

LexisNexis® Drive Optics

Everything you need to assess driving risk, all in one place

Gain a clearer picture of historical, current and second-by-second risk intelligence via this flexible, scalable solution suite.

Better insights and a broader view with LexisNexis® Drive Optics solutions

As an insurer, it is crucial that you know as much as you can about your insureds, including drivers and their vehicles, their driving history and behavior (past, present and “in the moment”), so you can assess risk more accurately. Gathering and analyzing all that disparate information can be a challenge, especially at the point of quote and underwriting—when time is of the essence to quickly evaluate a potential customer and offer an accurate premium.



A more holistic view of driving-related risk so you can improve decision-making accuracy and speed

The LexisNexis® Drive Optics suite of solutions gives you a more holistic view of driving-related risk so you can improve decision-making accuracy and speed while providing a better experience for your customers and protecting your business. Drive Optics products leverage our comprehensive public and proprietary data sources, sophisticated analytics capabilities and proprietary LexID® identifier to give you the most complete picture of risk available, so you can price with more precision.

Deeper insights for more accurate risk assessment

- **Convenient access to information**

Seamlessly access three solution categories: vehicle risk insights, driving violation insights including motor vehicle records, and driving telematics insights. Information is combined, linked and delivered in user-friendly formats that help minimize disruption in your workflow, so you can quickly assess and price risk.

- **Comprehensive data sources and advanced analytics for better decision making**

Drive Optics leverages data from courts and public records, vendors and our own LexisNexis® Telematics Exchange. We have developed sophisticated predictive models and scoring systems to give you the insights you need to make better decisions.

- **Improved information accuracy that leads to reduced costs**

Drive Optics connects all data points about a single driver through our LexID® unique identifier and patented linking technology. This enables a higher rate of accuracy, a strategic investment in appropriate solutions and a better allocation of resources so you can focus on what matters most to your business.

- **Easy integration with your existing workflow**

Drive Optics solutions are all delivered through existing insurance market and product platforms, enabling you to process new and renewal business through a uniform framework that incorporates both driver- and vehicle-centric insights, as well as newer datasets from connectivity and advanced technology.

- **Customizable to meet your needs**

Fine tune your actionable data reports based on the specific activity in your book of business. You can incorporate Drive Optics solutions seamlessly into your workflow(s) to help simplify the quoting process, drive higher conversion rates and avoid premium leakage.

Drive Optics Solution Suite

Drive Optics: A comprehensive, flexible and scalable driving risk data and analytics solution line.



Learn everything you need to know about your insureds' vehicles

LexisNexis Vehicle Build

Factor vehicle safety features into underwriting using a common ADAS taxonomy

Vehicle Build standardizes and classifies myriad advanced driver assistance systems (ADAS) data points into a common taxonomy based on a more granular level of vehicle-centric data than is currently provided by the vehicle identification number (VIN). The standardized data is delivered directly into your workflow to offer additional insights about a vehicle's safety features at point of quote.

LexisNexis® Vehicle History

Integrate vehicle-related attributes into the quoting process

Vehicle History provides an in-depth data gathering and delivery process that automatically incorporates vehicle-related attributes such as previous accidents, branded title and real-time mileage directly into your underwriting workflow.



Get the most complete picture of driving risk

LexisNexis® Violation Intelligence

Easily identify drivers with adverse driving histories

Violation Intelligence leverages vast driver and violation data resources to identify drivers with adverse driving histories, then provides you with a single, standard view—eliminating high cost registry fees.

LexisNexis® Driving Behavior 360

Uncover otherwise undetected violation activity

Driving Behavior 360 provides greater visibility into driving records by connecting and combining violation information from disparate data sources, then appending this detail to the motor vehicle report (MVR) to create a single, comprehensive picture of driving behavior.

LexisNexis® Activity Files

Reduce the cost of new business underwriting

Activity Files monitors and identifies drivers with an adverse driving history at a substantial savings over standard registry reports, enabling you to economically underwrite new business more frequently.

LexisNexis® Motor Vehicle Records

Counter increasing fees with cost-effective and convenient MVR ordering

Motor Vehicle Records leverages rule-based processing and centralized MVR services to minimize unnecessary MVR orders and help reduce MVR-related expenses.



Leverage next-generation connected car data and mobility risk insights

LexisNexis® Telematics Exchange

Acquire telematics data in a normalized format to drive decision making at all points in your workflow

Our device agnostic telematics platform receives data from connected vehicles and other third party services, generating scores and attributes that are easily ingested by insurers for use across the insurance value chain.

LexisNexis® White Label App

Launch a telematics driven Usage-Based Insurance (UBI) program through our ready to deploy white label app that can be configured to your brand and customer experience.

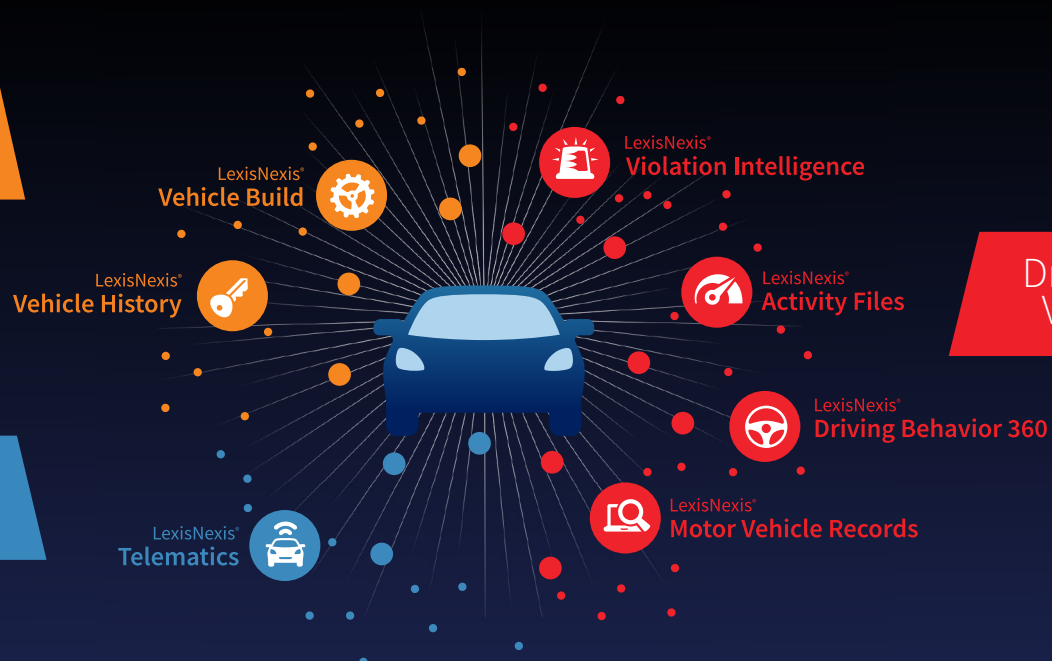
LexisNexis® Telematics Software Development Kit

Build your own mobile app and go to market faster

Our Software Development Kit (SDK) allows you to quickly build or adapt existing mobile applications and connect to our global telematics platform using a suite of common technologies and processes.

LexisNexis® Drive Optics

Vehicle
Risk



Why LexisNexis Risk Solutions

Flexibility and scale

LexisNexis has established connections with 92% of insurers through a single point of access into our platform. This enables carriers to easily ingest data and insights at various points within their existing workflows with no need for major technology investment. Insurers can therefore focus on what is most important to their business — executing today with tomorrow in mind.

A trusted partner with deep industry expertise

We provide data and advanced analytics solutions that help more than 600 insurance carriers and top automakers automate critical business processes, reduce expenses, combat

fraud and gain insights to deliver higher levels of customer experience. Our unrivaled data quality assurance processes, which include automated and manual reviews, provide high-quality data and consistent results. Our proprietary linking technology delivers unparalleled accuracy by connecting millions of data points to the right driver.

Our solutions help you:

- More accurately assess risk
- Develop more precise pricing
- Make better underwriting decisions
- Reduce underwriting expenses
- Improve the customer experience
- Minimize business disruption

For more information about a specific solution within LexisNexis Drive Optics, contact us at insurance.sales@lexisnexis.com or 800.869.0751

[Click here](#) to request a business review of your company's insurance driving records strategy



Insurance

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

Activity Files, Driving Behavior 360 and Motor Vehicle Records are consumer reporting agency products provided by LexisNexis® Risk Solutions and may only be accessed in compliance with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. Telematics, Vehicle History (collectively, the "Non-FCRA Offerings") services are not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, these Non-FCRA Offerings may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or for any other eligibility purpose that would qualify it as a consumer report under the FCRA. 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. Certain of the products or services mentioned herein aggregate and report data, as provided by the public records and commercially available data sources, and are not the source of the data, nor are they 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 © 2019 LexisNexis. NXR14054-00-0919-EN-US