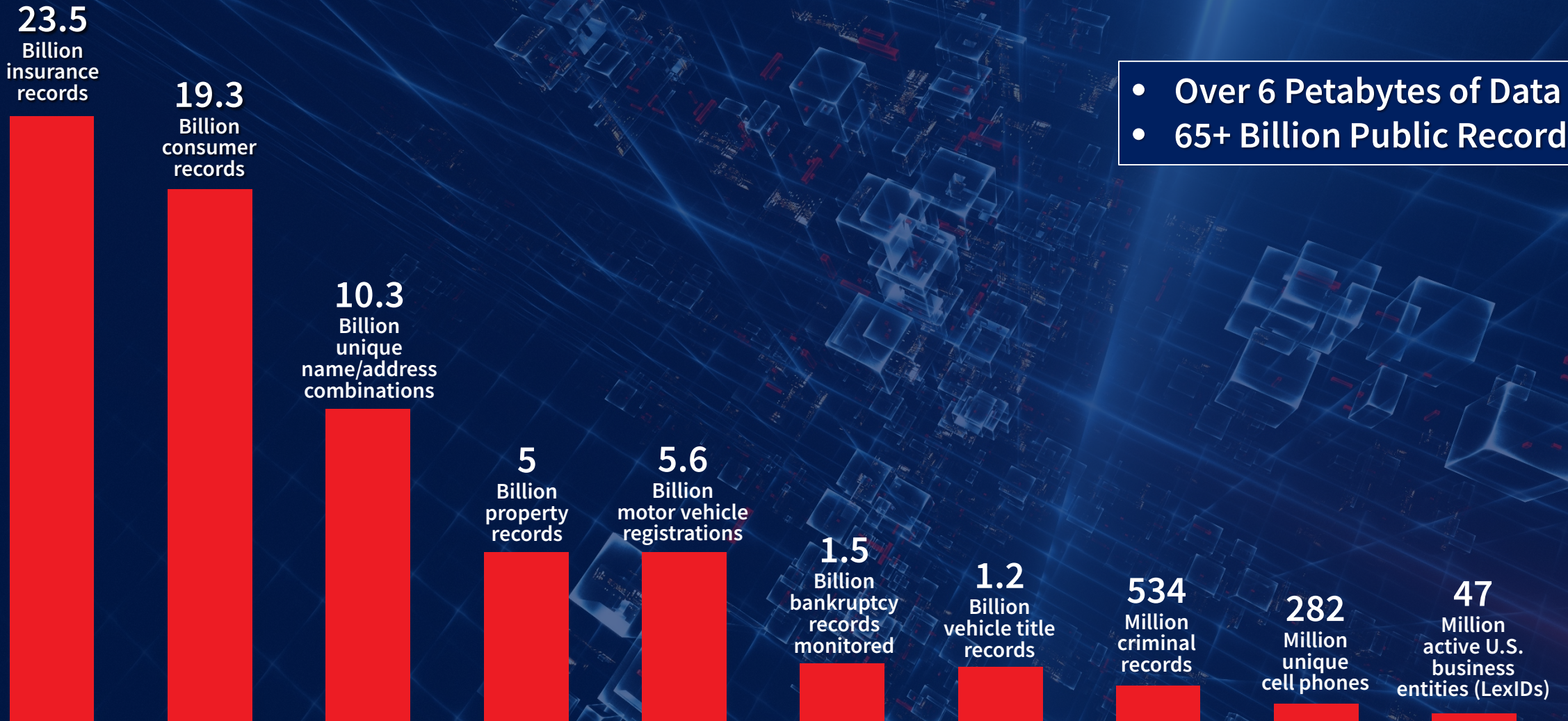
We connect the dots between millions of records through a single entry point into our decisioning platform, simplifying our customers ability to obtain the information they need.



Customer-Focused Solutions

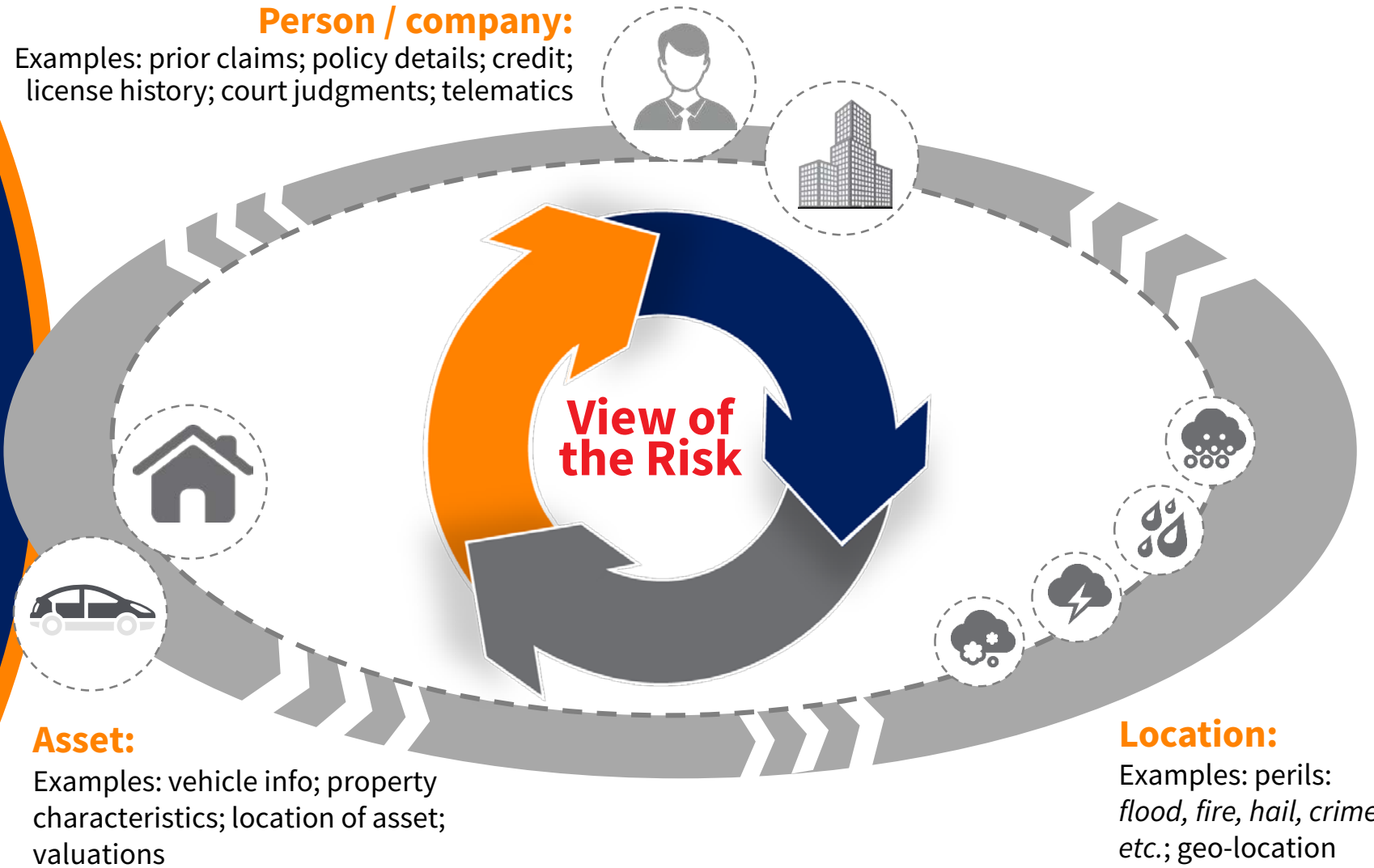
We connect the dots between billions of public records and transactions, resulting in actionable information our customers use to advance their goals.

Vast Data Assets



- Over 6 Petabytes of Data
- 65+ Billion Public Records

LexisNexis Risk Solutions is the leading provider of data and analytics to the insurance industry. Working with nearly 100% of the US P&C insurance market, we help insurers optimize their ability to assess and manage risk in three key categories:



We are innovators, passionate about challenging the status quo and improving outcomes.

Innovators

- LexisNexis Risk Solutions provides a single point of entry for Motor Vehicle Record (MVR) data from all 50 states, DC, Puerto Rico, and several Canadian provinces.
- We created the industry standard by mapping 65,000+ MVR violations and 1+ million court violations to just 587 SVC codes. This makes it easier for insurers to recognize and understand the wide variety of terminology and codes used by different jurisdictions.
- 80% of Police Records inquiries are enhanced with additional data from LexisNexis. This is very important for insurance claims departments that need information quickly as they help make customers whole again.

Challenging the Status Quo:

- 75% of those with no credit files have enough of a public record footprint for LexisNexis to be able to generate an insurance score, which helps individuals get fair prices on insurance
- Our Driver Signature Analytics provide contextual information about where and how a consumer is driving, e.g. hard acceleration in a residential area vs. entering a highway.
- LexisNexis market analysis reveals that moving residence increases personal insurance shopping by 32%.

Improving Outcomes:

- There are 2,500,000 insurance shopping events in a 24-hour period. Our Data Prefill solutions reduce expenses by enhancing quote speed and accuracy and improve the consumer experience. It's used for 96% of auto insurance quotes. LexisNexis Auto Data Prefill reduces the average calls needed per closed policy by 31%.
- One million drivers were cleared when presented to a carrier, which can impact premiums for all drivers within their book of business. LexisNexis data showed 12% had chargeable violations (120,000). Of those: 3% had DUI violations, 7% had violations in other states, 11% had major violations, 79% had minor violations.

Telematics is the highest known predictor of driver risk

1. OBDII



2. Apps, 12V



3. Connected Cars



Telematics data sources have evolved over the years and recent consumer research shows the connected car can be a great enabler of UBI adoption.

LexisNexis Risk Solutions began creating its device-agnostic telematics solutions in 2007 and built its telematics platform as a way for insurers, auto manufacturers and drivers to benefit from the evolution of UBI.

The LexisNexis® Global Telematics Platform allows insurers and auto manufacturers to access end-to-end insurance telematics solutions, manage their programs related to usage-based insurance (UBI) and better manage program continuity regardless of changes in technology.

LexisNexis Risk Solutions is bringing together two massive industry segments, auto OEMs and insurers, to better understand their customers and improve the consumer experience. We are working towards a future where OEMs and insurers utilize a common ecosystem to enable a seamless experience for their shared customer, in which consumers have UBI-score portability for shopping their insurance; data types and sources will still vary from manufacture to make, to model, and we will help both industries navigate and manage the data and the complex many-to-many relationships that include: telecoms, lead aggregators, OEMs, cross-carrier sharing, etc.

Questions?

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