LexisNexis Risk Solutions Investor Seminar

May 10, 2011 London
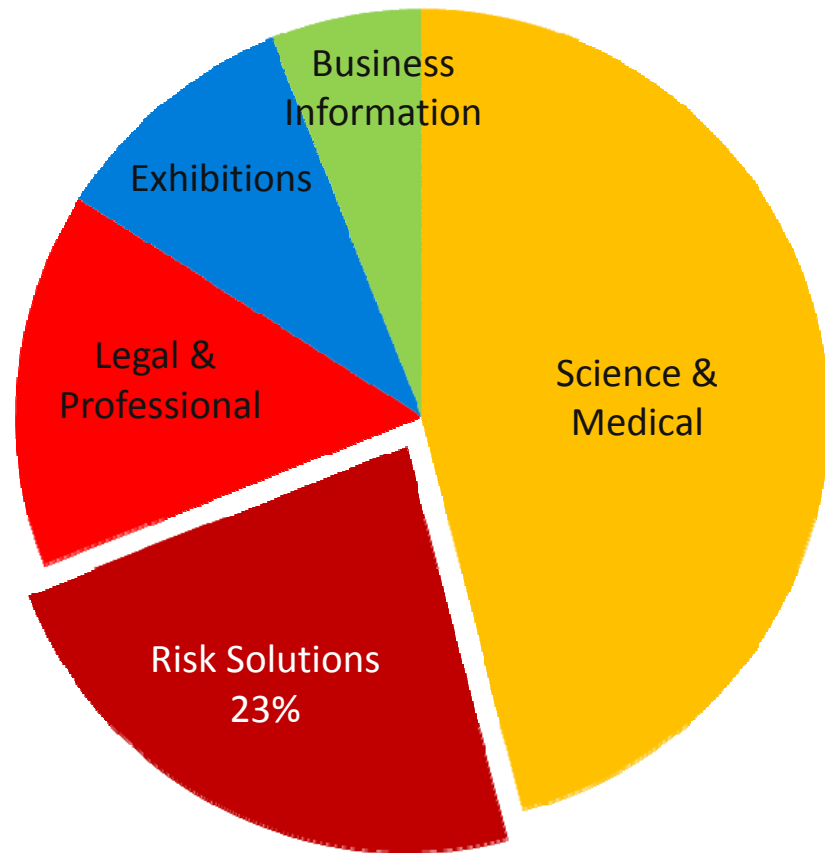
LexisNexis | **Risk Solutions**

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LexisNexis Risk Solutions:
Major part of Reed Elsevier today

2010 Revenue
£6,055m

- Business Information
- Exhibitions
- Science & Medical
- Legal & Professional
- Risk Solutions 15%

2010 Adjusted operating profit
£1,555m

- Business Information
- Exhibitions
- Science & Medical
- Legal & Professional
- Risk Solutions 23%

Note: 2010 pro forma split of adjusted operating profit for Risk Solutions and Legal & Professional

Agenda

Introduction	Erik Engstrom
Business Overview	Jim Peck
Insurance Solutions	Jeffrey Glazer
Q&A	
Business Services	Rick Trainor
Technology	Armando Escalante
Government Solutions	Woody Talcove
Screening Solutions	Jim Peck
Concluding Remarks	Jim Peck
Q&A	

LexisNexis | **Risk Solutions**

What is LexisNexis Risk Solutions?

- 20+ years of operating history serving attractive, high growth US markets

- Provider of risk-related information and analytics with leading positions in insurance, financial services, corporate, government, and screening, as well as legal markets

- $1.4bn revenues with strong growth drivers, attractive margins and growing ROIC

- Strong growth potential from continued expansion in existing markets and investment in attractive adjacencies

- Most comprehensive database of public record information in the US, with 34bn public records, significant contributory databases, and market-leading technology and proprietary analytics

- Industry-leading privacy policies and practices

LexisNexis | **Risk Solutions**

A long history of growth through organic development and focused acquisitions

2009- 2010: Ongoing integration and technology migration of ChoicePoint
Accelerating product innovation and development in adjacencies

2008: Acquired ChoicePoint
Completed LN public records migration to HPCC

2005-2007: Established solutions lines in key verticals, implemented new scoring platform and new analytic products

2004: Acquired Seisint

2000: Acquired RiskWise & PeopleWise
2001: Formed Risk Group

1993-1999: Developed new markets & applications

1988-1992: Began collecting public records for law firms

ChoicePoint

Seisint

1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010

Note: Shows reported revenues ($1.5bn in 2010 including Legal segment)

LexisNexis | **Risk Solutions**

We help our customers manage risks to operate more safely, effectively and cost efficiently, and to grow their business

Reduce risk and improve performance in critical business processes through more informed decisions on customers, suppliers and employees

Prevent fraud and ensure regulatory compliance

Create safer society by making it faster and easier to identify, locate and investigate criminals and terrorists

Accelerate revenue by streamlining customer workflows
Increase operational efficiency

Key assets and capabilities

Data

- **Mission-critical** contributory insurance databases
- **Most comprehensive** database of US public records

Technology

- **Advanced analytics** for identity verification, linking and risk decisioning
- **Industry-leading** "Big Data" technology

Industry Expertise

- **Deep** industry knowledge and expertise
- **Seamless integration** into critical customer workflows

We configure our capabilities to deliver unique solutions across our verticals

Insurance	Financial	Corp & Other Mkts	Gov't	Screening

Product application layer

- Analytical Modules
- Big Data Technology
- Hardware and Operating System

Database
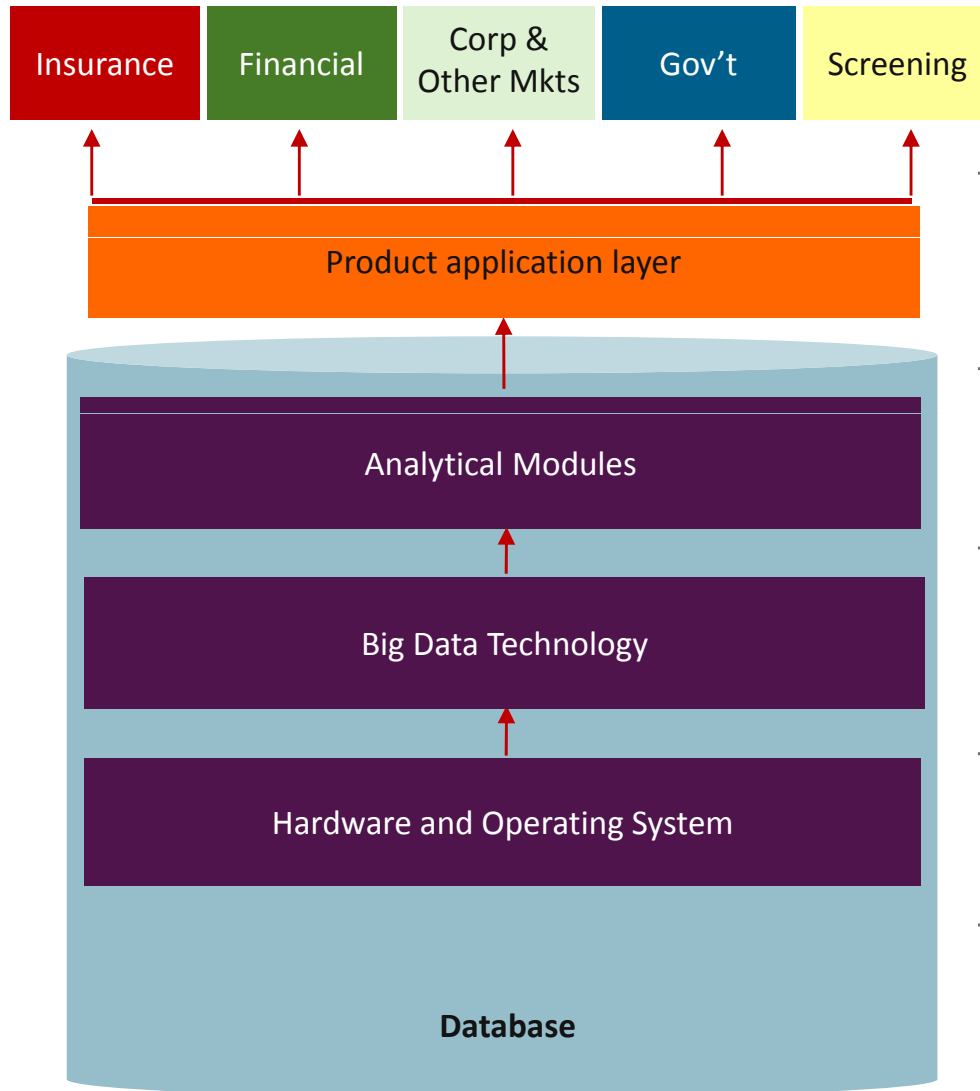
- Solutions tailored to industry needs

- -

- Products leverage common content and infrastructure
- Output integrated with client systems

- -

- Proprietary linking (250m identities at >99.9% confidence)
- Identify relationships other technologies cannot
- Generate risk scores that feed customer policy engines

- -

- High speed data ingestion and processing
- Rapid development cycles
- Proprietary data language enables faster, deeper analysis

- -

- Low-cost, commodity hardware
- Highly scalable

- -

- 34bn public records
- Contributory records from 96% of insurance carriers
- Over 10,000 data sources

LexisNexis Risk Solutions verticals and customers

2010 LN Risk Solutions Revenue = $1,435m

Pie chart:
- Insurance $703m
- Financial Services $268m
- Corp & Other Mkts $188m
- Gov't $106m
- Screening Solutions $170m
- Business Services
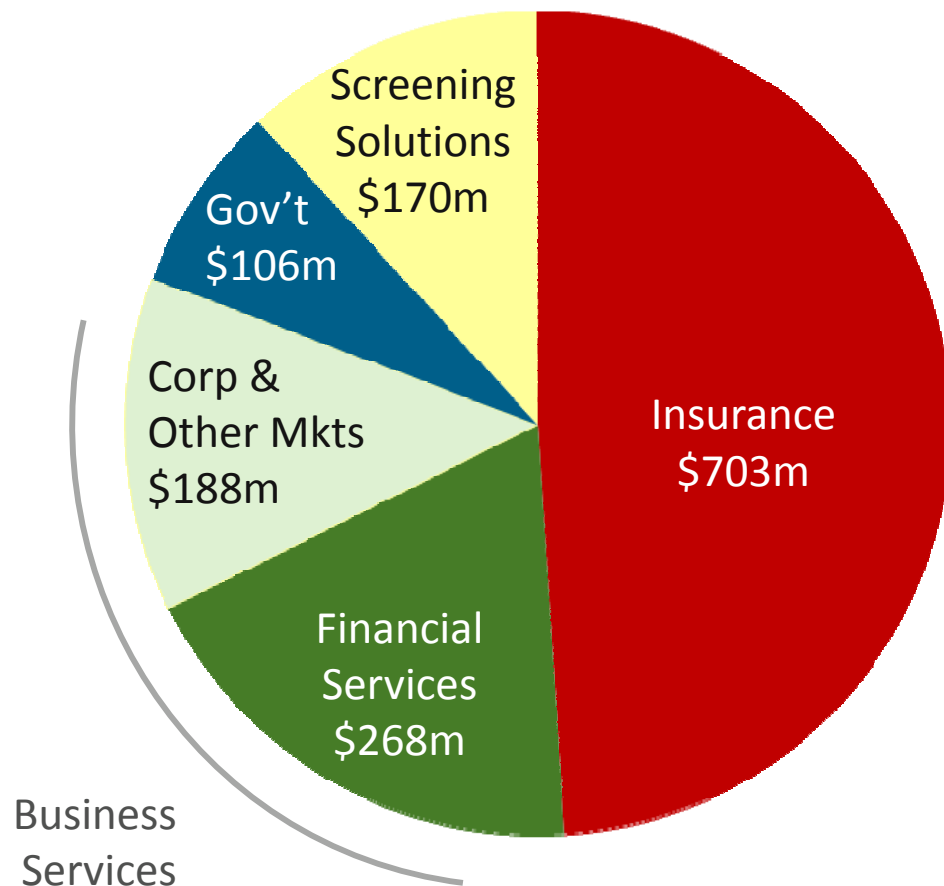
Our customers:

- c.100% of US P&C insurance carriers

- 38 of the top 50 US banks

- 90% of the Fortune 500

- All 50 US states, 70% of local governments and 80% of US federal agencies

- 97 of Am Law 100 firms

Note: Chart excludes c. $100m law firm revenues included in Legal & Professional

Risk Information industry size and other key participants

Risk Information Industry ($7bn in 2010)

Altegrity,
First Advantage,
Core Logic

Screening

Altegrity,
Thomson Reuters

Government

Insurance — Verisk

Corp & Other

Financial Services

Fair Isaac, Fidelity

Experian, Equifax, TransUnion
D&B, Fair Isaac, First Data
(Excludes traditional credit reports)
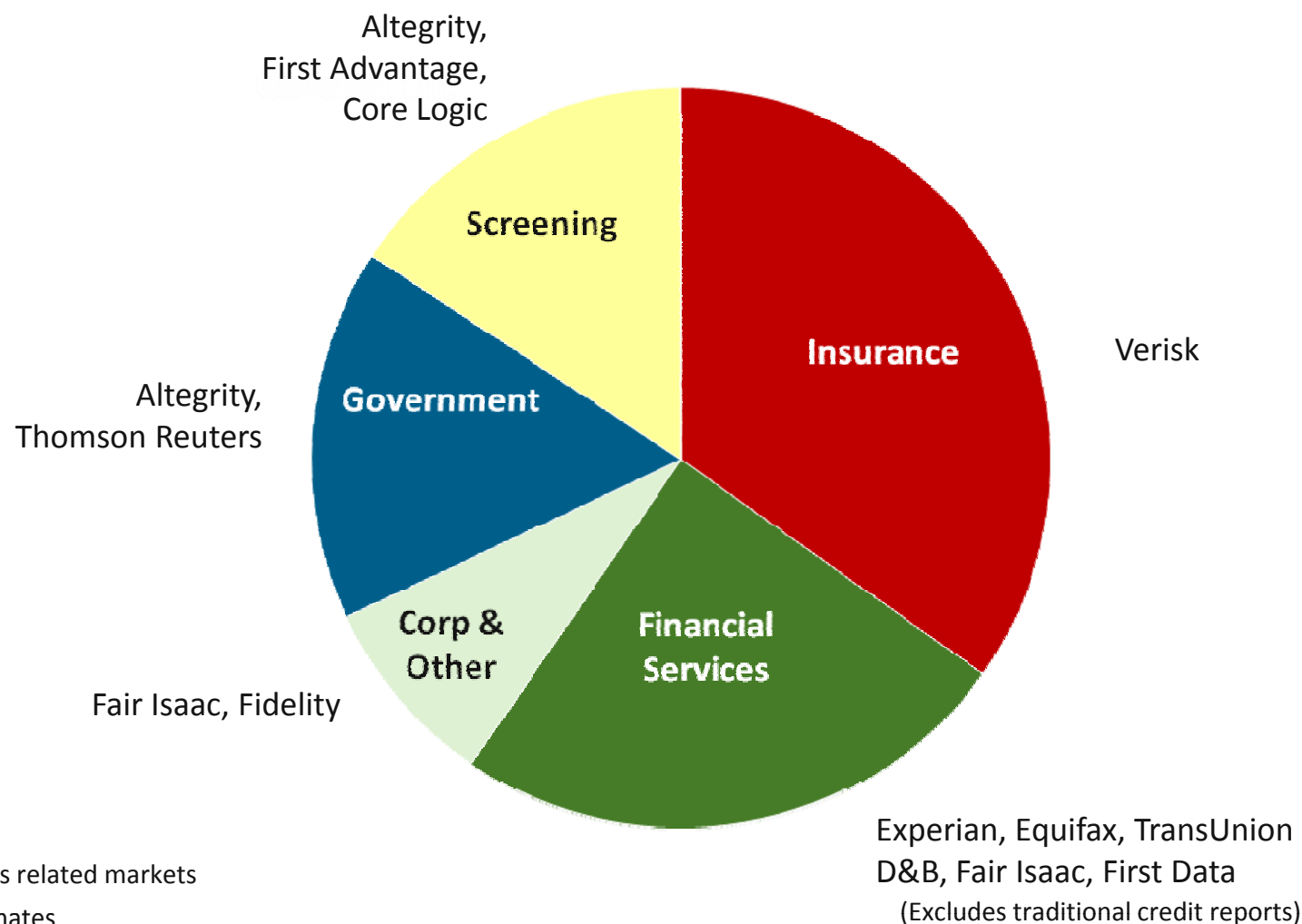
LN Risk Solutions related markets

Source: LN Estimates

Key market growth drivers

Screening

Insurance

Government

Corp & Other

Financial Services

- Increased carrier competitiveness driving higher spending on data and analytics to improve underwriting economics

- High policy switching driven by carrier competition and online quoting and transacting

- 35-40% of insurance shoppers received an online quote in 2010

- Carriers seeking workflow efficiency
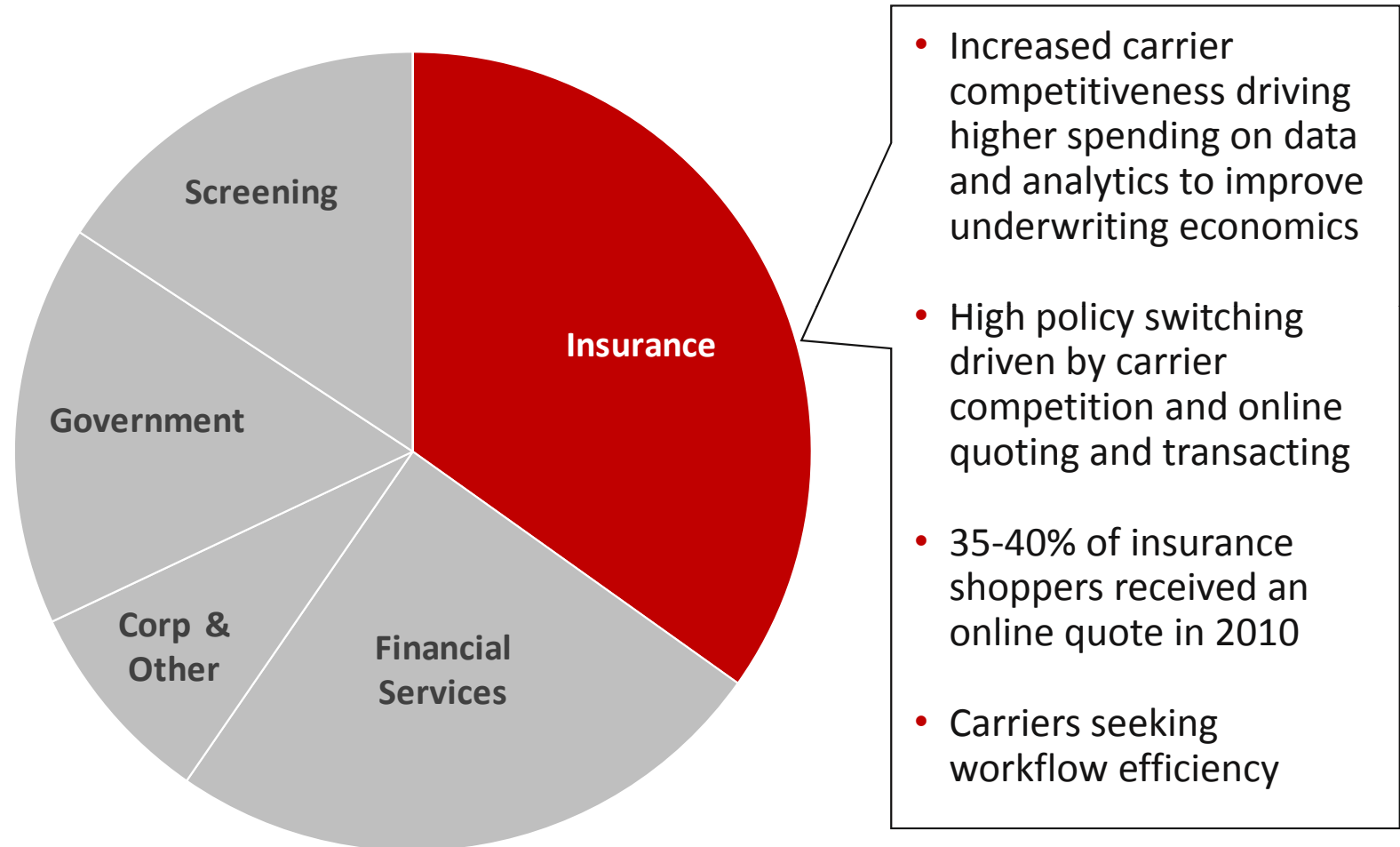
Key market growth drivers
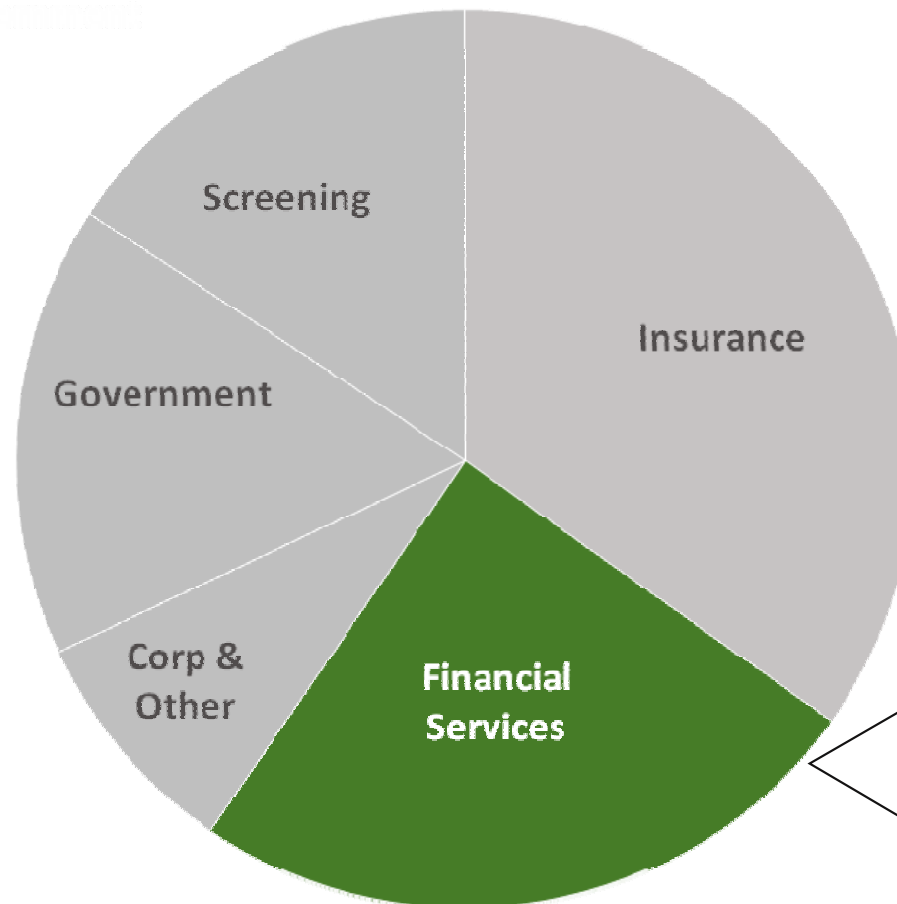
- Increasing credit originations

- Increasing regulation and enforcement, with a 167% growth in fines in 2010

- High levels of delinquent debt ($74bn in charged-off consumer debit in 2010)

- Approximately 35m "underbanked" consumers with little or no credit history

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Key market growth drivers
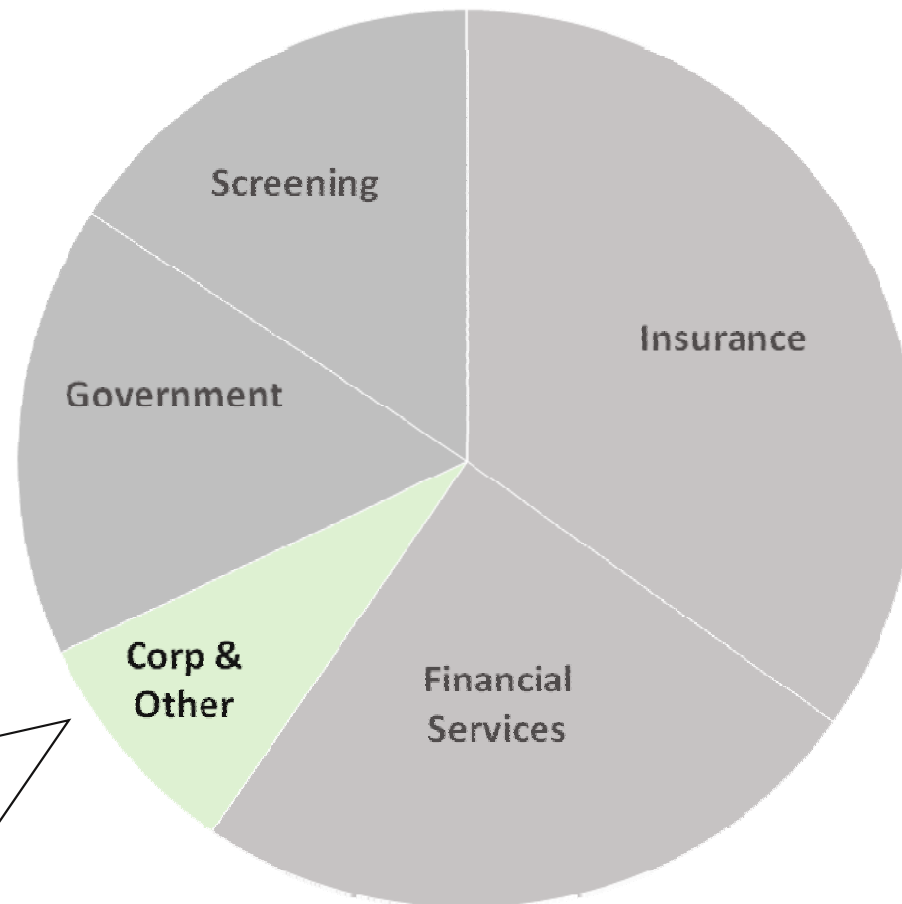
- Continuing growth in online retail sales; 15% growth in 2010

- Online fraud losses; $2.7bn in 2010

- Increasing adoption of data and analytics to drive efficiencies and effectiveness

Pie chart segments: Screening, Insurance, Government, Financial Services, Corp & Other

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Key market growth drivers

- Sustained efforts to protect the homeland from terrorists and others who may do harm

- Severe budget deficit issues driving increased focus on cost reduction and revenue raising

- Increasing emphasis on reducing fraud, waste & abuse

Pie chart with segments: Screening, Insurance, Financial Services, Corp & Other, Government

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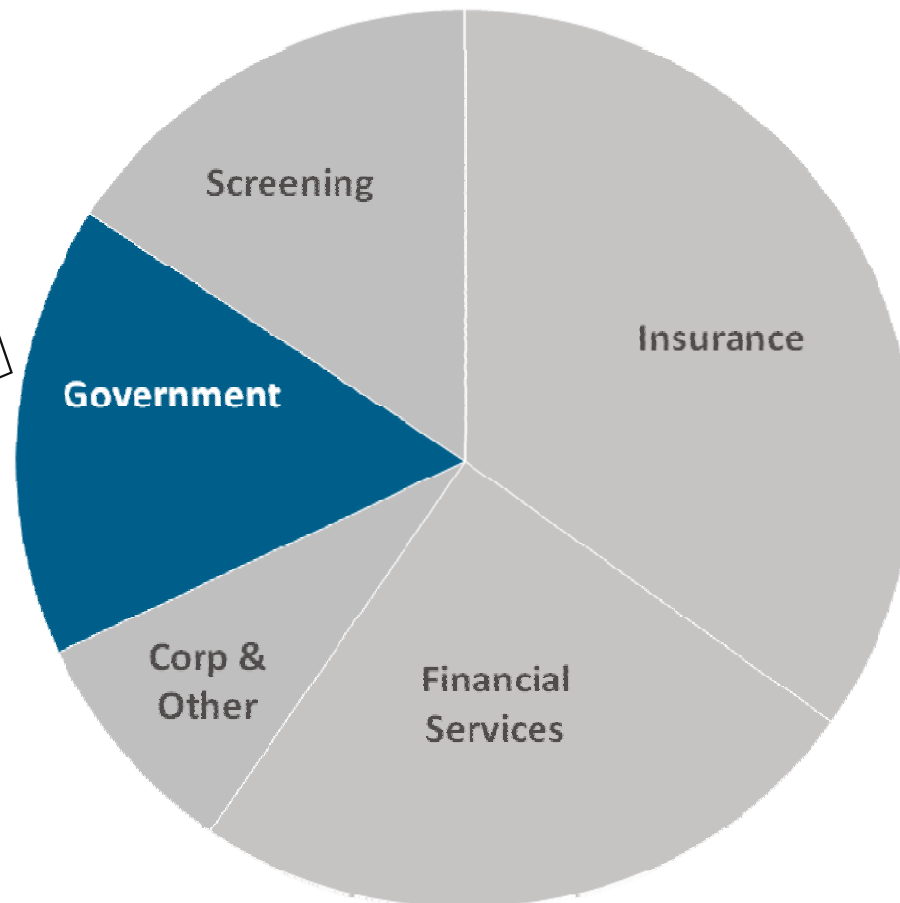
Key market growth drivers

- Employers' increasing use of external screening providers, particularly in the mid-market

- Hiring growth of 5% despite relatively high unemployment

LexisNexis | **Risk Solutions**
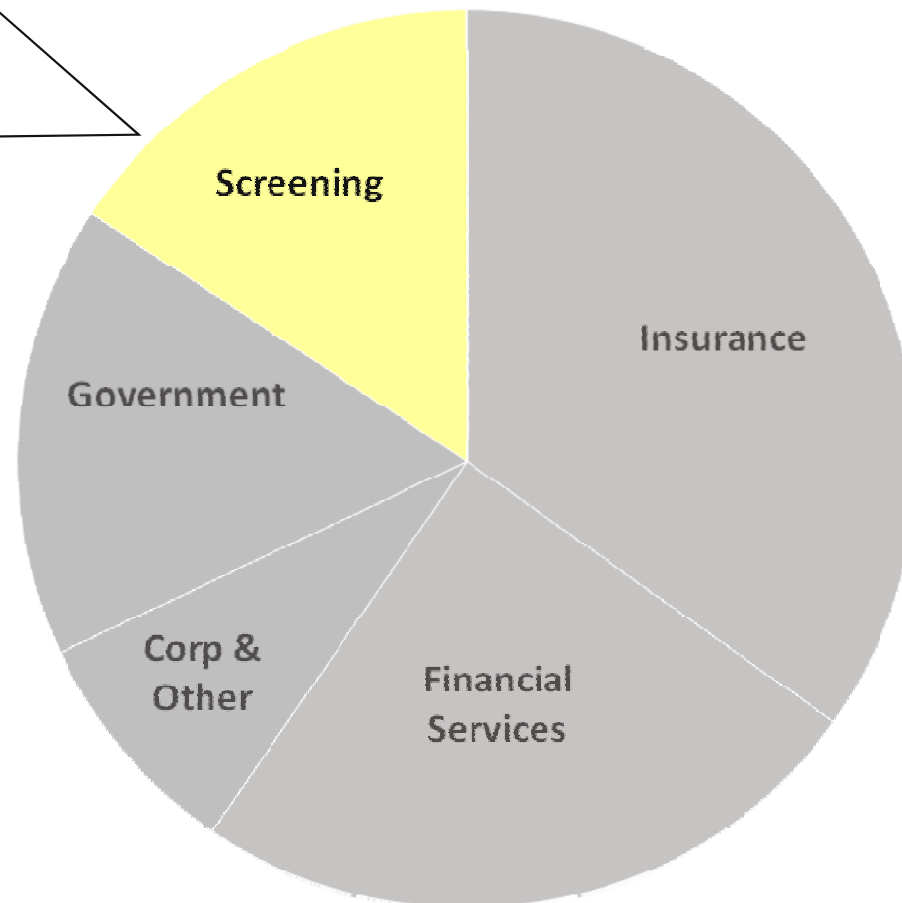
Attractive financial performance

Pro-forma Revenue

$m

CAGR
2005-10
+5%
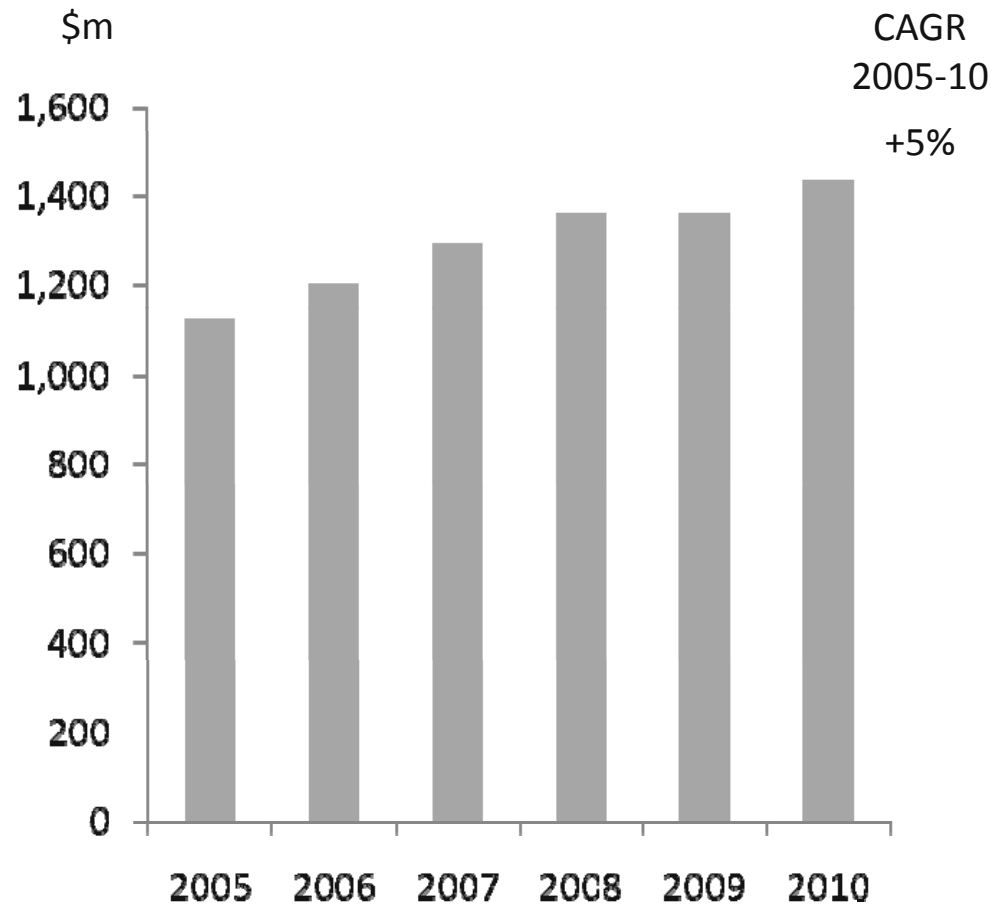
Note: Chart includes pro-forma revenue with ChoicePoint

2010 Results

Revenue
$1,435m

Underlying Revenue Growth
6%

Adjusted Operating Profit
$549m

Margins
38.2%

ROIC
8.5%

Pro forma profit, margin, ROIC

Operations

- Costs are directed towards enhancing our capabilities and revenue-generating activities
- Costs are primarily people related (56%)

Operational Costs (2010 = $886m)

- Technology & Product Development
- Content
- Customer Ops & Fulfillment
- Sales & Marketing
- Other*
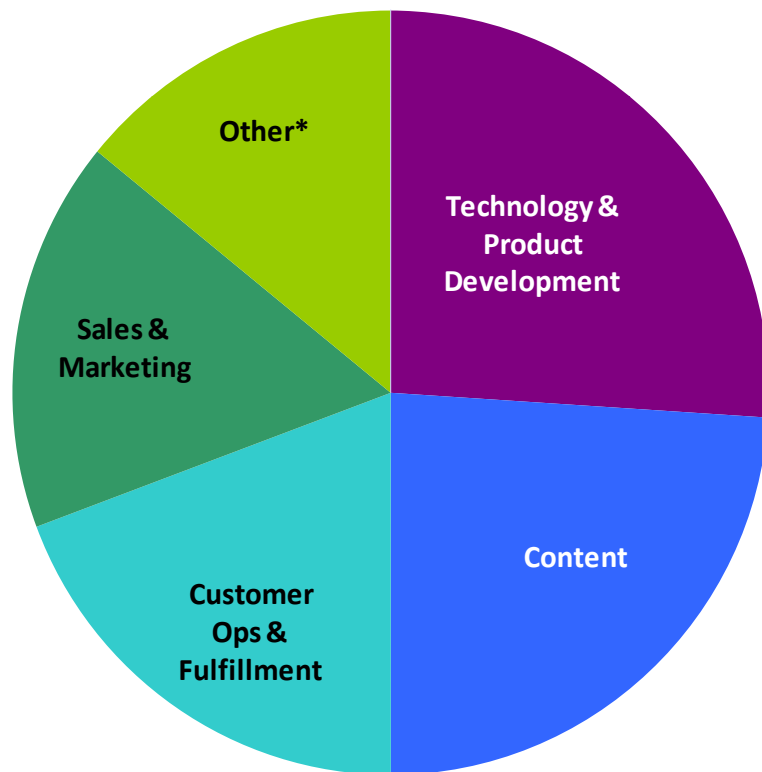
*Other includes admin, facilities, and shared operations

Primary Locations

- Connecticut
- Ohio
- Illinois
- North Carolina
- Georgia
- Florida

4,400 Total FTEs

Speed and efficiency of technology drives operational efficiency and profit gearing

Revenue per Employee

$k

```
350 ┤                              325
    │                      287     
300 ┤              253    ███     ███
    │      238    ███     ███     ███
250 ┤     ███     ███     ███     ███
    │     ███     ███     ███     ███
200 ┤     ███     ███     ███     ███
    │     ███     ███     ███     ███
150 ┤     ███     ███     ███     ███
    │     ███     ███     ███     ███
100 ┤     ███     ███     ███     ███
    │     ███     ███     ███     ███
 50 ┤     ███     ███     ███     ███
    │     ███     ███     ███     ███
  0 ┼─────────────────────────────────
       2007    2008    2009    2010
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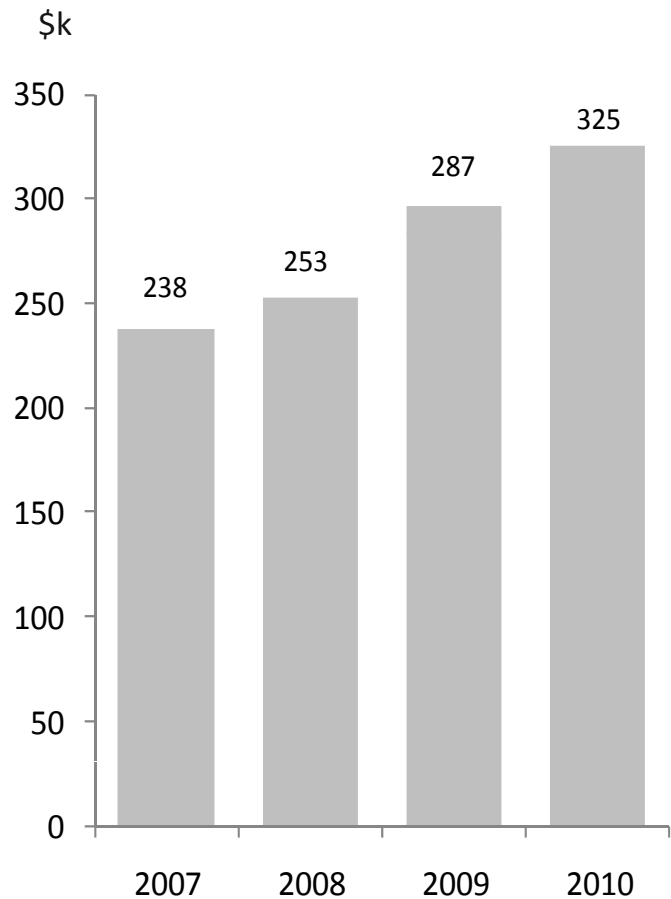
Note: 2007 and 2008 include pro-forma ChoicePoint revenue and employees

Technology Expenses vs. Processing

Indexed to 100

Processing volumes

Technology expenses

2008   2009   2010
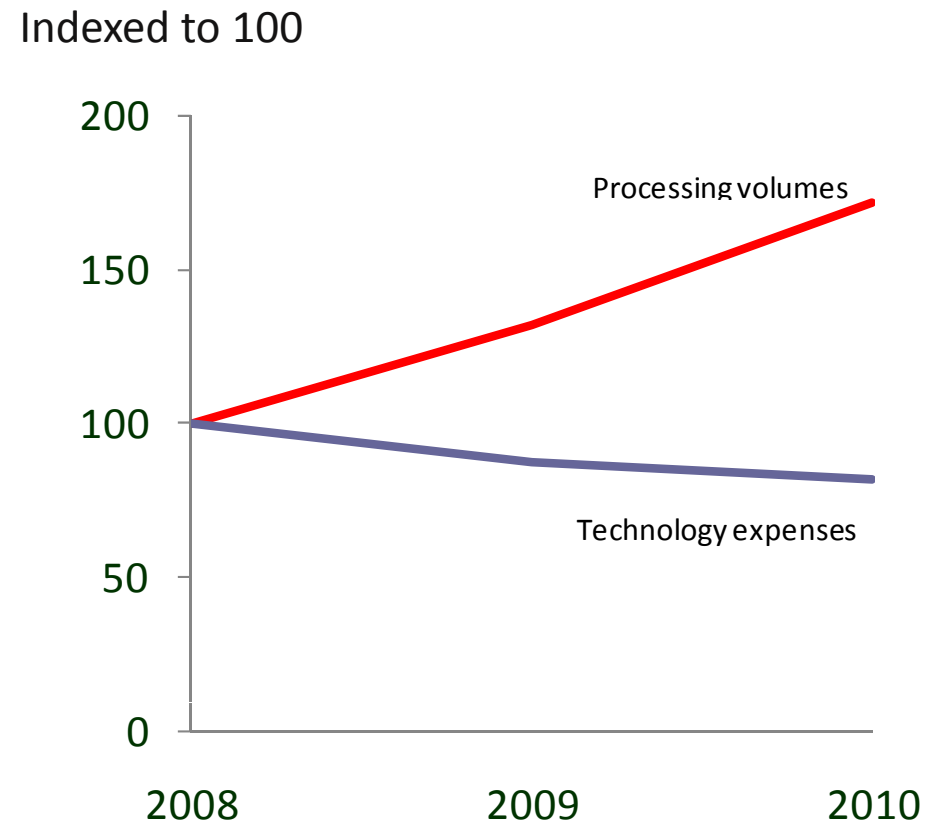
Growth Agenda

New product introductions that improve customer economics

Drive deeper into existing markets through innovative new applications and increased penetration across customer workflows

Expand into attractive adjacent US markets

Address international opportunities in selective markets to meet local risk management needs; e.g. underwriting risk, anti-money laundering, know your customer

Deliver revenue growth through scalable capabilities; drive continuous operational efficiencies; increase return on capital

LexisNexis | **Risk Solutions**

Agenda

Introduction	Erik Engstrom
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LexisNexis | **Risk Solutions**

LexisNexis is a leading provider of data and analytics, claims management, and software solutions to the insurance industry

2010 revenues: $703m
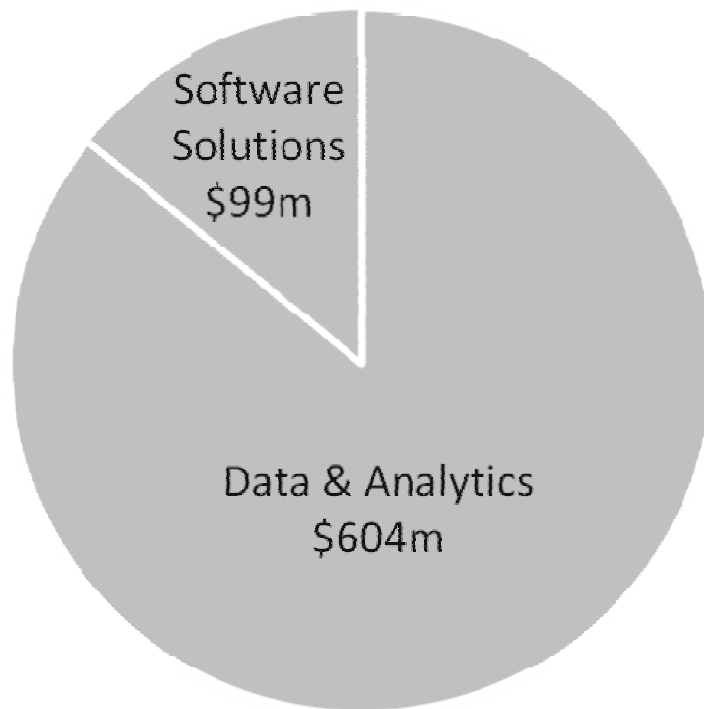
Who we serve

- c.100% US Property & Casualty carriers
- Primary presence in auto and home insurance

Capabilities we provide

- Contributory databases of claims history and policies; significant other data sets
- Analytics for underwriting and claim processes
- Integration of data into carrier policy engines
- End-to-end policy administration software

Issues we address

- Policy pricing and underwriting
- Claim adjudication
- Fraud detection
- Efficiency improvement

LexisNexis | **Risk Solutions**

LexisNexis Risk Solutions is a leader in data and analytics solutions for property and casualty insurance carriers

2010 revenues: $703m

Software Solutions $99m

Data & Analytics $604m
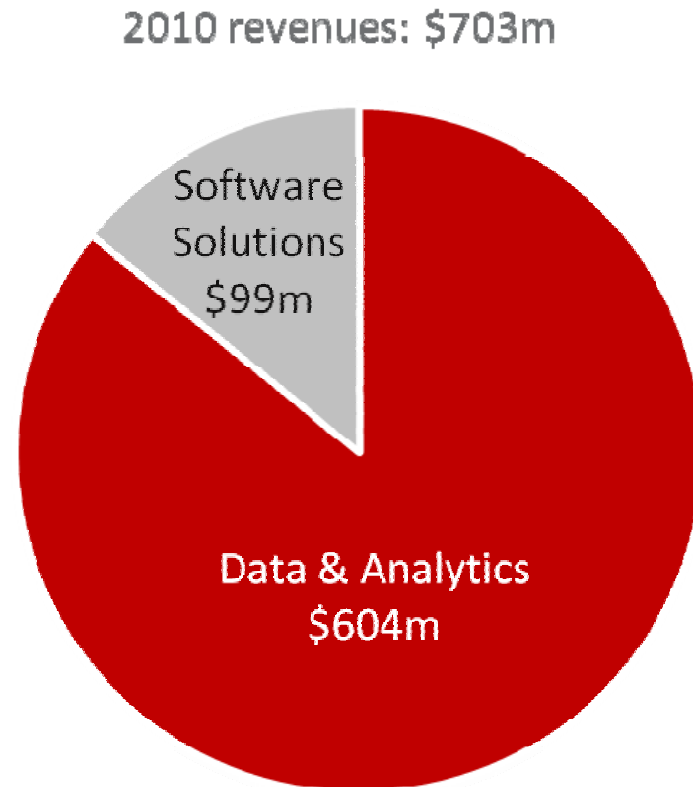
Our expertise and product solutions enable carriers to:

- Make better and faster risk underwriting decisions

- Make more accurate policy pricing decisions at issue and renewal

- Reduce claim losses using accident report data and fraud detection analytics

- Streamline the customer application process

Carrier activities associated with data and analytics

MARKETING	CONTACT	QUOTE	UNDERWRITING	RENEWAL	COMPLIANCE	CLAIM

Insurer Carrier System

'Pull' on Insurance Data Infrastructure
Output tailored to insurer's systems, pricing and risk criteria

Value added analytics
Overlay additional info to further refine results e.g.,"Insurance Score"

Insurance Data Infrastructure

Contributory Data
Auto & Property Loss History data

Auto & Property Policy History data

Other Data
Public Records including home ownership, liens, judgements, renter information; driver's license files from states; tax assessor information; vehicle records information

State Gateway
Motor Vehicle Reports

Credit Bureaus
Credit Information

C.L.U.E. – Claim Loss Underwriting Exchange

A contributory database for the P&C insurance industry containing the vast majority of auto insurance and homeowner claims in the United States

C.L.U.E.

- Claims history for underwriting
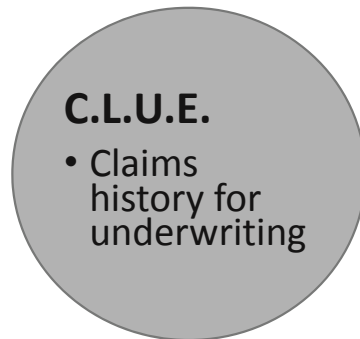
- 20 years of data with more than 277m claims records contributed

- Coverage exceeds 96% of the market

- Industry's most widely used resource for underwriting risk assessment and pricing

LexisNexis | **Risk Solutions**

Starting with the contributory CLUE database, we have expanded the core offering and become deeply embedded into carrier workflows

C.L.U.E.
- Claims history for underwriting

Other Data Sources:
- Policy Data (contributory)
- Credit Reports
- Motor vehicle records
- Public records
- Driver's license files
- Tax assessor information

Analytics and Intelligence:
- Insurance Scores
- Insurview
- InsurQuote
- ClaimFocus

Integration Into Carrier Workflows
- Marketing
- Contact
- Quote
- Underwriting
- Renewal
- Compliance
- Claim

LexisNexis | **Risk Solutions**

Insurance carrier dynamics support growing demand for our products and capabilities

- Increasing competition among carriers and profit pressures driving strong appetite for data and analytics to improve underwriting economics and process efficiency

- Increased "straight through processing" in personal insurance and emphasis on automation of data and analytics in the workflows

- Highly competitive market stimulating more rate shopping by consumers

- LN data costs average <1% of policy premiums

Online quotes
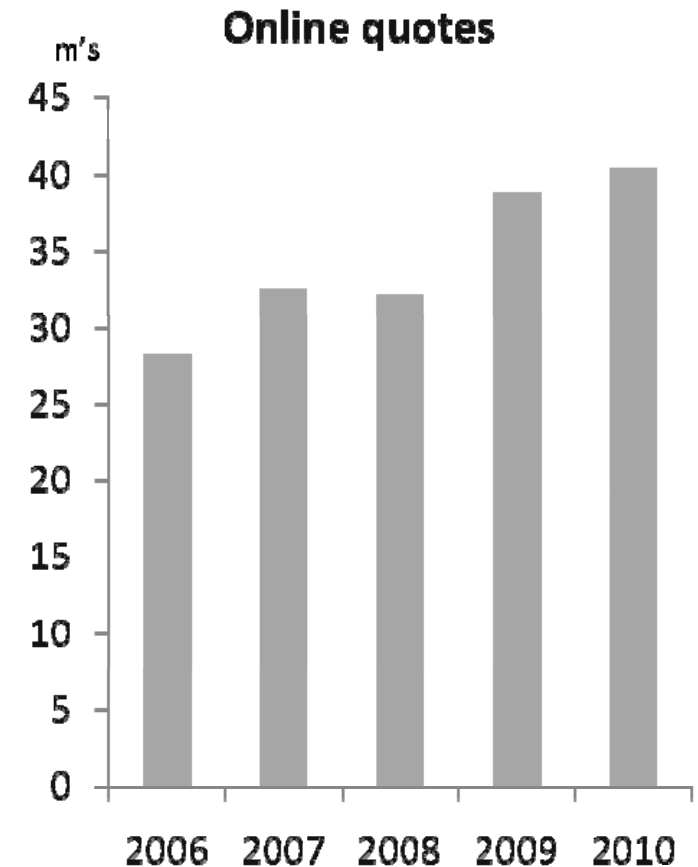
Source : ComScore, 2010 LN Estimate

LexisNexis | **Risk Solutions**

New product innovation aimed at our customers' evolving needs has been a major driver of strong, sustained growth
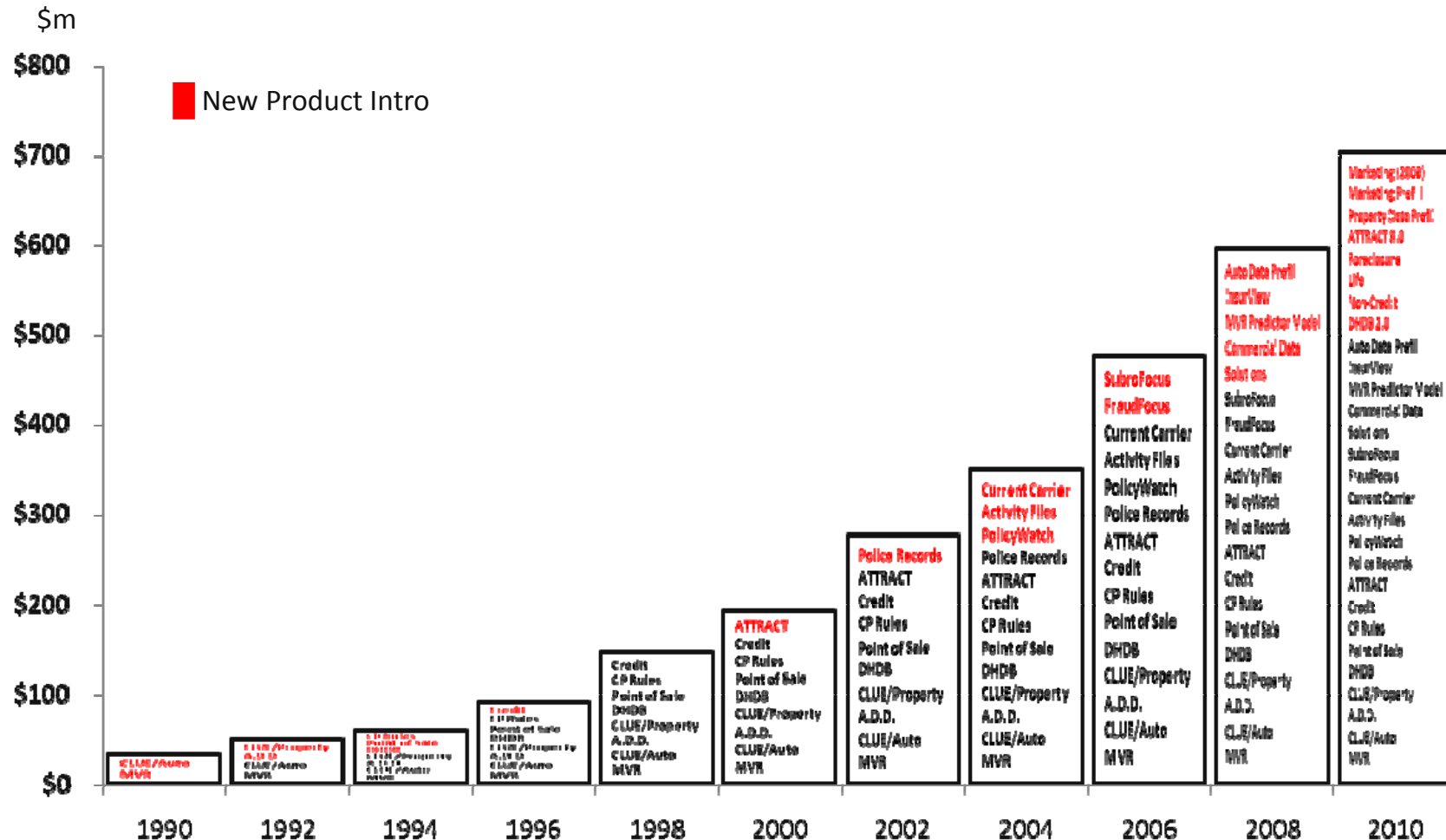
Note: Chart includes reported revenues; history includes ChoicePoint's Insurance revenues

We continue to drive growth through deeper integration across carrier workflows

Workflow:

| MARKETING | CONTACT | QUOTE | UNDERWRITING | RENEWAL | COMPLIANCE | CLAIM |

Penetration:

| Low | Medium | Medium | **High** | Medium | Medium | Medium |

Growth ←——————————————→ Growth

- Products deeply embedded in customers workflows, providing critical data and analytics to key business practices

- Very high penetration at the point of underwriting
  - Involved in virtually every personal lines auto policy underwritten
  - Continuing to create new products at point of underwriting

- Significant opportunity for growth in improving carrier effectiveness in less penetrated stages

LexisNexis | **Risk Solutions**

Critical tools and data enable accurate and efficient assessment of risk

| MARKETING | CONTACT | QUOTE | UNDERWRITING | RENEWAL | COMPLIANCE | CLAIM |

Point of Quote: Data and analytics necessary to evaluate risk for accurate quoting and to minimize customer frustration

Point of Underwriting: Necessary information for in-depth and thorough evaluation of a consumer's risk profile

Point of Renewal: Provide automated capability to monitor policies and identify changes in risk at the point of renewal

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Core Products

- **Current Carrier:** Provides information on in-force policy history and limits
- **C.L.U.E.:** Provides prior insurance claims activity of the insured
- **Insurance Scores:** Enables an underwriter to use credit data more efficiently and objectively
- **Motor Vehicle Records (MVRs):** Provides prior history of insured's driving violations

New Products

- Motor Vehicle Predictor
- Foreclosure monitoring alerts
- Data sets for property and life insurance underwriting

LexisNexis | **Risk Solutions**

Variety of tools assist carriers in identifying and contacting potential customers

| MARKETING | CONTACT | QUOTE | UNDERWRITING | RENEWAL | COMPLIANCE | CLAIM |

Point of Marketing: Provide lead generation services and analytic capabilities including direct mail and customer segmentation tools

Point of Contact: Facilitate quick, accurate collection of information necessary to advance transactions and allow agents to focus on providing consultative service and up-selling

Core Products

- **Auto Data Prefill**: Provides critical data needed to quote and underwrite a policy with just three consumer data points (name, address, date of birth) shortening the process and increasing close rates
- **Insurance Scores**: Proprietary risk scoring to enhance customer targeting
- **Direct Link:** Combines credit, demographic and customer data to drive targeted marketing campaigns

New Products

- ID authentication services to validate identity of consumers
- Additional Pre-fill data sets

LexisNexis | **Risk Solutions**

Auto Data Prefill

Data entered: Name, Address, and Date of Birth to execute Auto Data Pre-Fill...

Auto Data Prefill

*Interface returned 2 additional drivers in household...

Driver identification ensures a more complete and accurate quote

Auto Data Prefill

Auto Data Prefill

Pre-filled limits based on current insurance policy. At this point the agent has only entered Name, Address, DOB...

Auto Data Prefill

Verify applicant info and order underwriting data products such as CLUE, Current Carrier, MVR and Attract Insurance Score...

Auto Data Prefill

Closing the deal...

Policy is quoted and bound seamlessly

Streamline burdensome reporting requirements to improve compliance and reduce associated expenses

MARKETING › CONTACT › QUOTE › UNDERWRITING › RENEWAL › **COMPLIANCE** › CLAIM

Point of Compliance: Services and tools reduce reporting burdens for carriers and lower their associated costs

Core Products

- **Automobile Liability Insurance Reporting Service (ALIRtS)**: Outsourced solution for state liability insurance reporting. Customers achieve substantial savings in costs, increase state compliance rates, and eliminate overhead

- **Financial Institution Reporting System (FIRSt)**: Outsourced notification of insurance coverage lapses to financial institutions

New Products

- Online/Mobile Insurance Verification Service

- FACT Act Verification

LexisNexis | **Risk Solutions**

Essential insights and workflow tools enable accurate, efficient claim adjudication

MARKETING → CONTACT → QUOTE → UNDERWRITING → RENEWAL → COMPLIANCE → **CLAIM**

Point of Claim: Provide access to data and tools to investigate the claim and adjudicate it quickly as well as data and analytics to triage claims and identify fraud and subrogation opportunities

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Core Products

- **Police Records Retrieval**: Timely, cost-effective and efficient access to police accident reports

- **Carrier Discovery**: Critical insurance carrier information on claimants and other parties involved in an accident, improving cycle times and reducing fraud

- **ClaimFocus:** Analytics that identifies claims requiring special handling to speed cycle time

- **FraudFocus :** Analytics that identifies potential fraudulent claim submissions

New Products

- Claims Data Pre-fill
- Claims Discovery
- eCrash
- Police Records on Accurint for Insurance

A leader in software solutions to commercial insurance carriers

2010 revenues: $703m

Software Solutions $99m

Data & Analytics $604m
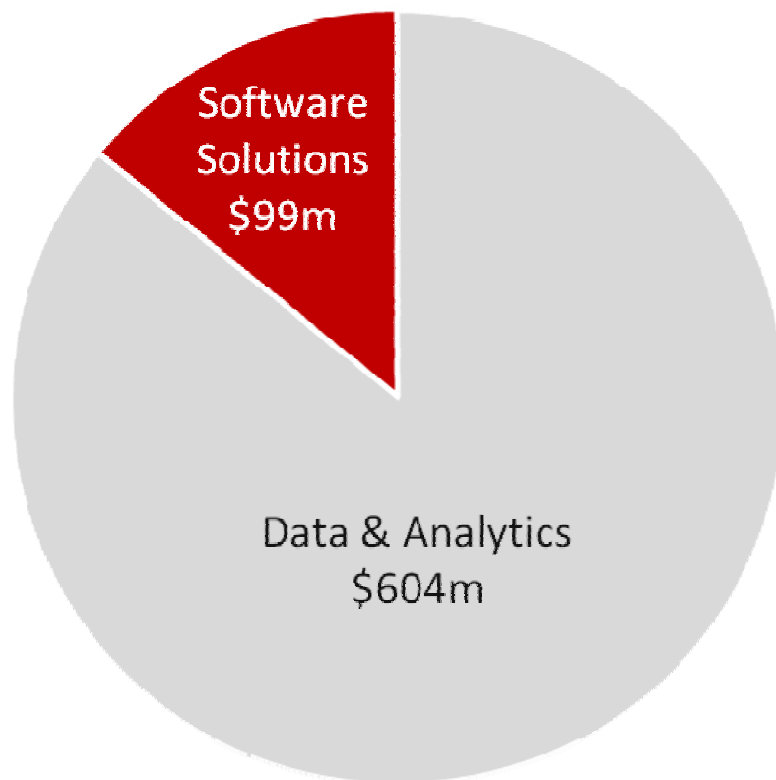
Provide commercial P&C carriers with software and services to run their business effectively:

- Full suite of policy administration functionality addressing all core insurance carrier workflows

- Policy rate and rule content for all 50 states and 15 lines of business

- Supplemental billing, claims, compliance reporting and hosting services

Strong revenue performance

Insurance Solutions Pro-forma Revenue

$m

CAGR
2005-10
+10%
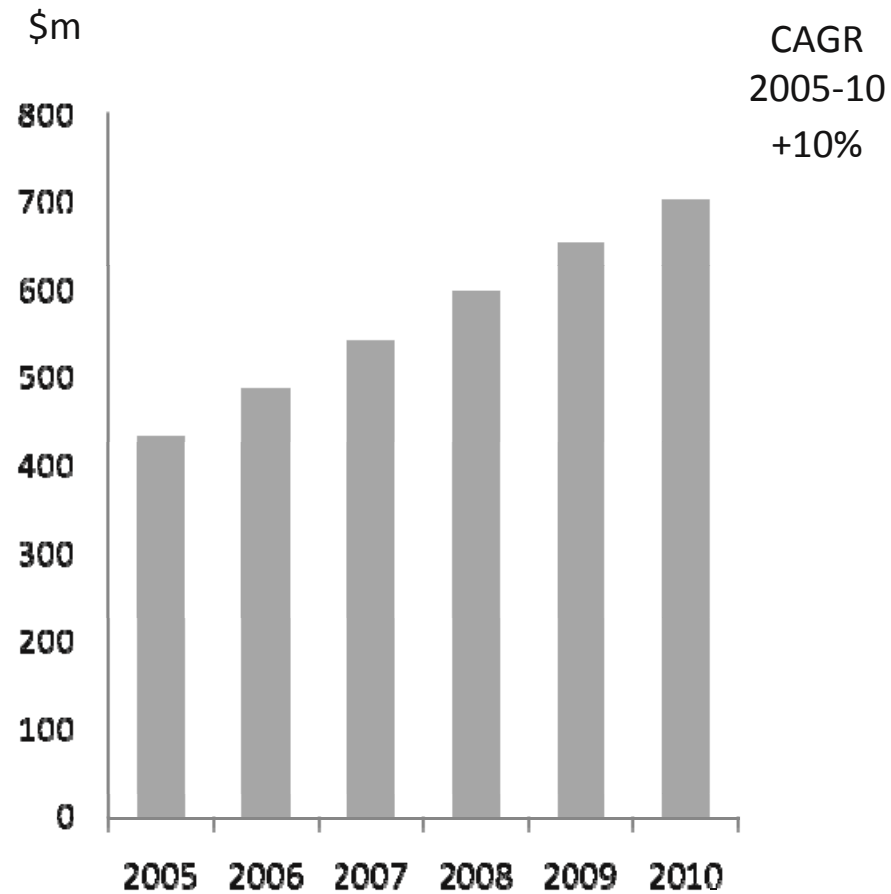
Note: Chart includes pro-forma revenue with ChoicePoint

- Growth driven by:
  - Market growth
  - New product innovation
  - Expansion across the carrier workflow

- Industry demand for information remains strong through economic cycles
  - Industry focus shifts between customer acquisition and retention; LN well-positioned to address carrier needs throughout the insurance cycle

LexisNexis | **Risk Solutions**

Growth Agenda

Continuous new product innovation to improve economic outcomes of insurance carriers and intermediaries

Increase penetration across carrier workflows, from marketing and point of contact through underwriting to claims

Expand into attractive adjacent US markets

Address international opportunities in selective markets; leveraging skills sets, technology, analytics and experience

Complete transition to HPCC technology to accelerate product innovation and time to market and to reduce costs

LexisNexis | **Risk Solutions**

Example: New Segment in Core US Markets – The Insurance Exchange

Current Insurance Environment

- Significant inefficiency exists in the commercial insurance submission process

- A typical policyholder often seeks 3 or more competitive quotes through a broker

- Matching the risk requires multiple submissions

- Data submission is extensive, complex and repetitive (several hundred communications per carrier)

- Time consuming process relies primarily on email and phone communication

Solution:

- With the Insurance Exchange, brokers reach multiple carriers with a **single** point of entry, **single** data submission, in a secure environment

- Launched 4Q 2010

- **Results are higher productivity, fewer errors and accelerated delivery of quotes to the customer**

Broker to Carriers

One-to-one

Broker to Exchange

Broker — Exchange — Insurance Carriers

One-to-many
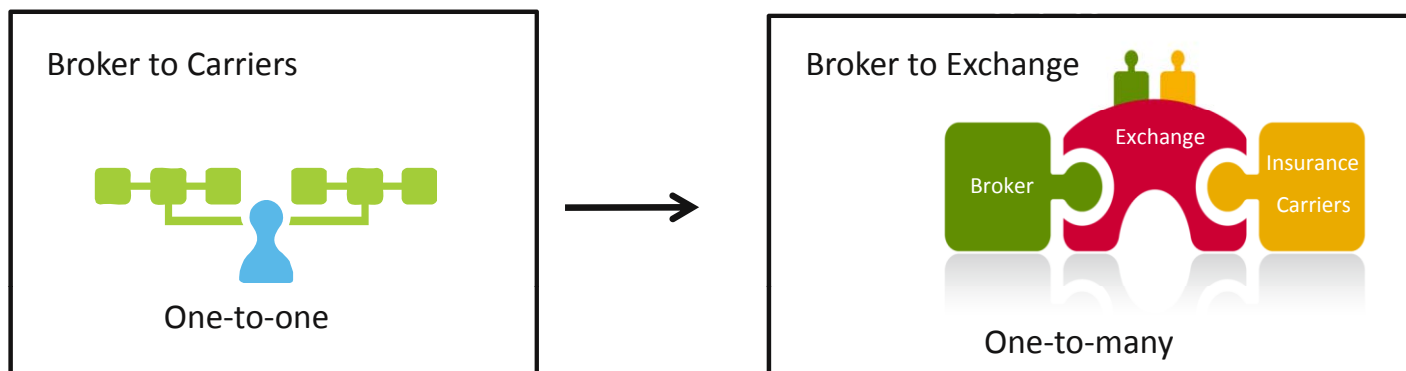
Example: International Opportunities – UK

Current UK Insurance Environment

- Price-competitive insurance market with aggressive consumer shopping and significant policy switching
- Unlike the US, the UK auto insurance market relies heavily on self-reporting by the applicant for:
  - Accident history
  - Driving violations
  - Prior insurance coverage
- Errors, omission and fraudulent reporting lead to compromised underwriting processes
- Pricing and risk exposure are misaligned, resulting in lost premium potential for insurers

Solution:

- Create new claims and policy information contributory databases
- Integrate with vehicle information and public records
- Pursue the US model of integrating across the carrier workflows to deliver solutions that enable carriers to evaluate and price risk quickly and accurately
- Release database product in 2012

MARKETING → CONTACT → QUOTE → UNDERWRITING → RENEWAL → COMPLIANCE → CLAIM

LexisNexis | **Risk Solutions**

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LexisNexis | **Risk Solutions**

Business Services uses shared data assets and capabilities to create risk solutions for the financial and corporate markets

2010 revenues: $456m

Pie chart:
- Financial Services $268m
- Corporate Markets $79m
- Specialty Services $109m
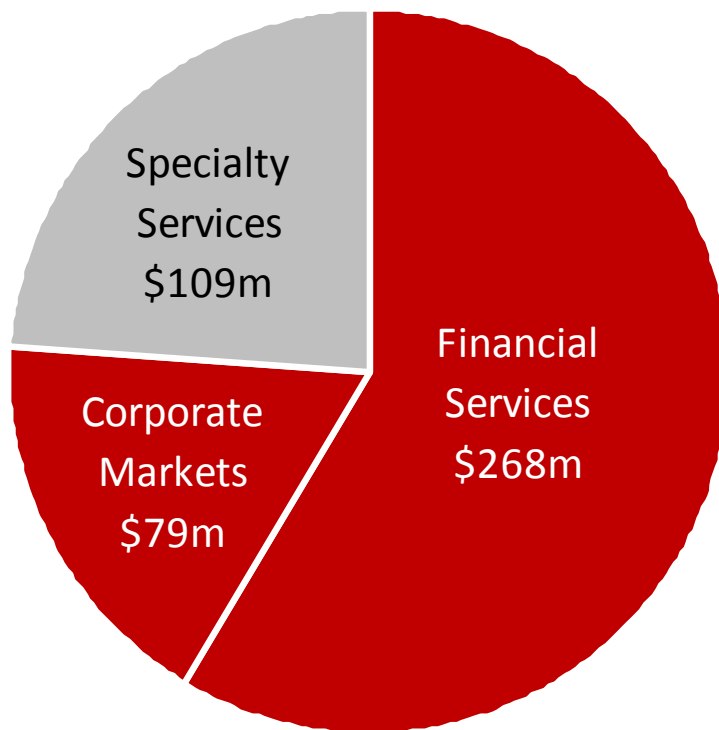
Who we serve

- 38 of the 50 largest US banks
- Nearly all of the top US debt collectors
- 4 of the 10 largest US retailers
- 8 of the 10 largest US telecoms

Capabilities we provide

- Identity verification and management
- Location and asset determination
- Risk and opportunity assessment

Issues we address

- Credit risk decisioning
- KYC / regulatory compliance
- Fraud prevention
- Debtor management

Building from public record databases, LexisNexis has expanded its core offerings and become deeply embedded into customer workflows

Obtained Content:
- Public records
- Credit headers
- Contributory sources
- Phone listings

Created Content:
- Relatives
- Associates
- Profile indicators (e.g. "best" and links)

Analytics and Products:
- Industry specific
- Problem specific
- Intelligent output
- Multiple product types
  - Decisions
  - Scores
  - Attributes
  - Reports

Integration Into Customer Workflows
- Multiple access options
  - Real-time
  - Online
  - Batch
  - Hosted

We have a proven history of innovation in content, products and workflow solutions

Examples:

| 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |

2000
- Accurint
- Chargeback Defender
- Smartlinx Reports
- ProCheck

2002
- InstantID
- AML Page
- Court Search
- Address Report

2004
- Accurint for Collections
- People at Work
- Criminal Data
- Phones Plus

2006
- Bridger XG
- We Also Found
- Motor Vehicle Reports
- Deaths and Obituaries

2008
- FraudPoint
- RiskView
- Sanctions List
- Account Monitoring

2008
- Debtor360
- Identity Fraud Report
- Instant Authenticate
- Skip Wizard

Example: LexisNexis Accurint

Accurint brings our database to life through multiple search options

Can search by individual, entity, or topic

Example: LexisNexis Accurint

Searches require only a small amount of input information

In this example, a name and last known address are entered

Example: LexisNexis Accurint

And provide a consolidated view of an individual

Example: LexisNexis Accurint

Reports can be customized

Name	Address	Phone	SSN	DOB	Age
ROBERT PAUL DOUGH	123 COUNTY ROAD 130 FRANKLIN CO 81252-9228	555-000-4055	111-11-xxxx	11/xx/1967	41

Request Report

- ☑ Summary Report
    - ☑ Comprehensive Report Summary
    - ☑ Address Summary
    - ☑ Relative Summary
    - ☑ Others Using Same SSN
    - ☑ Date and Location where SSN Issued
    - ☑ Neighborhood Profile (2000 Census)
    - ☑ Include Company Header
    - *Include Motor Vehicle(s) Registration (disabled)*
- ☑ Properties
- ☑ Watercraft
- ☑ FAA Aircraft
- ☑ Florida Accidents

- ☑ Neighbors
    - Include Neighbors for [4 ▾] Address(es)
    - Include [6 ▾] Neighbors for each Address

- ☑ Associates
- ☑ UCC Filings
- ☑ Sexual Offenses
- ☑ Possible Criminal Records
- ☑ Bankruptcy
- ☑ Liens & Judgments
- ☑ Professional Licenses
    - *Include Driver Licenses Information (disabled)*
- ☑ Concealed Weapons Permits
- ☑ Voter Registrations
- ☑ Hunting/Fishing Permits
- ☑ FAA Pilots
- ☑ Phones Plus
- ☑ People at Work

- ☑ Relatives
    - [3 ▾] Degrees of Separation

Select Report Type: [Interactive Web Page ▾]

☑ Prompt me for these options for each report.   ☐ Save report for later access.

LexisNexis | **Risk Solutions**

Example: LexisNexis Accurint

A comprehensive report provides all records on a subject

Summary links to all available data

Multi-page report provides all available records

Example: LexisNexis Accurint

Contact Card List

At Home

Phone & Listed Name | Name & Possible Relationship

1. COPY 555-000-2205 - MDT ROBERT PAUL DOUGH
APPLE VALLEY RANCH - Subject
BIG VALLEY LODGE
555-000-3520 - MDT
JOHNSON JIM

Best phone

Through Family

Phone & Listed Name | Name & Possible Relationship

1. COPY 222-642-0484 - EDT NORMAN DEAN DOE
DOE NORMAN - Relative
DALEE J DOE
- Relative

2. COPY 555-000-4009 - MDT JENNIFER ANN DOUGH
DOUGH BOB & JENI - Sister
BOB DOUGH
- Possible Subject

Through Associates

Phone & Listed Name | Name & Possible Relationship

1. COPY 333-333-3333 - EST RICHARD C DAVIS
DAVIS RICHARD S - Associate By Shared Associates

Employment

People at Work:

Name: ROBERT DOE
Gender: Male
Title: PRESIDENT
SSN: 111-11-xxxx
Company: ACE LANDSCAPING INC
Address: TOLEDO, OH
Phone: 111-222-0188
FEIN:
Dates: Feb 21, 2002 - Jun 1, 2008

Bankruptcy Filings

Date Filed: **12/23/2002** Chapter: **7**
Case Number: **012345** Filing Status: **JOINT**
Disposition Date: 04/29/2003 Disposition: **Discharged**
Court Location: **OHIO SOUTHERN - DAYTON**

Liens and Judgments

Type: CIVIL JUDGMENT
Court: HEIGHTS MUNICIPAL, OH
Case Number: CVC001122
Amount: $9,270
Date Filed: 12/18/2002
Debtor: ROBERT P DOUGH
Debtor Address: 123 ADAMS RD, TOLEDO OH 43072-9643
Debtor SSN: 111-11-xxxx
Creditor: THE GATEWAY CORPORATION

Court filings

Vehicle Registrations

1993 Dodge W-350 (Colorado - 490MOI) Tag Type:
VIN: 333444555666777 State of Origin: **Colorado**
Registration Expiration Date: 02/28/2009
Engine Size: 359 Number of Cylinders: 6 Body: **Club Cab Pickup**

Owner(s): **None**
Registrant(s): JENNIFER A DOUGH DOB: **12/01/1966** Age: 42 SSN: 444-44-xxxx Sex: **Female**
123 COUNTY ROAD 130, FRANKLIN CO 81252
ROBERT P DOUGH DOB: **11/01/1967** Age: 41 SSN: 111-11-xxxx Sex: **Male**
123 COUNTY ROAD 130, FRANKLIN CO 81252
Lien Holder: **None**

1985 Ford F350 (Colorado - 111111) Tag Type:
VIN: 777666555444333 State of Origin: **Colorado**
Registration Expiration Date: 03/31/2007
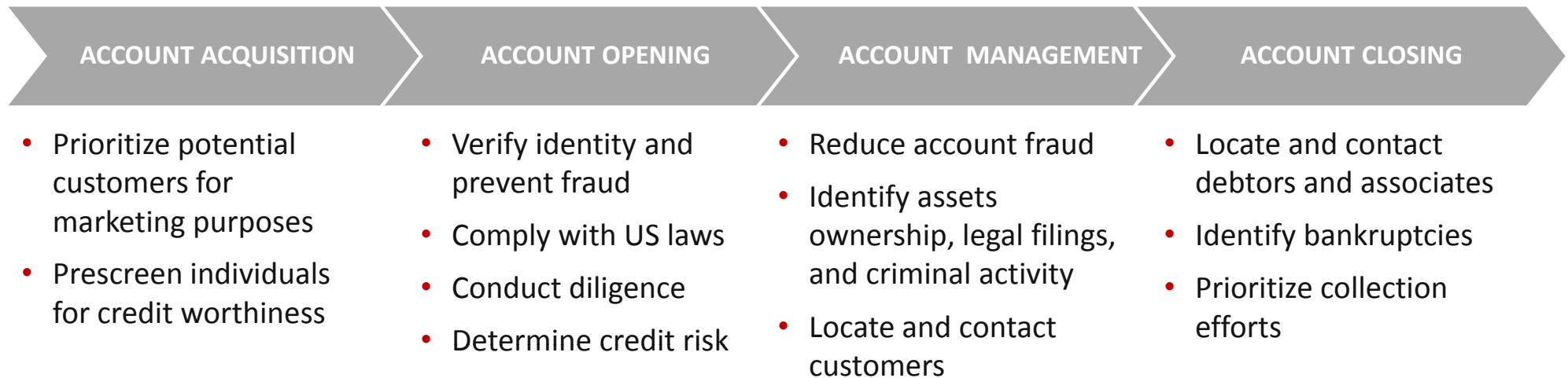Engine Size: 420 Number of Cylinders: 8 Body: **Chassis And Cab**

Owner(s): **None**
Registrant(s): JENNIFER A DOUGH DOB: **12/01/1966** Age: 42 SSN: 444-44-xxxx Sex: **Female**
123 COUNTY ROAD 130, FRANKLIN CO 81252
ROBERT P DOUGH DOB: **11/01/1967** Age: 41 SSN: 111-11-xxxx Sex: **Male**
123 COUNTY ROAD 130, FRANKLIN CO 81252
Lien Holder: **None**

Vehicle registrations

LexisNexis | **Risk Solutions**

Solutions address key stages of our customers' account management

ACCOUNT ACQUISITION	ACCOUNT OPENING	ACCOUNT MANAGEMENT	ACCOUNT CLOSING
• Prioritize potential customers for marketing purposes • Prescreen individuals for credit worthiness	• Verify identity and prevent fraud • Comply with US laws • Conduct diligence • Determine credit risk	• Reduce account fraud • Identify assets ownership, legal filings, and criminal activity • Locate and contact customers	• Locate and contact debtors and associates • Identify bankruptcies • Prioritize collection efforts

Examples:

Credit Risk	**AML Compliance**	**Fraud Prevention**	**Debtor Management**
Credit prescreen products are used for targeting campaigns	Anti-money laundering products are used to screen customer accounts	Identity verification products are used to prevent fraud	Person locate and scoring products are used to optimize collection efforts

LexisNexis | **Risk Solutions**

Example use case: Credit Risk

Situation:

- A telecom wants to distinguish good credit risks from bad in the population that has no credit history

Customer pain point:

- c. 35m US adults are under-banked and do not have a credit score available from a bureau

Solution:

- Using non-credit sources, LexisNexis RiskView can provide scores for c. 25m of the under-banked population
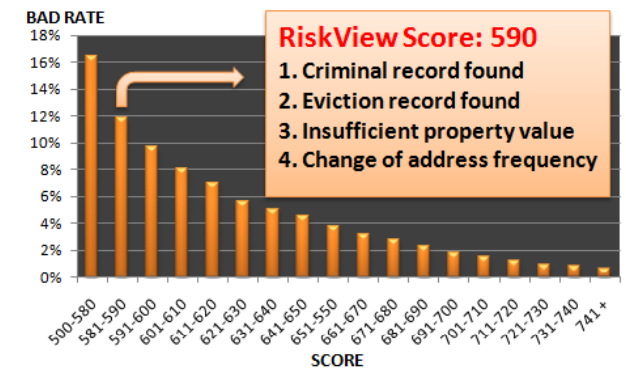

Telecom

A telco receives an order for a new connect and needs to determine credit risk

LexisNexis RiskView

RiskView Score: 590
1. Criminal record found
2. Eviction record found
3. Insufficient property value
4. Change of address frequency

LexisNexis RiskView uses thousands of non-credit sources to assess risk profile

And provides a risk score via live feed or through a batch process

Example use case: Anti-Money Laundering (AML) Compliance

Situation:

- Financial institutions are required by law to know with whom they are doing business

Customer pain point:

- Manually screening and researching each customer is highly resource intensive; errors are costly

Solution:

- LexisNexis AML Solutions provide efficient identity verification, screening and research tools with unmatched coverage of US residents

Bank

A financial institution needs to efficiently screen new and current accountholders

LexisNexis AML Solutions

LexisNexis InstantID and Bridger XG verifies identity, and screens against multiple watch lists

LexisNexis AML Page provides online research for further diligence and resolution
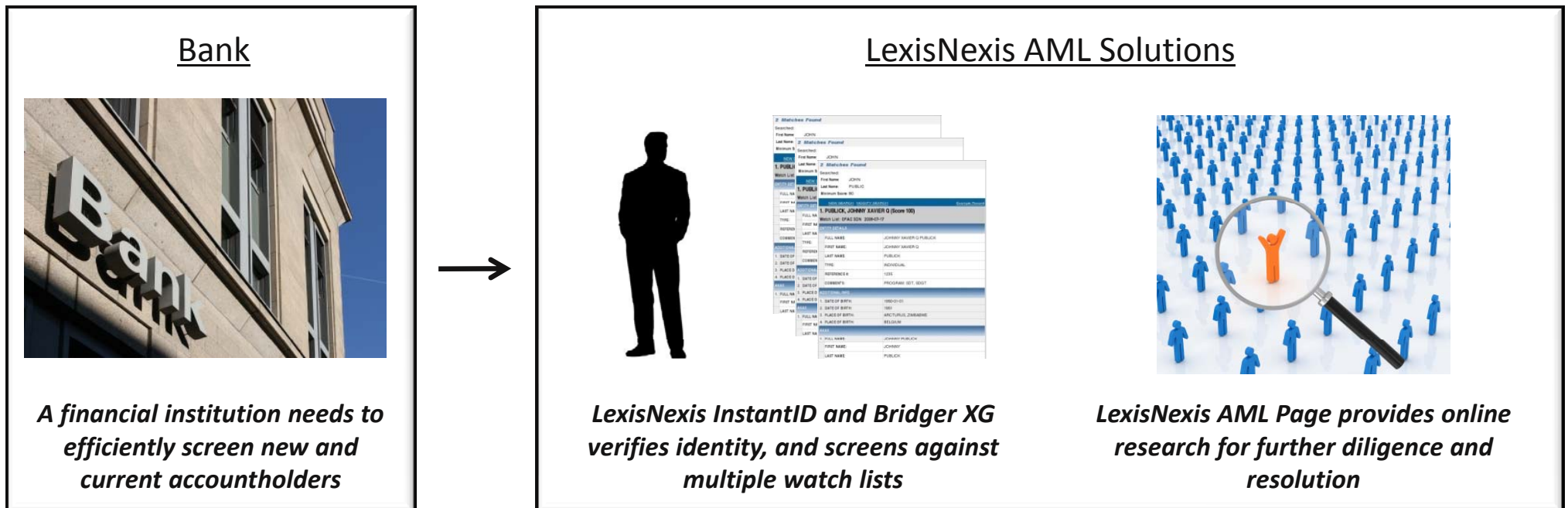
Example use case: Fraud Prevention

Situation:

- Retailers seek to reduce purchase fraud in their online channels

Customer pain point:

- When a card is not present, the merchant is responsible for fraudulent purchases ($2.7bn in 2010)

Solution:

- LexisNexis Retail Fraud Manager flags high risk transactions and provides resolution tools, while allowing legitimate commerce to proceed unhindered

Retailer	LexisNexis Retail Fraud Manager

A customer places an online order

Chargeback Defender generates a risk score based on identity information and device location

If necessary, Instant Authenticate generates a quiz to verify identity

Risk Research is used for manual review
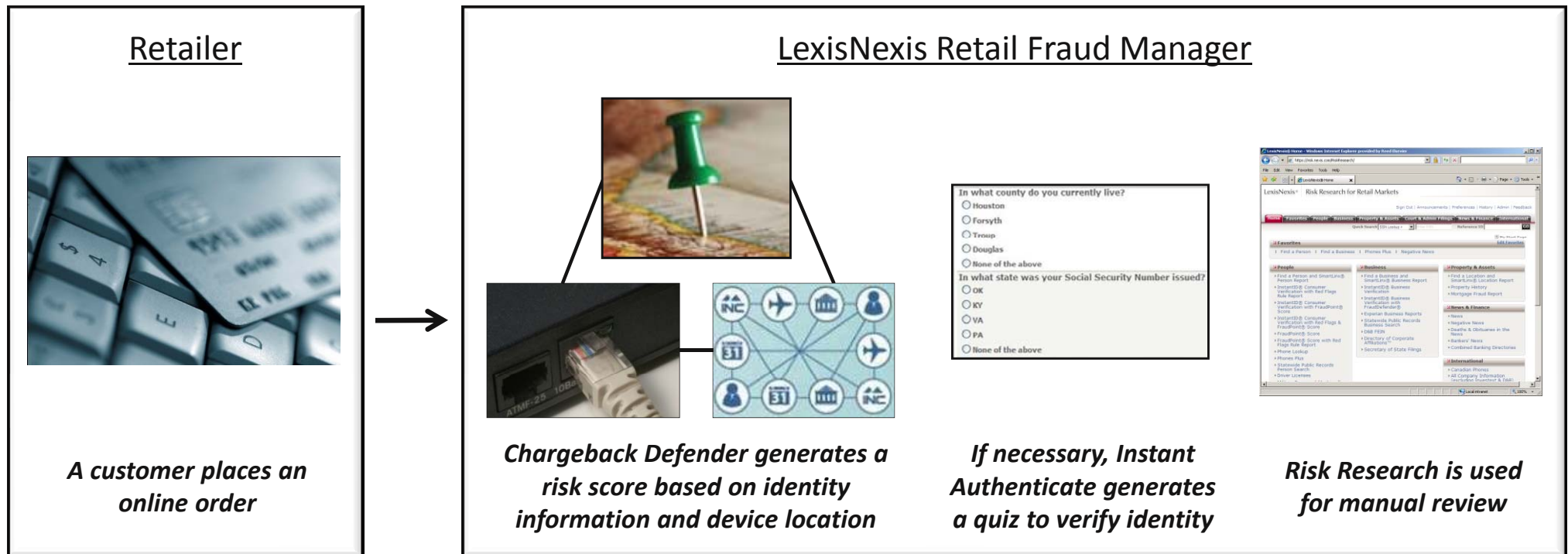
Example use case: Debtor Management

Situation:

- A collection agency has received a new portfolio and will be paid commission on recovery
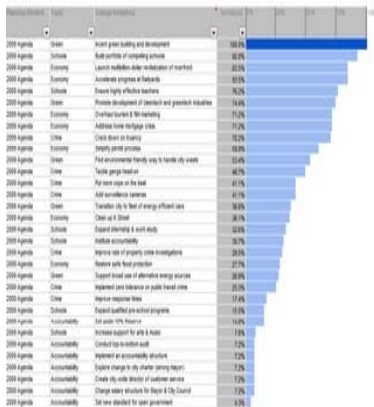
Customer pain point:

- The majority of accounts will not yield any value; traditional credit reports are not insightful given delinquency status ("all scores are bad")

Solution:

- LexisNexis Debtor360 provides a comprehensive solution for account prioritization

Collection Agency

An agency receives a debt portfolio & submits to LN Risk Solutions

LexisNexis Debtor360

- Recovery prioritization
- Litigious debtor flag
- Bankruptcy identification
- Comprehensive contact information
- Relatives and associates
- Self-cure portal (virtual agent)

LexisNexis Debtor360 matches dozens of attributes to the individual

And provides a full solution for account workflow

LexisNexis | **Risk Solutions**

Specialty Services represents other market opportunities for our data assets

2010 revenues: $456m

Pie chart segments:
- Specialty Services $109m
- Corporate Markets $79m
- Financial Services $268m
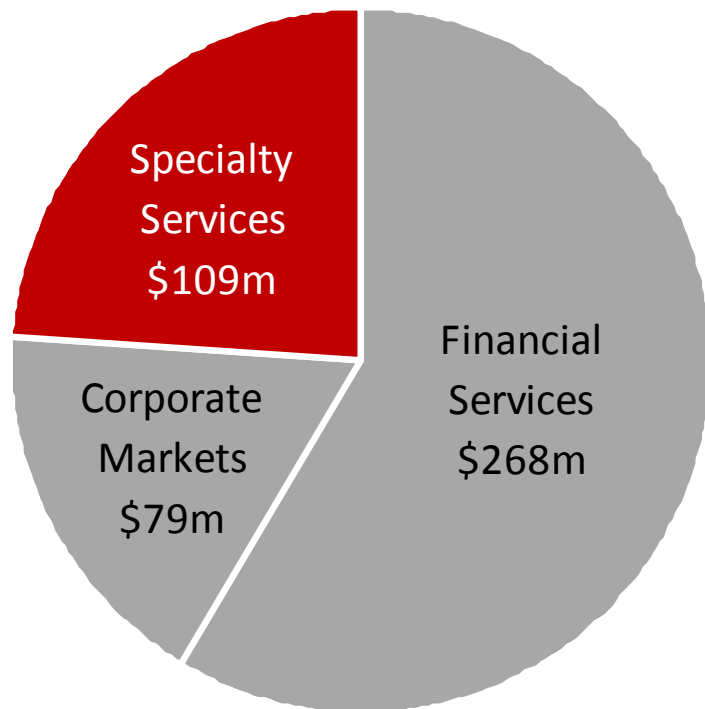
Data Licensing Services

- Marketing of our national files for bankruptcy, liens and judgments to other data providers, such as credit bureaus

VitalChek

- Provides services for consumers to obtain vital records
    - Birth Certificates
    - Death Certificates
    - Marriage Records
    - Divorce Records

Signature Information Solutions

- Provides services for title companies to obtain necessary documentation
    - Tax Liens
    - Judgments
    - Flood
    - Tideland

Our value proposition drives growth

Business Services Pro-Forma Revenue

$m

CAGR
2005-10
+3%
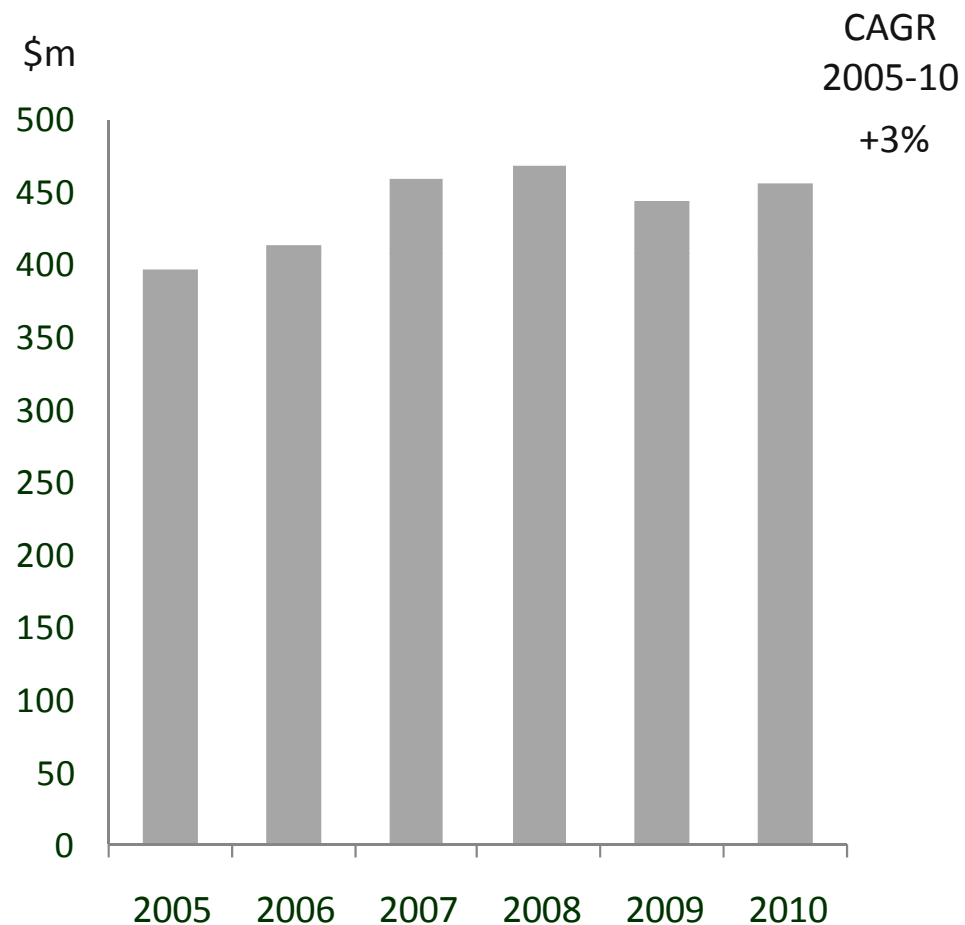
- Growth driven by:
  - Market growth
  - New product innovation
  - Expansion into new markets

- Financial crisis and recession reduced 2009 revenue; impact was most acute in Financial Services vertical

- Returned to growth in 2010 and have carried momentum into 2011 as the banking sector recovers

Strong market fundamentals

- Growth in credit underwriting

- Large population of under-banked consumers with little or no credit history

- Increasing regulation and enforcement of financial institutions

- Continued elevated levels of online fraud

- Record levels of charged off consumer loans

2010 Key Metrics

140%
Increase in credit card mailings

~35m
US residents without a traditional credit score

167%
Increase in enforcement fines

$2.7bn
Online retail fraud losses

$74bn
Consumer loan charge-offs, up 40%

LexisNexis | **Risk Solutions**

Growth Agenda

Continued new product innovation to improve economic outcomes of customers:

- More effective risk decisioning around individuals and customer acquisition
- Greater process efficiency
- Improved regulatory compliance

Add new content, develop new technology capabilities to expand opportunity

Expand into attractive adjacent US markets; e.g. supply chain, under-banked consumers, small business risk

Address international opportunities in selective markets to meet local risk management needs; e.g. anti-money laundering, know your customer

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LexisNexis | **Risk Solutions**

Our technology stack sits in the center of our solution generation model; "Big Data" capabilities are critical to our success

Insurance	Financial	Corp & Other Mkts	Gov't	Screening

Product application layer

Database
- Analytical Modules
- Big Data Technology
- Hardware and Operating System
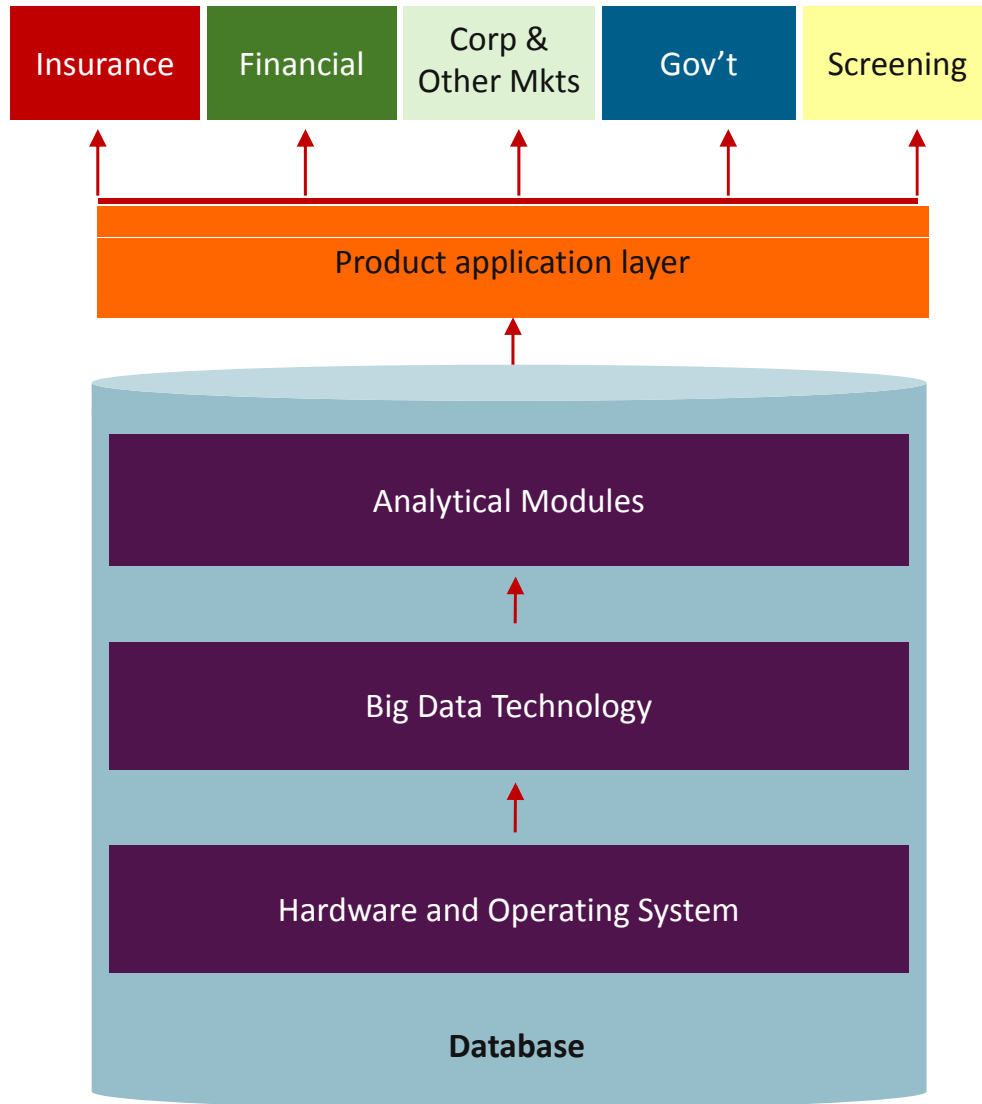
Technology highlights

- Ingests over 34bn records and converts into structured profiles

- Intelligently links data and uncovers non-obvious relationships

- Quickly provides answers to complex questions using sophisticated analytics

- Supports complex, multi-file dynamic analysis across terabytes of data in real time

LexisNexis | **Risk Solutions**

Our technology platform is "Better, Faster, Cheaper"

Analytical Modules
- Proprietary algorithms, written in proprietary big data language (ECL)

Big Data Technology (HPCC)
- Proprietary Big Data platform and language (ECL), together forming HPCC

Hardware and Operating System
- Parallel computing on commodity servers and Linux OS
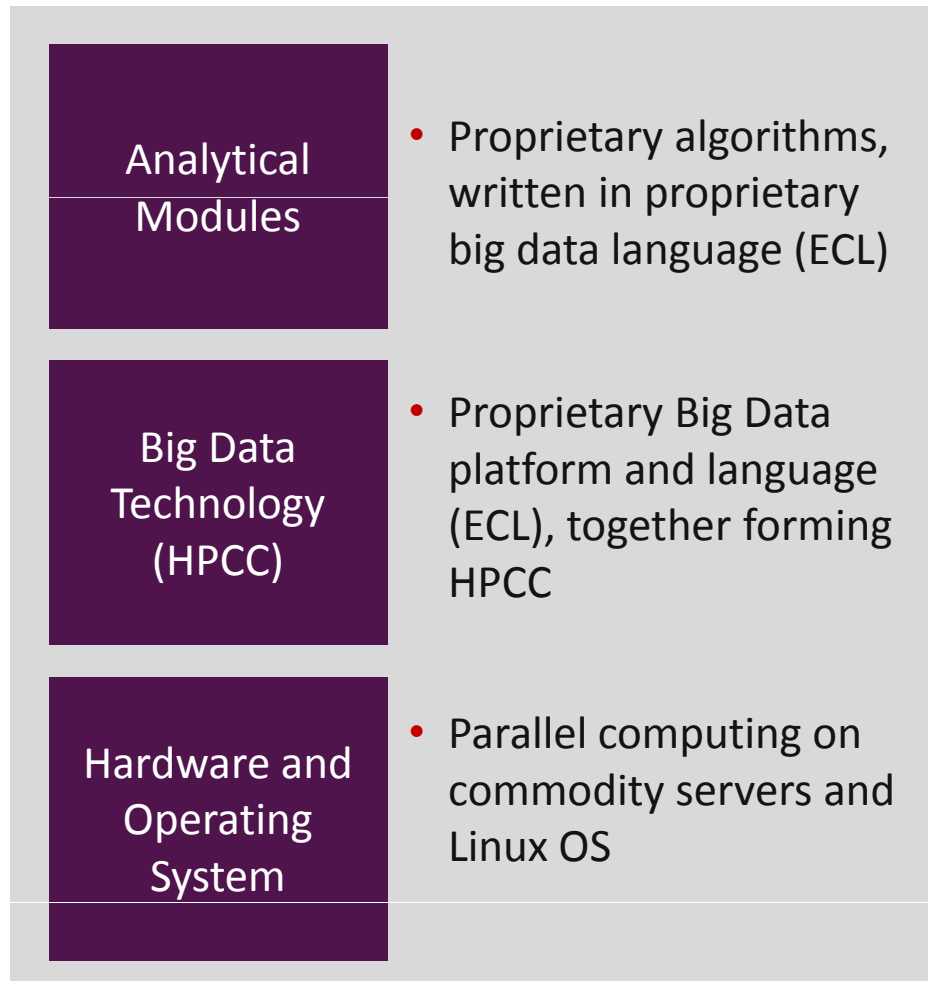
- **Better**: Advanced linking ability improves data quality and frees up resources

  Produces superior products

- **Faster**: High speed of processing and response; rapid development environment

  Solves more problems in less time

- **Cheaper**: Scalability and commodity hardware uses less people and less space

  Reduces technology expense

HPCC's advantages are derived from two primary components that form an integrated delivery system

Cluster Computing
Splits problems into pieces to be worked in parallel by commodity servers

+

Data-centric language (ECL)
"Big Data" language brings the computing to the data

```
1  this.onEnterFrame = function(){
2      // get current time.
3      cTime    = new Date();
4      hour     = cTime.getHours();
5      minute   = cTime.getMinutes();
6      second   = cTime.getSeconds();
7      // Converting to 12 hour clock.
8      if(hour > 12) hour -= 12;
9      // Determine the angle of each hand.
10     hourAngle   = 360 * hour / 12;
11     minAngle    = 360 * minute / 60;
12     secAngle    = 360 * second / 60;
13     // Visually set angle of the hands.
14     hour_hand._rotation     = hourAngle;
15     minute_hand._rotation   = minAngle;
16     second_hand._rotation   = secAngle;
17  }
```

=

Integrated Delivery System
Consistent approach across data ingestion, processing, and delivery systems

HPCC's superiority demonstrated in multiple ways

Internal Systems Improvement

- Migrating ChoicePoint to HPCC and reducing number of databases from 3,800 to 30
- After migration, the run time for a deep historical insurance analysis was reduced from 100 days to 1 hour

US Defense Department Projects

- In a project for the US Government, HPCC sorted hundreds of terabytes of firewall logs and identified foreign hackers

Benchmarking
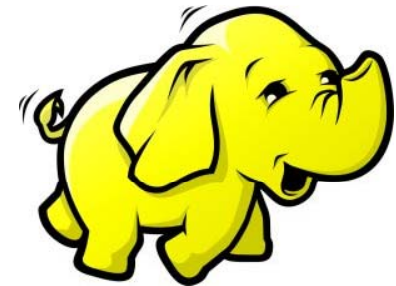
- In a head to head test (1TB sort on 400 node cluster), HPCC proved significantly faster than Hadoop:
  - HPCC: 6:27 mins
  - Hadoop: 25:28 mins

Our technology team is a central part of innovation

Technology innovates for the business

- Data intelligence (e.g. profile indicators)

- Non-obvious relationships (e.g. neighbors and associates)

- Product possibilities (e.g. metadata products)

- Delivery possibilities

- Knowledge discovery

and meets business wants

- Data ingestion

- Data linking

- Product upgrades

- Product builds

- Delivery speed

- Power to explore "what-if"

Technology **Innovation** **Business Units**
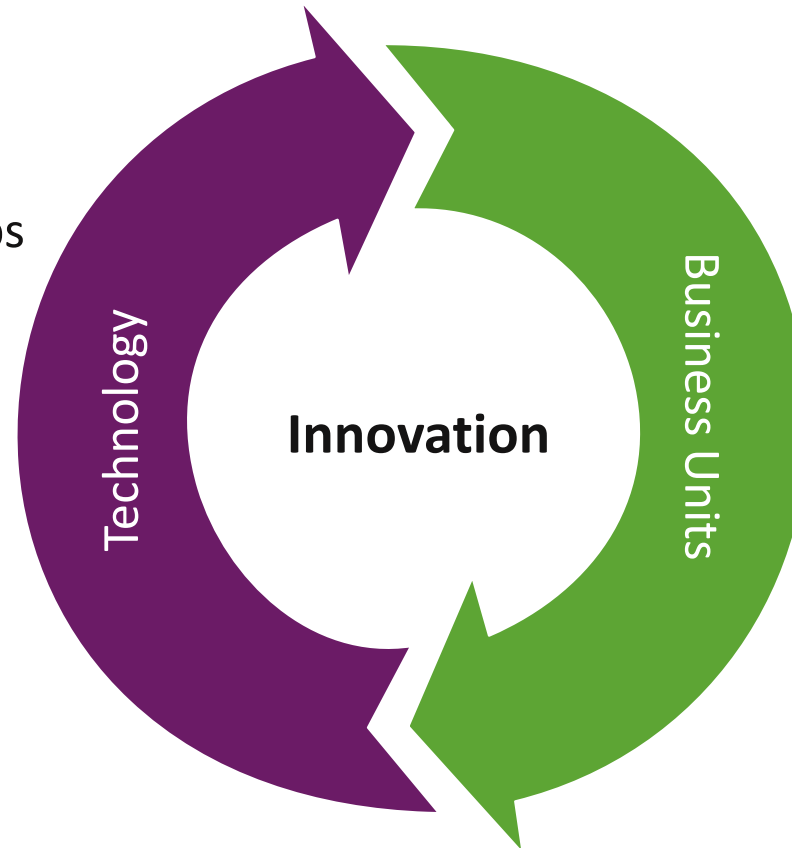
The interactive role played by technology is critical to our success

Beyond our internal customers, we challenge our current thinking through outside technology relationships

Thought partners

Sandia National Laboratories

Georgia Tech

Lawrence Livermore National Laboratory

- Application development

- Use case expansion

- Limit testing

- Benchmarking

- Talent development

System customers

Department of Defense, United States of America

Office of the Director of National Intelligence, United States of America

LexisNexis | **Risk Solutions**

We continue to derive technology cost benefits; our expenses have gone down despite strong processing volume growth

Indexed to 100
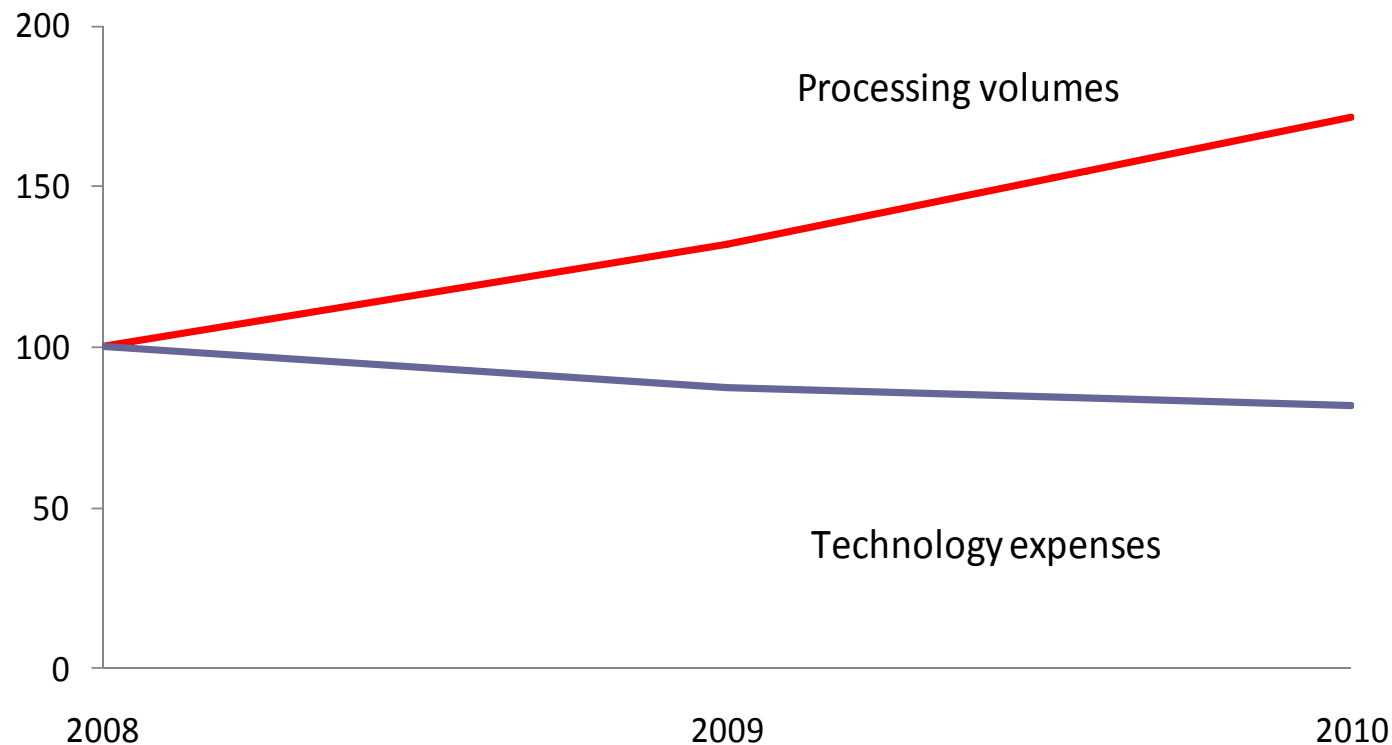
Technology summary

- **Applied "big data" technology**

  Industry's best system powering our business and intelligently structuring our content

- **Better, faster, cheaper**

  Superior processing and linking allows us to produce leading products that are developed faster and at a lower cost

- **Culture of Innovation**

  We are constantly improving our technology to enable products for new customer needs

- **Proactively engaged with the technology community**

  We rely on many people outside of our walls to help us push our thinking

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LexisNexis | **Risk Solutions**

Leading provider of public record information to the US Government with a focus on program integrity, identity assurance and locate services

2010 revenues: $106m

Who we serve

- The 30 largest State & Local US Law Enforcement Agencies
- All Executive Level Federal Agencies
- 49 out of 50 States Dept. of Revenue
- 47 out of 50 States Dept. of Health & Human Services

Capabilities we provide

- Locate hard to find individuals and assets
- Uncover relationships and networks between potential criminal organizations
- Entitlement program integrity from both insider and outsider threats
- Identity verification and authentication
- Data enrichment and cyber forensics

Issues we address

- Law enforcement / terror investigations
- Fraud identification and prevention
- Collections management
- Identity verification
- Person & business due diligence

LexisNexis | **Risk Solutions**

We provide data and analytics to law enforcement and intelligence agencies

2010 revenues: $106m
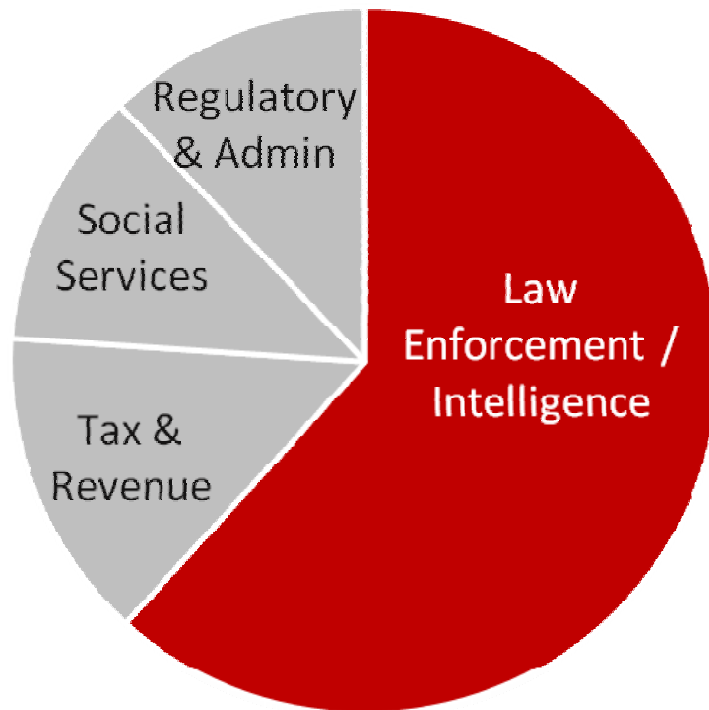
We provide investigative tools that enable users to:

- Uncover criminal patterns and locate people of interest

- Understand the network among potential criminal organizations

- Confirm identities and assess the risk of individuals and organizations

- Locate hard-to-find individuals and terrorists

Award-winning investigative solutions are used by over 4,000 federal, state, and local law enforcement agencies

LexisNexis Investigative Solutions featured in the President's briefing at the NYC Real Time Crime Center

Robust features include:

- Best-in-class investigative and locate capabilities
- Mobile capabilities allowing access to our solutions anytime/anywhere
- Shared network capabilities that allows law enforcement to identify shared criminal targets
- Virtual Identity Report connecting physical identities to virtual identities
- Award-winning network for sworn officers to share information on cases and suspects

Investigative Example – Locating a Suspect

Search criteria: Person's Social Security number or Full Name search for associated addresses

Search results:
16 Records-Layered on a map (red boxes=addresses)

Mapping:
Search results geospatially plotted for investigative analysis. Imported data (yellow dots=cell tower info) layered over Accurint data.
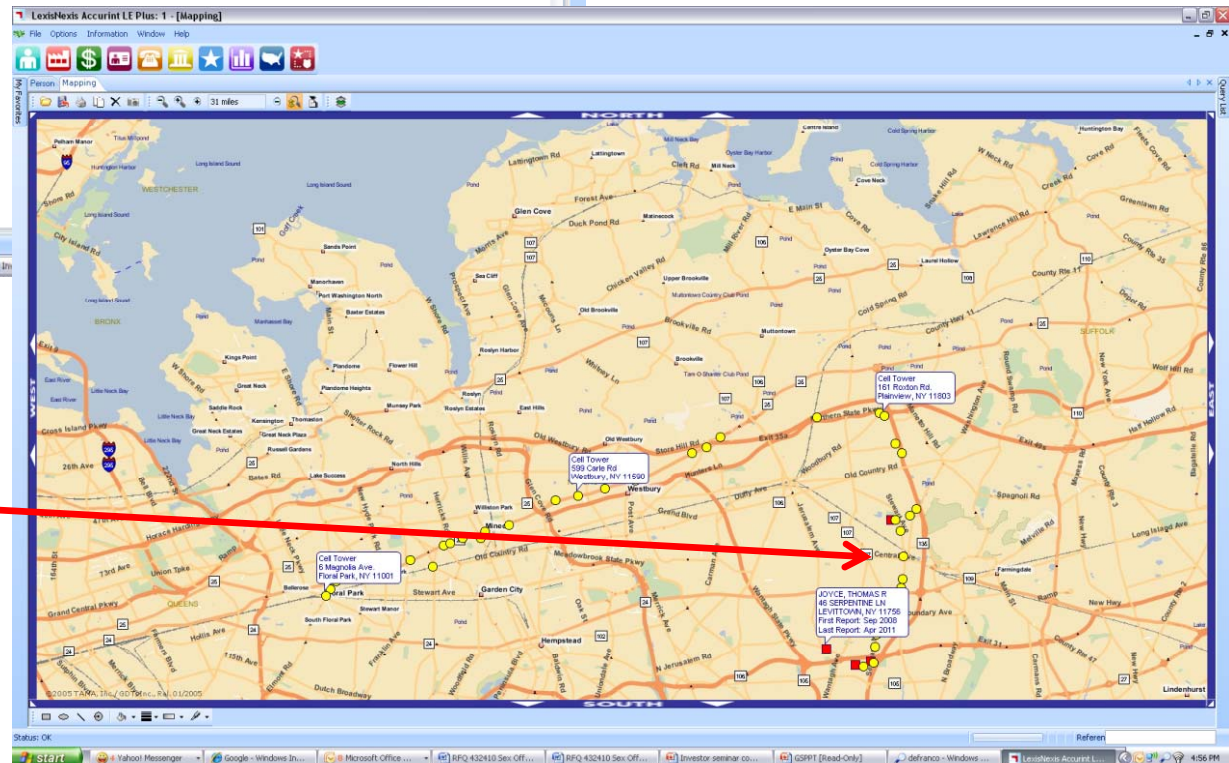
Search criteria: Social Security Number: "059-62-XXXX"

Search results: Relavint™ Visual Link Analysis Chart for Person of Interest.
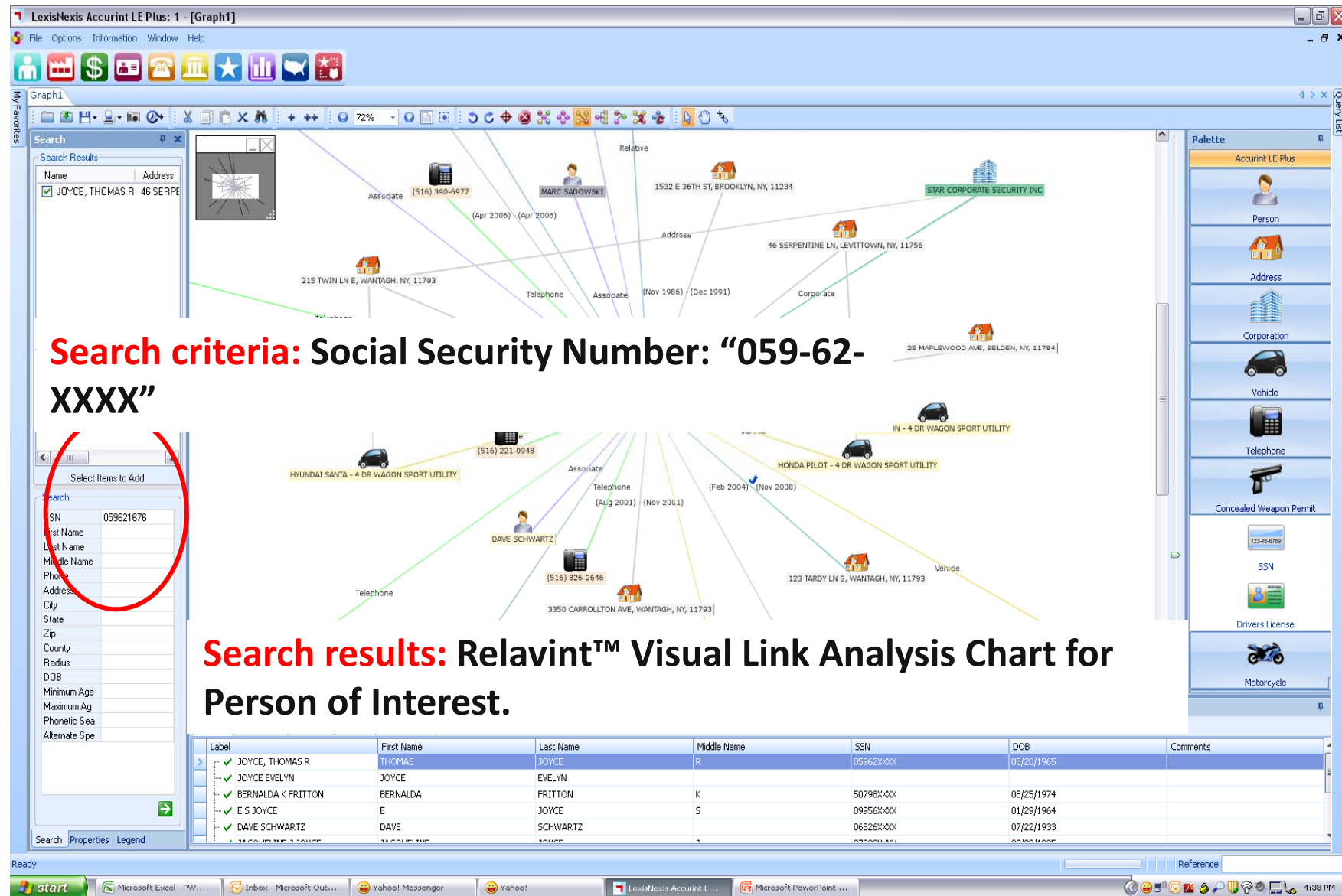
Example use case: Closing Cold Cases

Situation:

- Prominent 1971 murder of Isadore Pacht remains unsolved for decades. Bronx Cold Case Squad re-opens the case.

Customer pain point:

- Once case was re-opened, locating all persons of interest was an overwhelming task. File listed key eye witnesses who were either never interviewed or no contact for over 30 years.

Solution:

- *Accurint® for Law Enforcement* provided accurate and current addresses for all persons of interest and valuable data that assisted securing a confession from the suspect.

Isadore Pacht - Victim

On December 18, 1971, Isadore Pacht was shot and killed in Bronx, NY. The case remained unsolved for 34 years.

Accurint® - Locating Persons of Interest
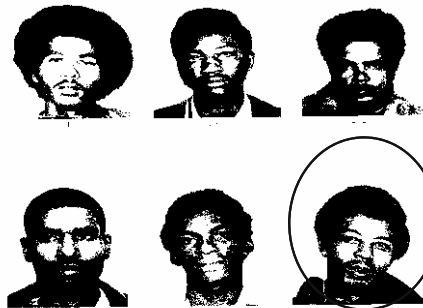
Using Accurint®, witnesses were located, interviewed/re-interviewed, and a positive identification was made on Larry McCoy.
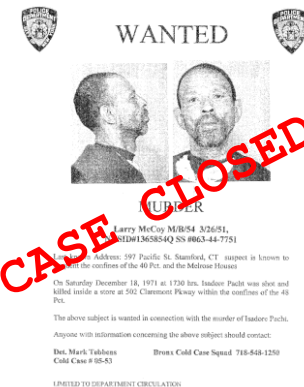
Larry McCoy located, arrested, and charged with murder in the second degree.

Example use case: Fugitive Apprehension

Situation:

- Positively identified male, 30 years of age, is the subject of an intense fugitive apprehension effort by the Oakland County, Michigan Sheriff's Office.

Customer pain point:

- Warrant squad sergeant exhausted all leads, including all known addresses, for apprehension of this violent, transient felon. No one can locate the suspect.

Solution:

- ***Accurint® for Law Enforcement's Virtual Identity Search and Report*** linked a Facebook profile created under a pseudonym with the physical identity of the suspect. The suspect's Facebook page contained clues to his whereabouts, enabling officers to locate and apprehend him.

Suspect Wanted

Whereabouts unknown.

Accurint® - Following Virtual Footprints
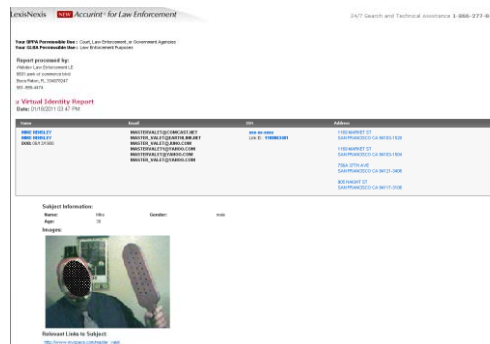
Using Accurint's Virtual Identity Search and Report, fugitive's social network footprint was located.

Facebook profile provided location and images, leading to the apprehension of fugitive.

LexisNexis | **Risk Solutions**

ROI generating solutions help governments mitigate risks of fraud, waste and abuse

2010 revenues: $106m
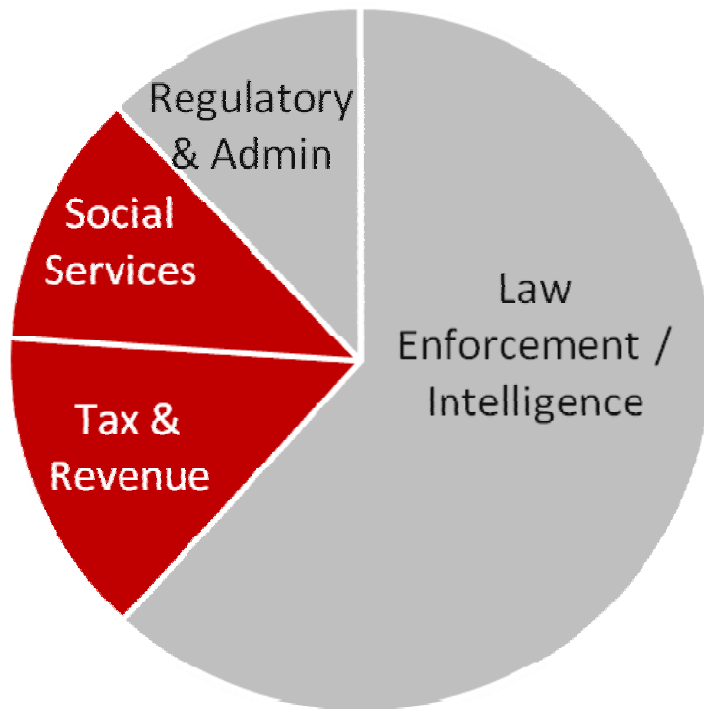
We enable federal, state, and local governments to:

- Collect more tax revenue by identifying those people who are breaking the law by fraudulently avoiding tax payments

- Identify fraud rings that try to obtain improper benefits from the government

- Identify specific fraudulent claims

LexisNexis | **Risk Solutions**

Example use case: Public Welfare Fraud

Situation:

- A US State was paying out over $30bn a year in welfare payments. The State auditors suspected that some of these payments were fraudulent.

Customer pain point:

- Verifying that the person claiming State welfare qualifies for the welfare benefit.

Solution:

- In the first phase, analysis of the State's welfare enrollment using LexisNexis Fraud solutions identified 69K recipients for further investigation with a projected annual saving of $500m.

Improper Payments

A State welfare department believes it is making improper welfare payments to some enrollees

LexisNexis Fraud Solutions

John Q. Public

LexisNexis Fraud Solutions identified 69K enrollees who require investigation due to their being dead, incarcerated etc.

The State can minimize fraudulent payments and save a projected $500m annually.

Strong revenue performance

Government Solutions Pro-forma Revenue

$m

CAGR
2005-10

+4%
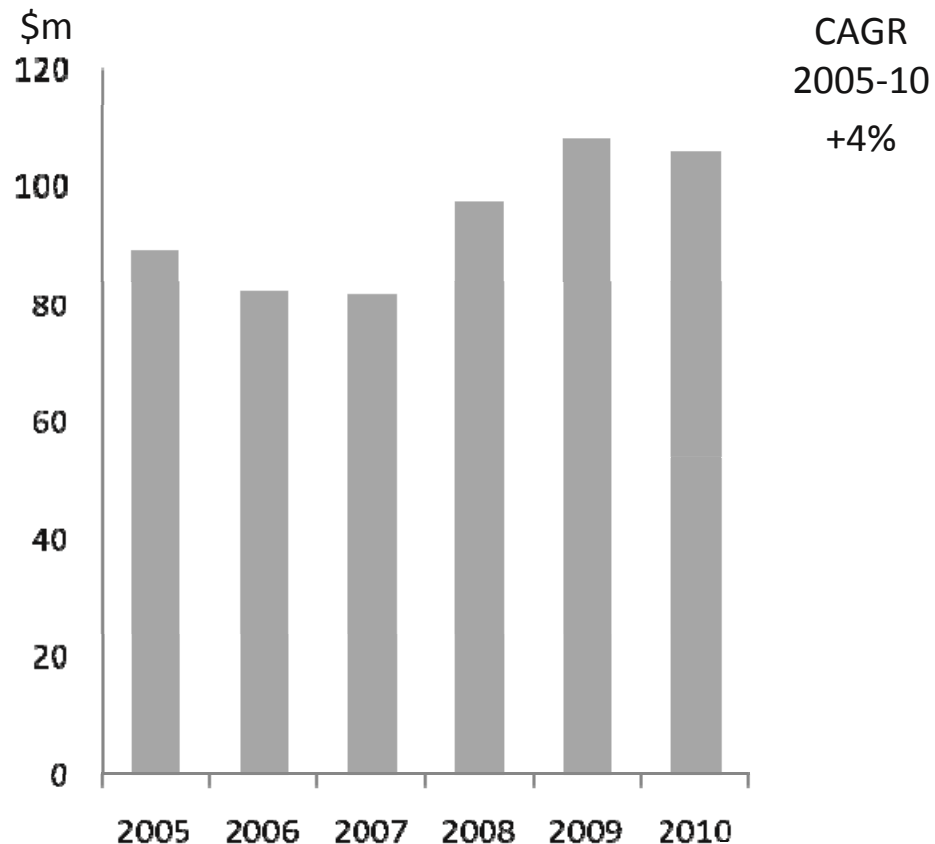
Note: Chart includes pro-forma revenue with ChoicePoint

- Growth driven by new product innovation and expansion into new markets

- Budget crisis in 2010 and ongoing impacts of the recession drove slight reduction in revenue

- Expect return to growth driven by continued focus on customer ROI-generating solutions

Strong long-term market drivers

Law Enforcement / Intelligence

- Criminals are becoming more sophisticated
- Emphasis on increasing effectiveness and efficiency of law enforcement
- Sustained efforts to protect the homeland from terrorists and others who may do harm

Tax & Revenue

- 44 states and the District of Columbia projecting budget shortfalls in fiscal year 2012
- Budget issues driving demand for products that improve efficiency and reduce costs
- State and federal government looking to find people who are not paying their taxes

Social Services

- High fraud rates coupled with budget constraints
- Demand for solutions that enable proactive identification of fraudulent entitlement claims

Growth Agenda

Sustain market leadership position in law enforcement and intelligence with differentiated data solutions and community tools

Focus on expanding opportunities in the social services and tax and revenue space with tools to find fraud, waste and abuse

Continued new product innovation to improve government effectiveness, efficiency and economics

LexisNexis | **Risk Solutions**

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LexisNexis | **Risk Solutions**

Leader in background checks and drug testing for better staffing and resident decisions

2010 revenues: $170m

Resident
$18m
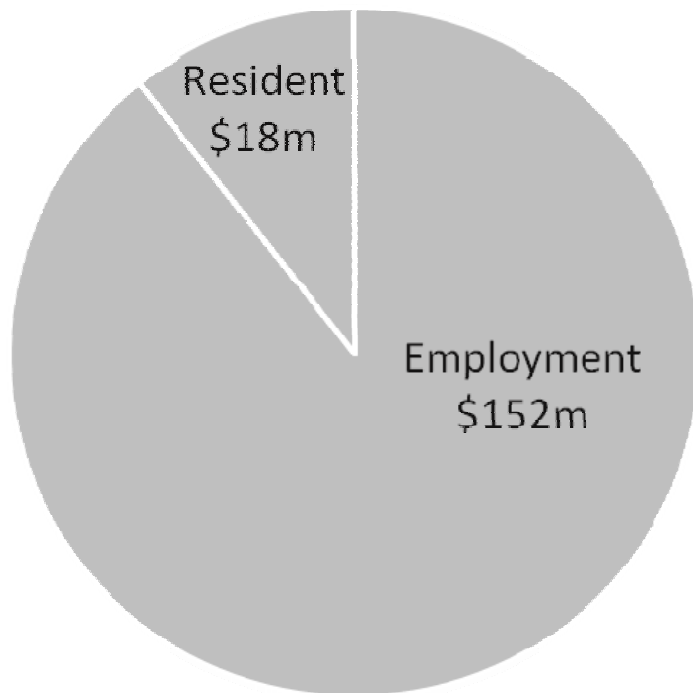
Employment
$152m

Who we serve

- 30,000+ clients across multiple industries

Capabilities we provide

- Criminal record background check solutions using database products and verified court criminal records

- Employment & education verification

- Drug testing

- Resident screening for property owners

- Ability to integrate solutions with talent workflow systems for our clients

Issues we address

- Maximizing effectiveness of hiring

- Improving workplace and residence safety

Industry leading scale and capabilities

- 14m+ background checks processed in 2010

- 1.8m drug screens performed in 2010

- Largest collector of criminal records from courthouses

- Integrated platform (background, drug, verifications, etc.)

- Standardized operating and service model with best-in-class turnaround time

LexisNexis | **Risk Solutions**

We have continued to expand beyond core offerings to satisfy evolving client needs and increase our market reach

New Segments & Capabilities

Enhanced Services

Core Screening
- ID verification
- Employment
- Education
- Retail theft
- Criminal records

- Drug / medical testing

- Professional Licenses

- Driver qualification

- I-9 eligibility

- Applicant tracking work flow integration

- International backgrounds

- Healthcare credentialing

- Fingerprinting

- Re-screening & monitoring
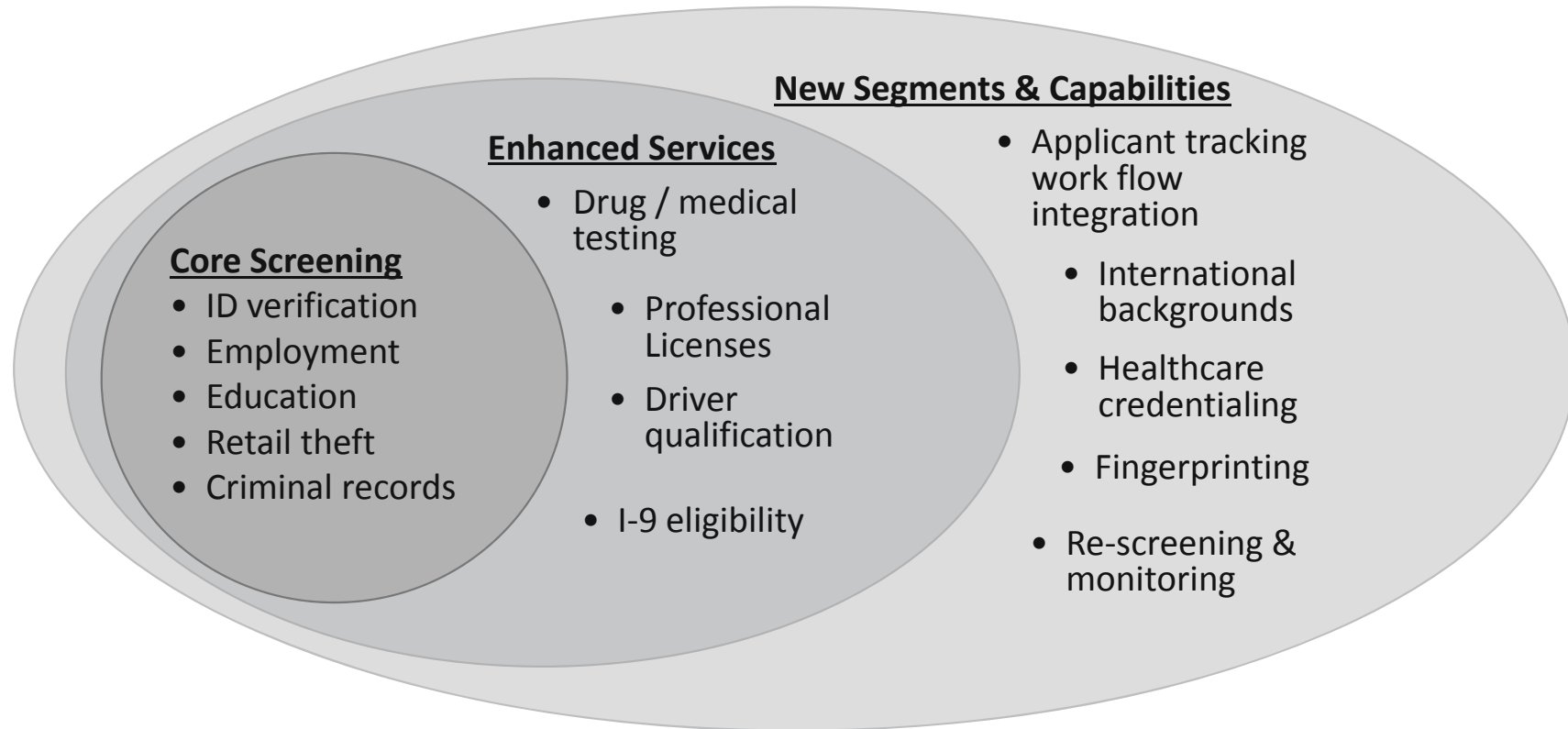
Offerings cover

- Job Candidates
- Employees
- Contractors
- Volunteers
- Residents

Screening is a cyclical business

Screening Solutions Pro-forma Revenue

$m

CAGR
2005-10
-4%

(bar chart showing revenue values at approximately 210, 218, 212, 197, 152, 168 for years 2005, 2006, 2007, 2008, 2009, 2010)

Y-axis: 0, 50, 100, 150, 200, 250

X-axis: 2005, 2006, 2007, 2008, 2009, 2010

Note: Chart includes pro-forma revenue with ChoicePoint
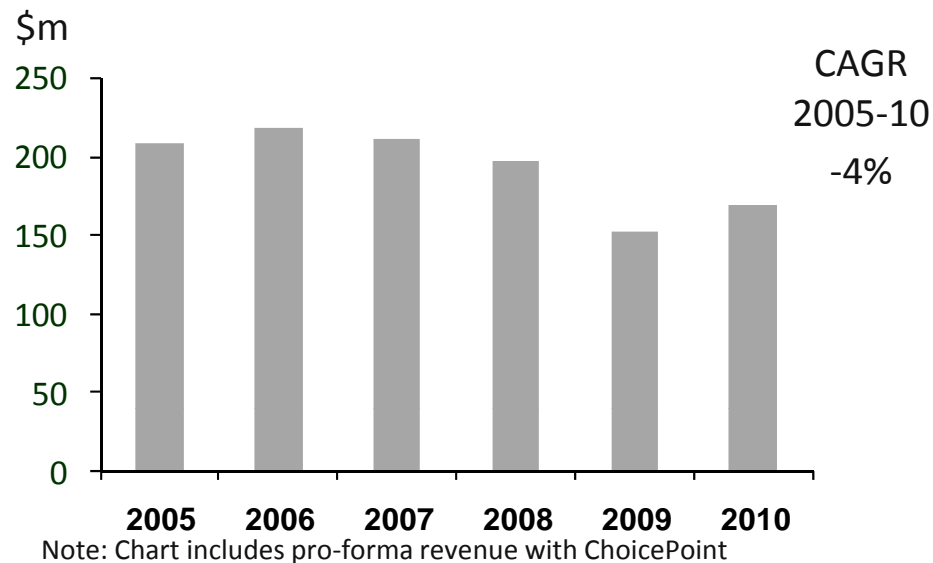
Growth of Revenue & US Hiring

% Growth

Y-axis: -30%, -20%, -10%, 0%, 10%, 20%

Revenue

Hiring

X-axis: 2007, 2008, 2009, 2010
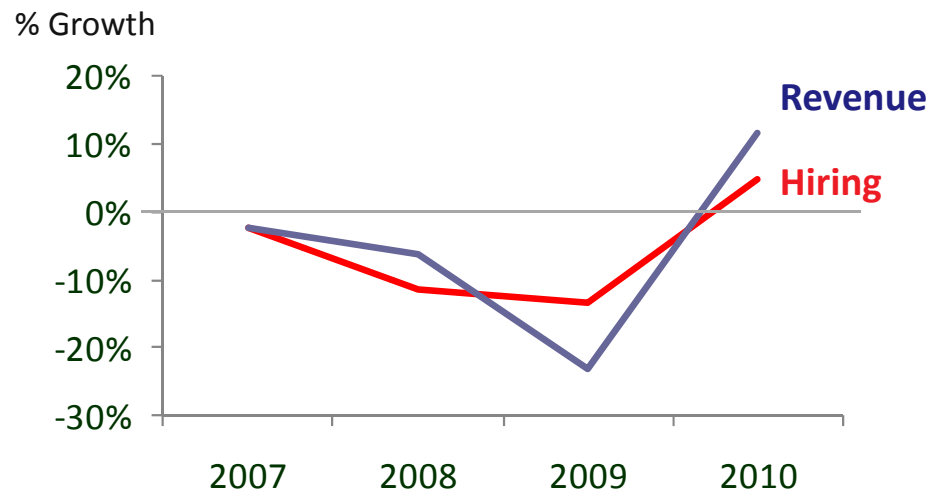
Source: Hiring growth from Bureau of Labor Statistics

- US hiring activity is key driver; massive downturn in 2008 and 2009 impacted the business

- The business has recovered quickly with renewed hiring growth, despite high unemployment (2010 revenue growth +12%)

- Most economists are projecting lower unemployment for the next several years, which should support continued hiring growth

Growth Agenda

Continue to deliver market leading quality and turn-around times through a scalable, consistent, automated delivery model

Further expand in attractive market segments; e.g. mid-sized corporate market, healthcare and other regulated industries

Continue to expand international presence and capabilities to extend customer coverage

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Agenda

Introduction	Erik Engstrom
Business Overview	Jim Peck
Insurance Solutions	Jeffrey Glazer
Q&A	
Business Services	Rick Trainor
Technology	Armando Escalante
Government Solutions	Woody Talcove
Screening Solutions	Jim Peck
Concluding Remarks	**Jim Peck**
Q&A	

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LexisNexis Risk Solutions: Concluding Remarks

- A significant business, integral to Reed Elsevier

- Work closely with customers to manage risks to operate more safely, effectively, cost efficiently, and to grow their business

- Serve attractive markets with strong growth drivers

- Strong position in industry, with the best technology and comprehensive data surrounded by unique capabilities and deep expertise

- Relentlessly focused on driving growth through innovation in core markets and expansion into carefully targeted new adjacent markets

- Efficient, scalable business model, leveraging common data and technology and industry expertise to drive growth in ROIC and create value

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LexisNexis | **Risk Solutions**

LexisNexis Risk Solutions Investor Seminar

May 10, 2011 London

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