

LexisNexis® Active Insights

Help minimize risk exposure at renewal
by leveraging driving risk violation solutions
through contributed policy data

Automated proactive risk management for auto insurers

By uncovering driving violations, insurers can gain deeper insights into driver behavior — empowering more accurate underwriting and improved risk segmentation to better price risks. LexisNexis® Driving Risk Violations (DRV) is a component of the LexisNexis® Active Insights solution that can be used at renewal through your policy contributions to monitor policies and help proactively identify violations and minimize risk exposure.

Why Active Insights Driving Risk Violations (DRV) at Renewal?



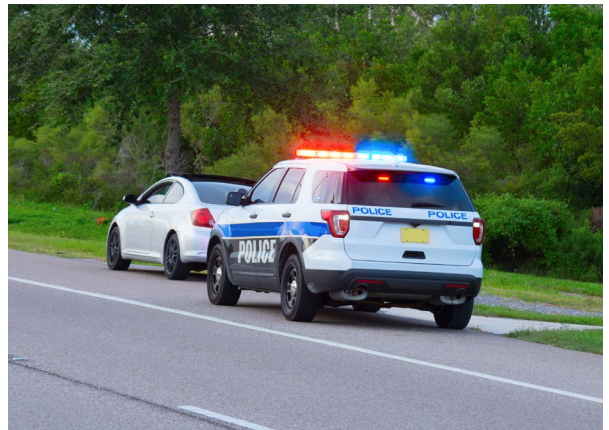
>6% of drivers at renewal have a closed or guilty violation within the past **12 months**



Drivers with violations represent a **93% increase** in loss cost relativity



30% of drivers with violations go undetected by insurers



LexisNexis Active Insights DRV at Renewal

- Includes comprehensive reporting and exception management
- Allows faster, more informed decisions
- Empowers insurers to monitor change in risk exposure
- Improves insurers' operational efficiency

Gain deeper insights into drivers and help minimize risk exposure

When paired with DRV solutions like LexisNexis® Driving Behavior 360, Active Insights will not only help reduce DMV related expenses but also **uncover up to 16% more driving violations**, helping to enable smarter underwriting decisions and improved profitability.

The Active Insights platform is used in conjunction with the Driving Risk Violation (DRV) products allowing insurers to automate monitoring for violation events



How it works: Insurers contribute and realize benefits

Insurers customize their Active Insights plan by selecting the filters to determine:

WHO to monitor in your book of business from your policy contributions
e.g., state, risk type, policy state, etc

WHAT data to return
e.g., violation filters, summary or exception reports, products (Activity File, DB360, etc.)

WHEN to order prior to renewal
e.g., daily or monthly ordering, customized time frames prior to renewal

HOW to receive the data
e.g., delivery method and file type

Once driver data is extracted and results are formatted into the insurer's preferred file type, a report of coded and filtered driver violations is generated and delivered automatically using flexible and secure channels, like encrypted email or file transfer protocols.

Earn cost savings and a higher return on investment

Active Insights DRV at Renewal leverages the insurer's LexisNexis® Current Carrier® contributions and delivers more consistent, detailed and automatic reporting allowing insurers to:

Reduce costs associated with DMV expenses

Develop renewal strategies that reduce risk

Make internal processes more efficient with actionable, data insights

Manage exceptions more effectively with targeted reporting

Plans tailored to meet business needs

Insurers can choose from flexible monitoring options:

- Monitor your entire book monthly
- Custom renewal plans with 1-, 6- and 12-month lookback options
- Customize state-specific renewal windows
- Target specific driver segments

Reporting options to support your business:

- Summary reports: Aggregated order counts, driver totals, error counts and breakdown of violations
- Exception reports: Operational insights to help streamline internal workflows
- Supplemental reports: Standardized and normalized results with violation details on each driver with an associated order

Active Insights standard violation codes are able to map:



>65,000
motor vehicle registration violations

+



2.2M
court violations

▼



590
standardized codes

Contact your account manager

Discuss contribution and testing options and see how LexisNexis® Active Insights can help streamline your renewal process and improve profitability.

risk.lexisnexis.com/products/active-insights



Working Together
for a **Safer, Smarter Tomorrow™**

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions leverages the power of data, advanced analytics platforms and integrated AI solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. 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 LexisNexis Risk Solutions and RELX.

Source: LexisNexis Risk Solutions Internal Data

This document is for informational purposes only and does not guarantee the functionality or features of any LexisNexis® Risk Solutions products identified. LexisNexis Risk Solutions does not represent nor warrant that this document is complete or error free. 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 © 2026 LexisNexis Risk Solutions. NXR17077-00-0326-EN-US