Transform your business and engage the market with our modular, scalable and configurable LexisNexis® Global Telematics Platform that allows insurers to filter, normalize, contextualize and analyze driving data, providing a consistent, rateable score across multiple data collection techniques.
LexisNexis Risk Solutions combines public and industry-specific data with advanced technology and analytics to assist insurers in evaluating and predicting risk while enhancing operational efficiency.

Everything you need to make information work for you

Despite all the digital devices that dominate our lives and the explosion in driving data, the information age is still in its infancy. We are just beginning to tap into the vast possibilities of on-demand data exchange and analysis. And every day brings new data volumes acquired from new sources and new opportunities for insights we couldn’t have imagined the day before.

For over 40 years we have been committed to helping insurers manage change and meet every challenge. That’s why we:

• Designed HPCC Systems®, a data-intensive super computer built on our own cluster computing platform
• Developed proprietary linking technology that turns random data into meaningful knowledge
• Employ hundreds of advanced analytics professionals, dozens with PhDs, across multiple regions around the globe

For more information, contact telematics@lexisnexisrisk.com or visit risk.lexisnexis.com/insurance/telematics
**Why telematics?** Better assess risk by combining a driving score with traditional rating factors.

**Why now?** Reducing the cost of driving data acquisition through our pre-built, scalable systems can help you extend telematics programs to larger consumer segments.

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**Better assess risk and protect the world around us**

Driving scores are not automatically included in traditional rating factors. Our driving score is proven to better predict risk, helping insurers provide more competitive and fairer premiums for each individual policy.

Telematics can help insurers reduce injuries and fatalities. According to the World Health Organisation, every year the lives of approximately 1.2 million people are cut short as a result of a road traffic collision, while between 20 and 50 million suffer non-fatal injuries. In many geographies, collisions are the leading cause of death among young people under 30 years old.

Behavior-based insurance programs can help promote safe driving, attract safer drivers, and motivate and educate consumers to change behavior and lower their risk.

Telematics provides new opportunities for consumer engagement and can contribute to reducing churn, in a highly competitive market where loyalty is at a premium.
Build services with precision and confidence
Our modular, usage-based insurance (UBI) program is built on a single platform, allowing insurers to:

- Start at any point with any service
- Expand services as requirements change
- Profitably adapt UBI programs targeting both new and existing consumer premium segments
- Systematically deliver value across the automotive insurance value chain
- Confidently deliver solutions to match portfolio priorities
Telematics Exchange
We help OEMs and aftermarket telematics providers coordinate with insurers to offer program continuity regardless of driver data source

Advisory Services
We provide a high-value consultative service that draws on our operational and analytics experience

Developer SDK
We provide secure access to our platform to allow developers to create their own applications

Automotive
We provide services designed exclusively for automotive OEM’s

Driver Scoring
We score competitor and partner UBI programs

Smartphone UBI Applications
We design and deliver smartphone insurance applications

UBI Program Delivery
We provide end-to-end UBI programs across many driver data collection methodologies

LexisNexis® Global Telematics Platform
Delivering one of the most powerful analytics and machine learning systems in the world utilizing supercomputing platform technology

LexisNexis® Telematics
Our modules and services—configured for your use today and tomorrow

UBI Program Delivery
Deploy UBI with greater certainty and confidence
We provide end-to-end UBI programs across many driver data collection methodologies.
Our service-wrap of technology, operations and analytics for all consumer premium segments delivers highly adaptive UBI programs across multiple devices (from hardwired, plug and play, tethered smartphone and smartphone-only) with a consistent scoring and rating methodology—backed by full operational support.

Telematics Exchange
Helping OEMs and insurers deliver insurance programs
We combine the connected car and aftermarket driver data services.
Our device-agnostic end-to-end telematics solution helps insurers and automotive OEMs combine to deliver UBI programs. We collect data from the OEMs and other telematics data sources to be ingested as part of insurers’ UBI programs. The platform helps the industry maintain UBI program continuity regardless of the data sources used and future technological disruptions.

Advisory Services
Build business cases and streamline processes
We provide a high-value consultative service that draws on our operational and analytics experience.
We can help you with business case production, pilot design, data integration services and analytical score modeling. We can also coordinate scoring models and commercialize data insights.
Automotive

Gain commercial value from the connected car
We provide a package of services designed exclusively for automotive OEMs. We offer a co-dependent package of vehicle and consumer insight drawn from the full range of LexisNexis Risk Solutions products with the ability to commercialise connected car data via our insurer partnerships.

Driver Scoring

Score and rate consistently from multiple sources
We score competitor and partner UBI programs. We provide world-class data filtering, normalization and contextual attributes delivered from a single-source for our insurance partners. Our solution uses the world-leading LexisNexis® Attract scoring methodology configured for precision, local market conditions and local regulatory compliance.

Smartphone UBI Applications

Increase speed to market and target new segments
We design and deliver applications for fast-to-deploy UBI programs. We offer white label design service for smartphone application UBI programs, which enables scoring consistency across data collected from multiple devices and mobile operating systems.

Developer SDK

Utilize your existing design teams
We provide secure access to our platform to allow developers to create their own applications. Our developer SDK (software development kit) provides a suite of common technologies that enable your designers to rapidly build applications and services that connect to the LexisNexis Global Telematics Platform within a secure environment.
Data and analytics in highly regulated markets are our core competency. We uncover unique value in harnessing the power of telematics by collecting, normalizing and scoring driving data—enabling insurers to reduce their loss ratio, better manage risk and deliver a broader range of social benefits to their customers and partners.

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<th>Telematics Platform</th>
<th>Adding Value</th>
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<tr>
<td>✓ Ingests and processes driving data from multiple telematics sources and devices</td>
<td>✓ Filters, normalizes and contextualizes driver data for a more complete 360-degree view of driver risk and insurance rateable score</td>
<td>✓ End-to-end UBI program management</td>
<td>✓ Loss ratio, prediction and expense transformation</td>
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<td>✓ Conducts data integration on a scale not previously available</td>
<td>✓ 1000+ people to power our programs including over 200 employees dedicated to modelling and data science; +20 PhDs</td>
<td>✓ UBI smartphone application design and development</td>
<td>✓ Rating data management and insight at greater volumes and lower cost</td>
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<td>✓ Pure driver scoring and data analytics</td>
<td>✓ In-life consumer policy management, mid-term adjustment and precise control</td>
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<td>✓ Delivered in a consultative environment</td>
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<td>✓ Turn-key configurations for rapid deployment and end-to-end program creation</td>
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LexisNexis Telematics

Leveraging our experience with deployments across the world and the knowledge of industry pioneer Wunelli, a LexisNexis company, we have developed a wealth of market research insight, product development and process engineering. Founded on a deep understanding of insurers’ strategies and leveraging decades of industry experience, the LexisNexis Global Telematics Platform allows insurers, brokers and agents to extract maximum value from UBI programs—from fully managed end-to-end service and application design to pure driver scoring and data analytics.

Build on great technology, people and processes

As part of the LexisNexis Risk Solutions family, we employ over 1,000 team members that work across the entire product value chain, from operations to data insight. We are global leaders in data analytics and data science with a team of over 200 people focused purely on machine learning and uncovering actionable value in Big Data.

Go to market with speed and confidence

Built on our own HPCC Systems®, one of the most powerful processing engines available, the LexisNexis Global Telematics Platform is wholly designed, operated and exclusively created for our insurance customers and is accessible through our private cloud.
Customer Applications

UBI Program Data Collection
Developed for a leading broker and service wholesaler, we provide a managed service to collect, enrich and contextualize driver data via GPS telematics hardwired devices, delivering data directly for dual driver scoring and verification.
Benefits:
• Dynamic pricing and policy adjustment throughout the policy life cycle
• Advanced risk segmentation
• Improved consumer retention programs

Pure Driver Scoring and Analysis
Starting from simply utilizing pure data filtering, scoring and analytics applied to a pre-existing hardware UBI program, a leading broker has now adopted a full end-to-end service program.
Benefits:
• Better loss prediction and pricing insights
• Increased underwriting capacity for select consumer segments
• More competitive pricing on comparison sites

End-to-end UBI Program
Created for one of the UK’s leading insurers, we provided a combination of fixed black-box hardware and self-installed devices in addition to filtering and scoring to create a robust, end-to-end UBI program targeting young drivers.
Benefits:
• Book and loss ratio transformation
• Proactive risk selection
• In-life policy management

Smartphone Applications
Designed for a leading insurer across multiple countries, we implemented an end-to-end scoring and communication platform to increase driver safety education and engagement using only a smartphone application.
Benefits:
• Provides an easy first step on the telematics journey in new consumer segments
• Promotes customer acquisition and retention
• Enhances brand through gamification

LexisNexis® Telematics
Support at every step of the way—grow with confidence

1. Initiation – Knowledge Share
Based on extensive experience from customer deployments and a wealth of market research insight, we guide insurers and brokers through defining clear objectives and obtaining buy-in from key decision makers.

2. Product Design
By gaining an understanding of an insurer’s telematics strategy, and by leveraging years of deep industry experience, we can assist insurers with implementing quality UBI programs to meet their current objectives while protecting this investment with the ability to add, grow and configure future services built on the same platform. The LexisNexis Global Telematics Platform also utilizes existing data interfaces between LexisNexis Risk Solutions and over 300 insurers, drastically reducing implementation time and effort.

3. Compliance and Risk Management
We help facilitate an insurer’s filings for telematics, compliance with data protection and regulations. Additionally, our regulatory group currently manages legal and regulatory filing support across the world and can provide legal and technical support to help guide insurers through the process.

4. Operational Setup and Consumer On-boarding
We help reduce cost by streamlining business processes, including consumer on-boarding, policy management and the delivery of driving data and scores directly into insurer systems.

5. Support and Policy Management
To further ensure a successful drive to UBI adoption, we can train customer service personnel on how to best support the telematics solution, providing clear and actionable support at every step of the way—including full policy documentation and operational support backed by comprehensive service-level agreements.

6. Customer and Stakeholder Success
Collaboration with LexisNexis Risk Solutions enables insurers to effectively adopt a scalable UBI solution that saves time and reduces costs, leveraging improvements from across our international deployments to enhance our services for all our customers. Our services are designed for use throughout the insurance value chain, providing both program management and business benefit realization.
For more information, contact telematics@lexisnexisrisk.com or visit risk.lexisnexis.com/insurance/telematics