

Telematics-Enabled Insurance



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.



About LexisNexis Risk Solutions

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.

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.



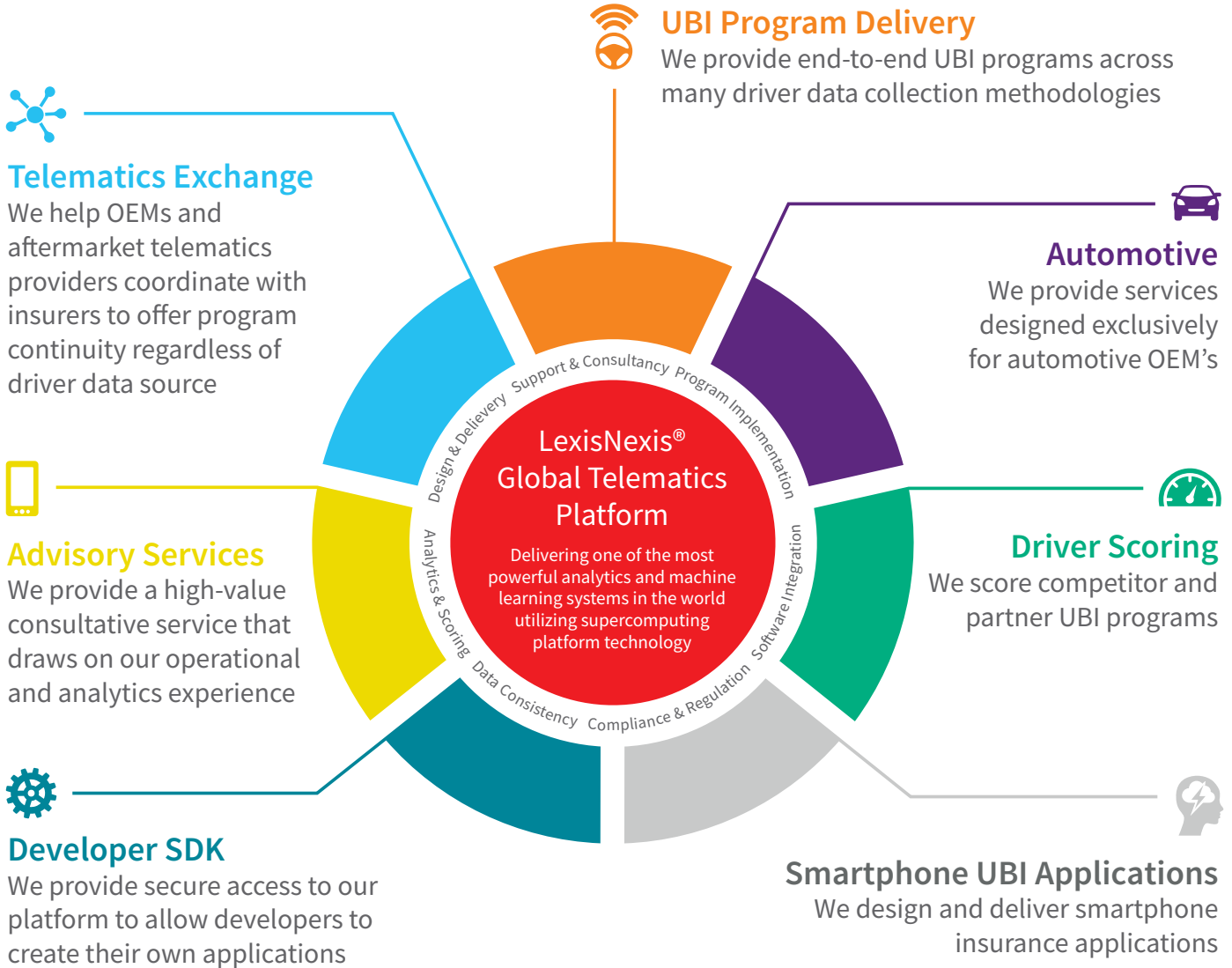
Telematics provides new opportunities for consumer engagement and can contribute to reducing churn, in a highly competitive market where loyalty is at a premium.

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





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.

Telematics Platform

- ✓ Ingests and processes driving data from multiple telematics sources and devices
- ✓ Filters, normalizes and contextualizes driver data for a more complete 360-degree view of driver risk and insurance rateable score
- ✓ Conducts data integration on a scale not previously available

Adding Value

1000+ people to power our programs including over 200 employees dedicated to modelling and data science; +20 PhDs

Teams are located in Atlanta, Chicago, Dublin, Portsmouth, Mumbai, Sao Paulo, Melbourne and Shanghai

Scalable Solutions

- ✓ End-to-end UBI program management
- ✓ UBI smartphone application design and development
- ✓ Pure driver scoring and data analytics
- ✓ Delivered in a consultative environment
- ✓ Turn-key configurations for rapid deployment and end-to-end program creation

Return on Your Investment

Loss ratio, prediction and expense transformation

Rating data management and insight at greater volumes and lower cost

In-life consumer policy management, mid-term adjustment and precise control

Constantly innovating to transform processes across the value chain

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 HPC 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



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



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



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



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



Support at every step of the way—grow with confidence



For more information, contact telematics@lexisnexisrisk.com or visit risk.lexisnexis.com/insurance/telematics



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 Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit www.risk.lexisnexis.com and www.relx.com