

Telematics Usage Based Insurance (UBI)

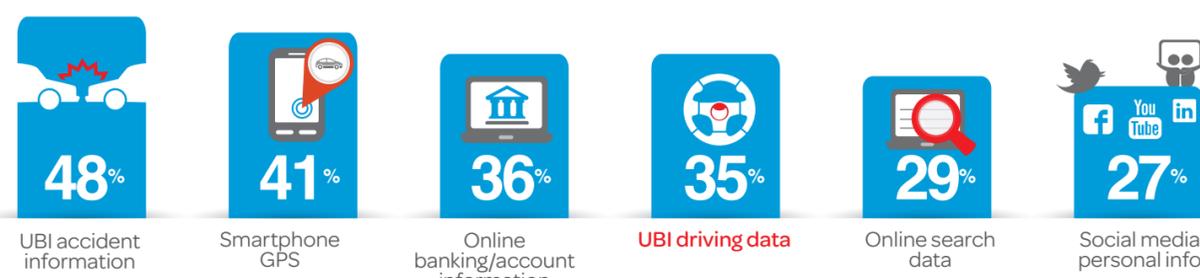
During the first quarter of 2014, LexisNexis commissioned an independent firm to conduct two studies. The first was a study of 2,000 insured consumer drivers, ages 21-74, who were the policy decision makers for their household. The results of the study were compared to similar research LexisNexis had conducted in 2010 and 2013. The second was a study of 409 small fleet managers who were policy decision makers coordinating fleets of 2 to 20 vehicles.

Consumer Insights

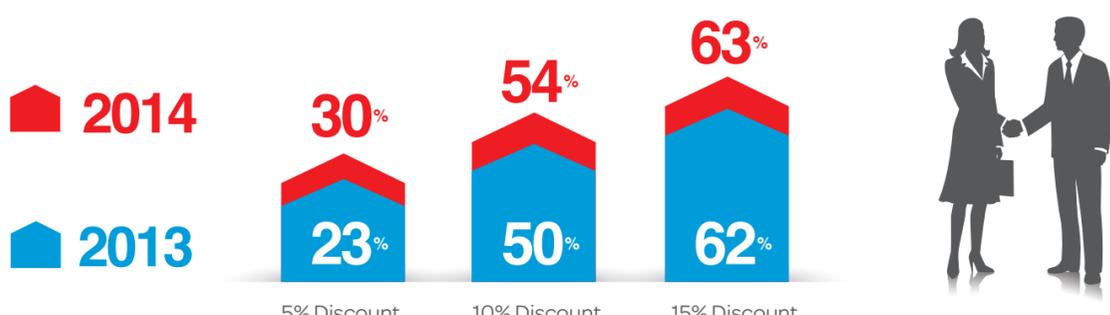
Overall consumer awareness has plateaued however it is growing among younger drivers



Consumers are now as comfortable sharing UBI driving data as they are sharing many other types of information



And their interest in UBI at lower discount levels is rising

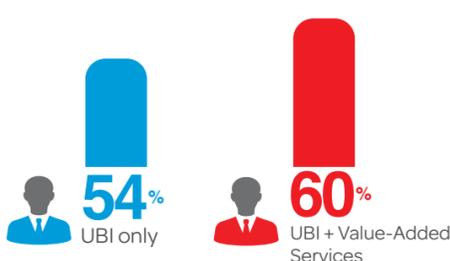


Offering popular value-added services in addition to the discount increases demand

Value-added services include:



UBI vs. UBI with value-added services
Enrollment interest @ 10% Discount



Enrollment interest for mobile UBI at a 10% discount is increasing



Over **1 in 3** consumers are interested in **MOBILE UBI**

Small Fleet Insights

Small fleet managers shop insurance often



They are very price-conscious, making them great candidates for UBI



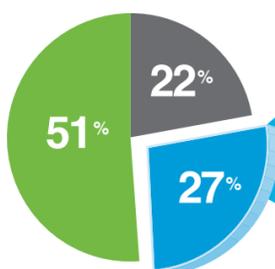
Fleet management services are not a major factor in UBI interest



Small fleets look at fleet Management services in different ways

Effects of bundling UBI with fleet management

More likely to enroll
Less likely to enroll
No change



Why they are less likely:



Small fleets have a stronger demand for UBI than even the consumer market



Download the full study at lexisnexis.com/ubi-info
For more information, call 800.458.9197