



LexisNexis Risk Solutions Investor Seminar

May 10, 2011 London

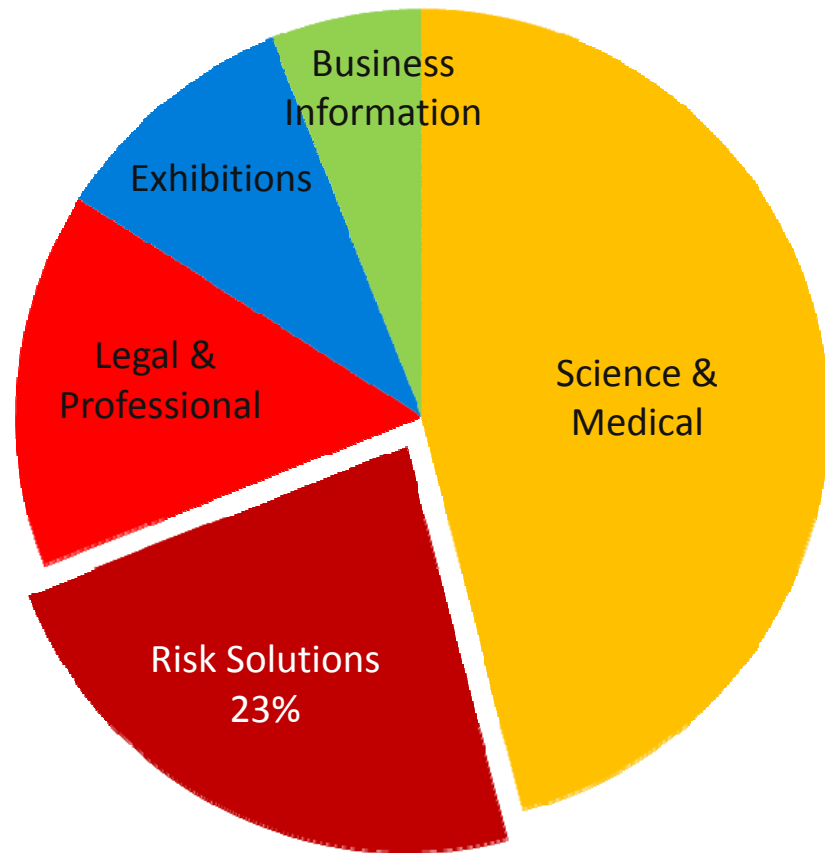
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LexisNexis Risk Solutions: Major part of Reed Elsevier today

2010 Revenue
£6,055m



2010 Adjusted operating profit
£1,555m



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

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

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



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

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

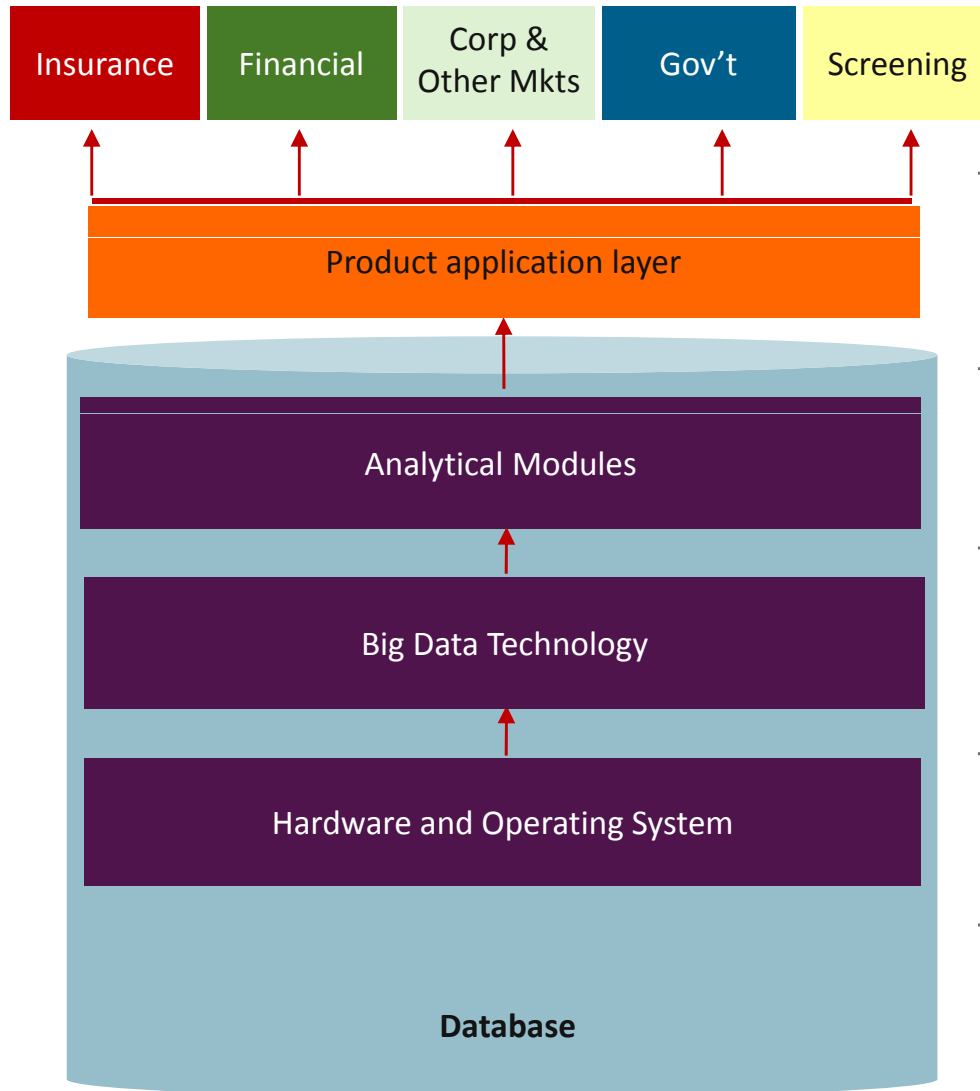
Technology

- **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



- 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

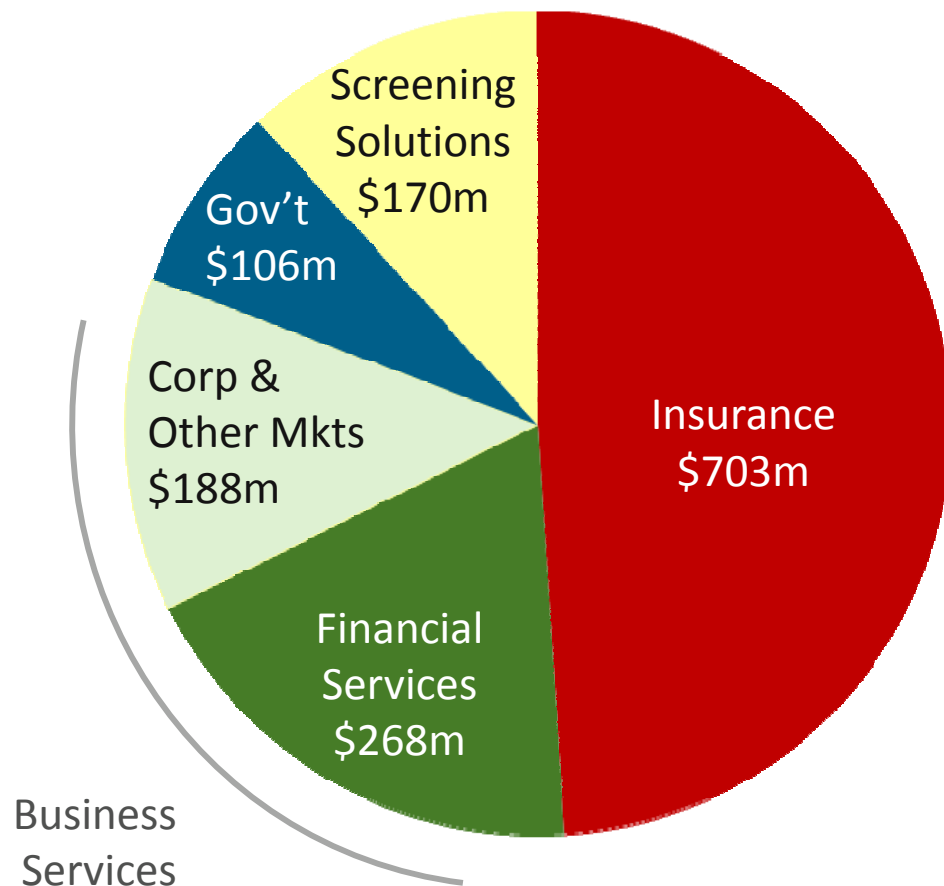
- High speed data ingestion and processing
- Rapid development cycles
- Proprietary data language enables faster, deeper analysis

- 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



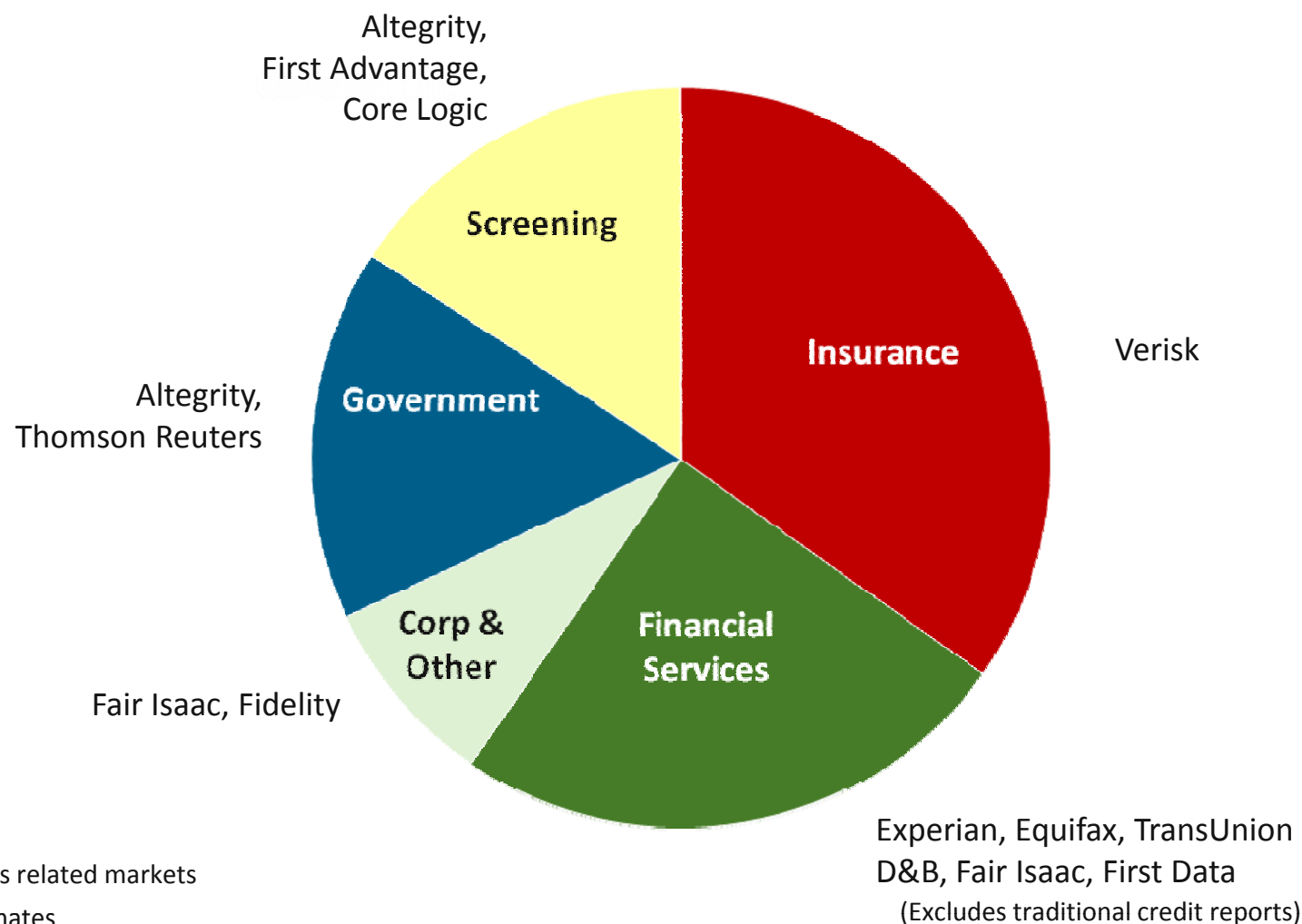
Our customers:

- 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

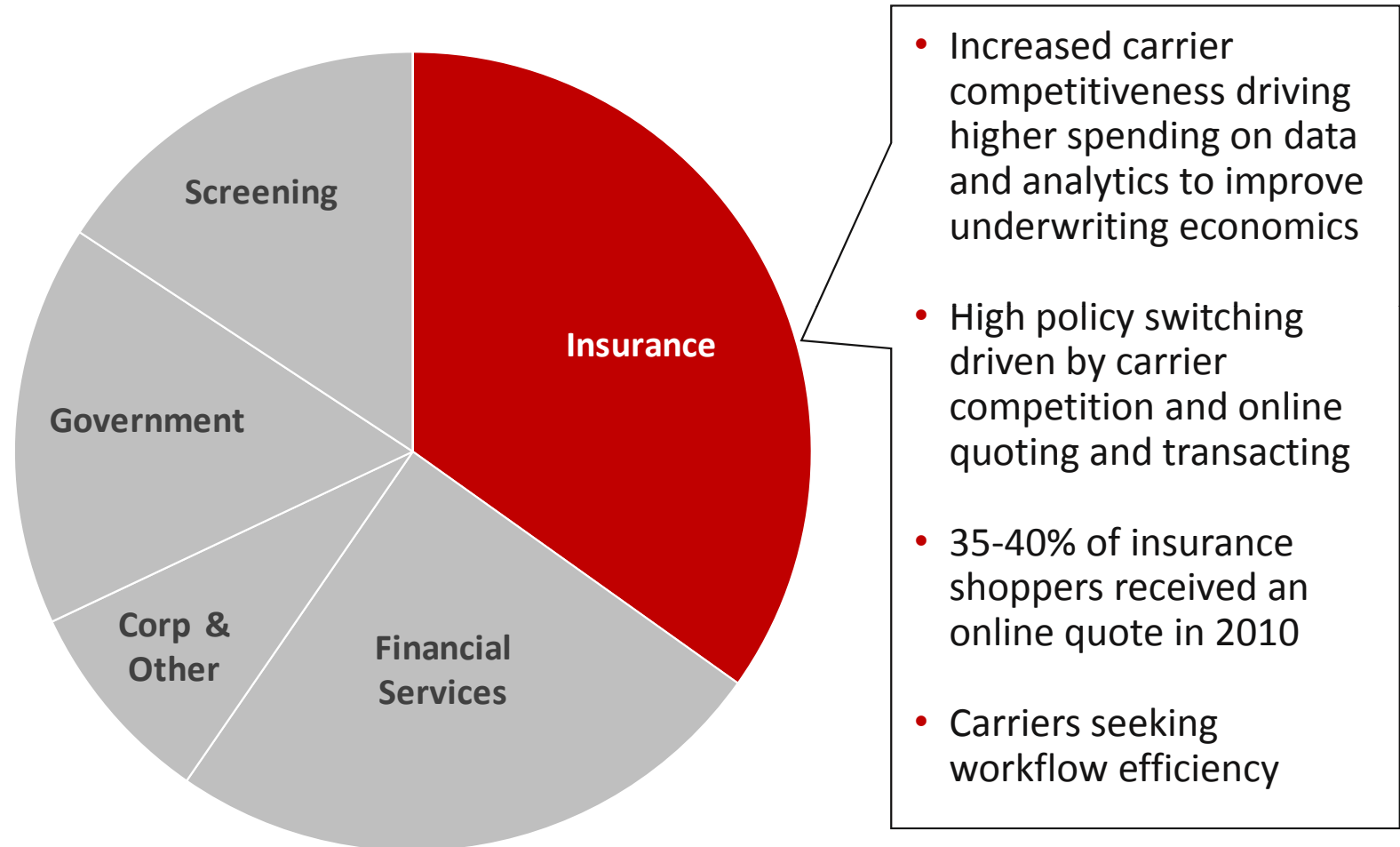
Risk Information industry size and other key participants

Risk Information Industry (\$7bn in 2010)



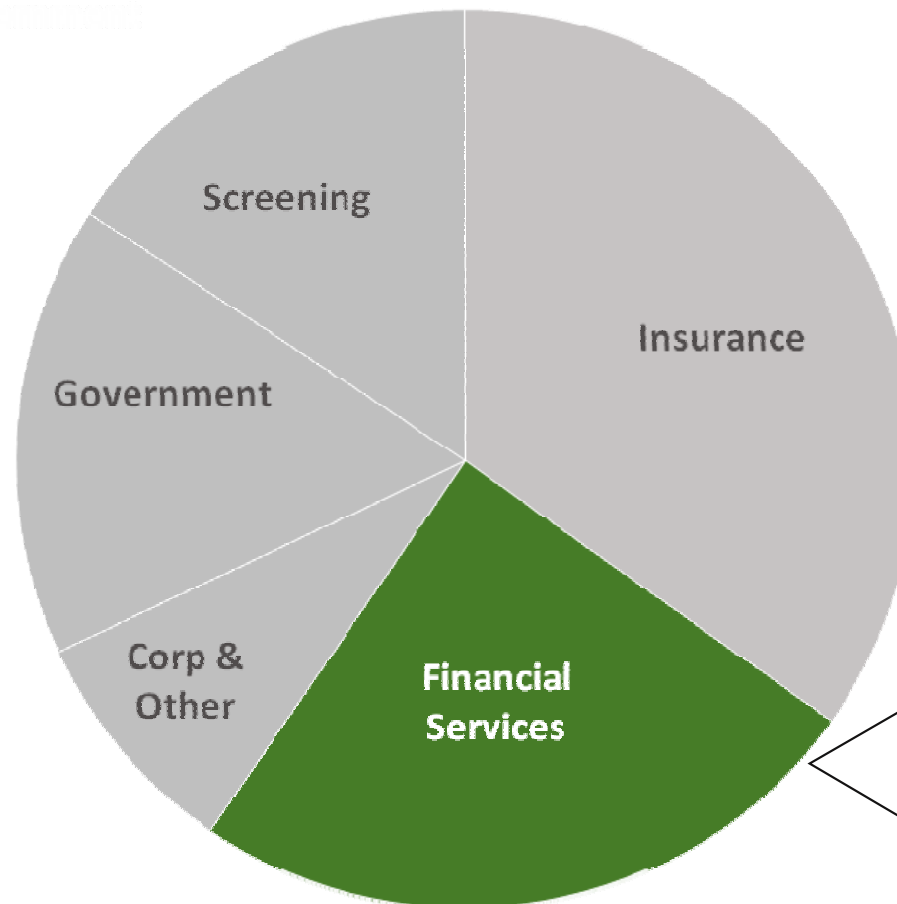
LN Risk Solutions related markets
Source: LN Estimates

Key market growth drivers



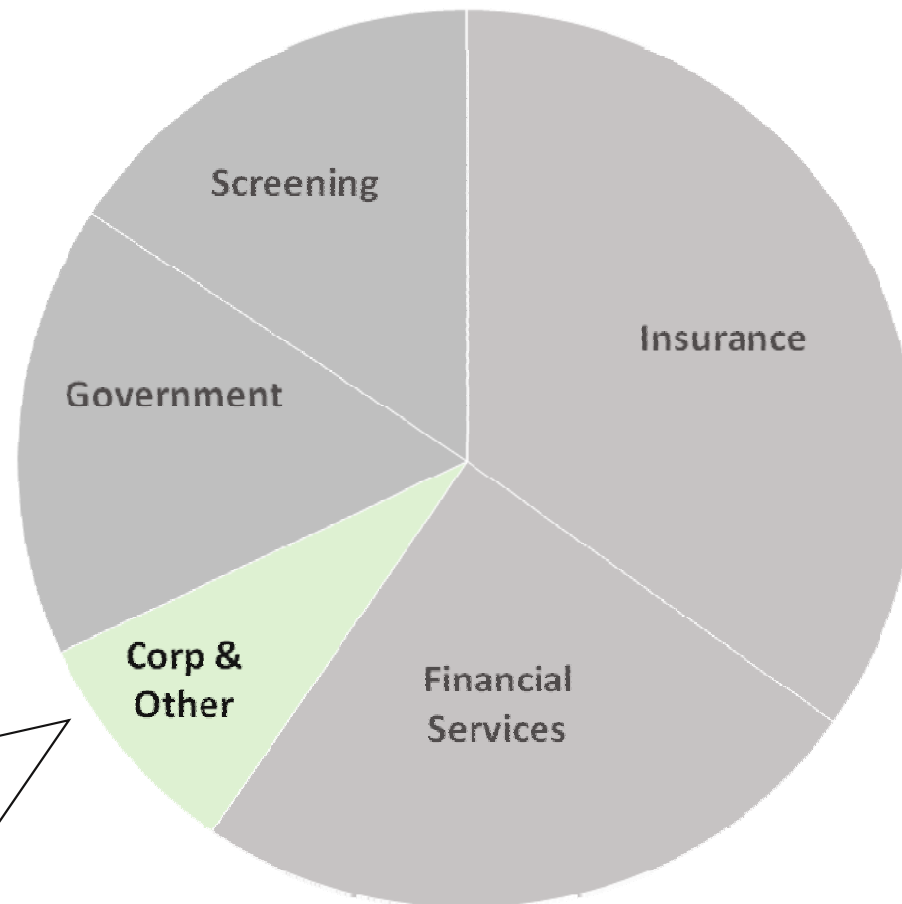
Key market growth drivers

Government



- 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

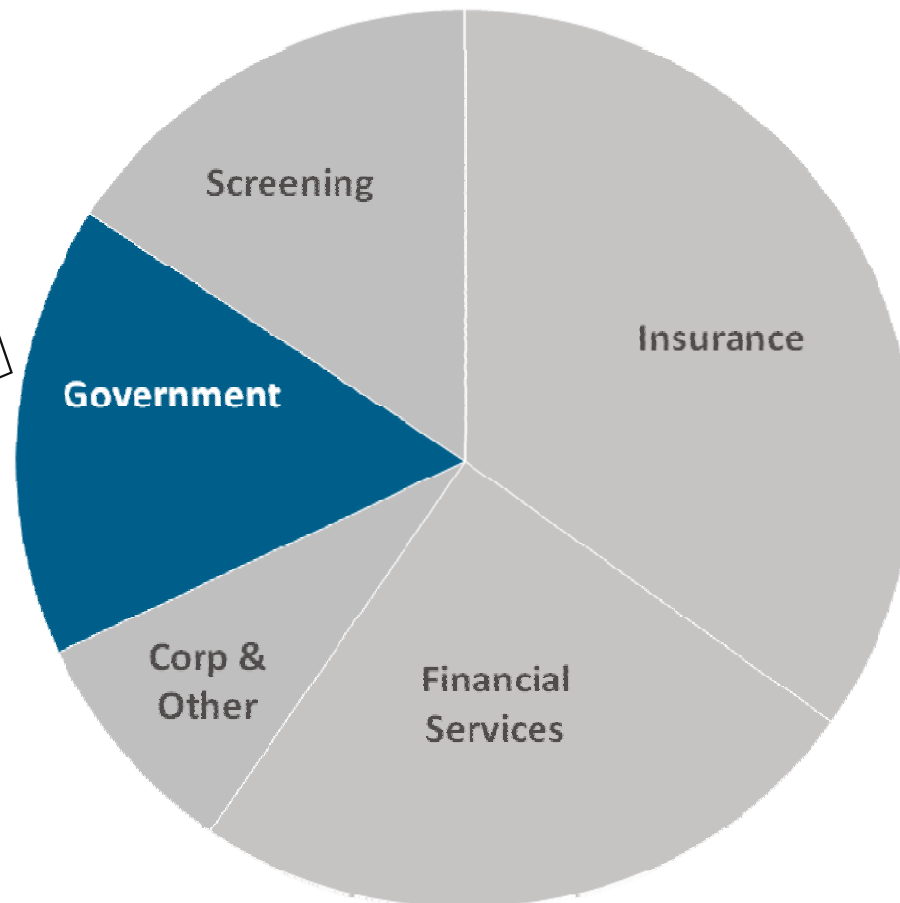
Key market growth drivers



- 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

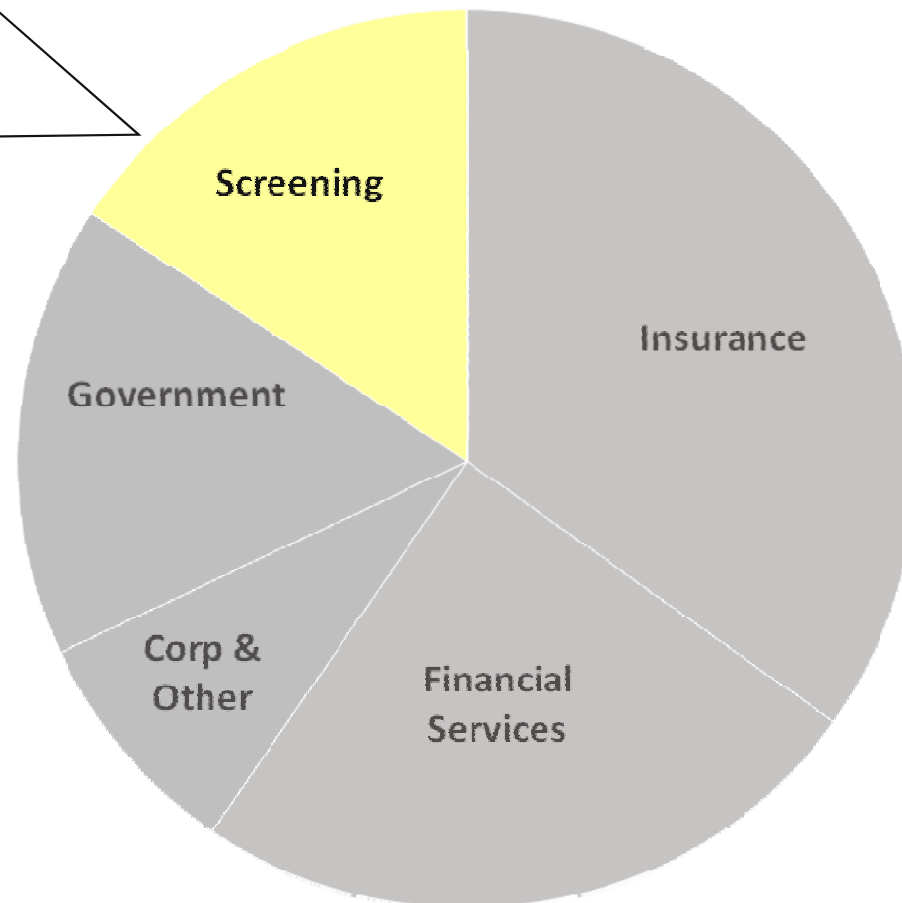
Key market growth drivers

- 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



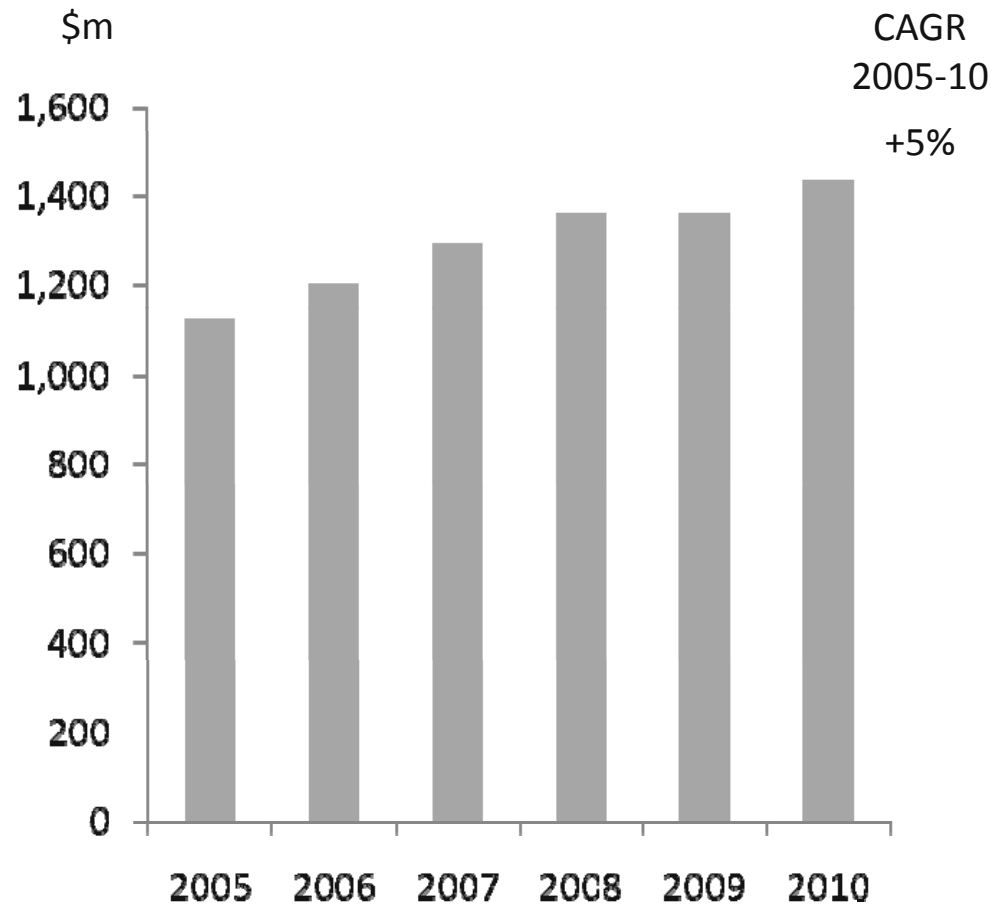
Key market growth drivers

- Employers' increasing use of external screening providers, particularly in the mid-market
- Hiring growth of 5% despite relatively high unemployment



Attractive financial performance

Pro-forma Revenue



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

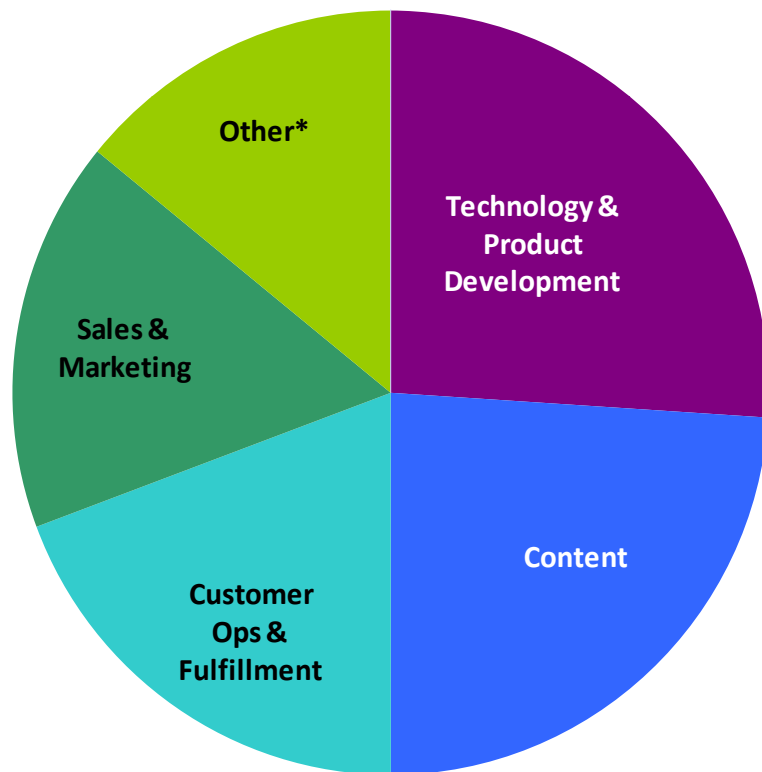
8.5%

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)



*Other includes admin, facilities, and shared operations

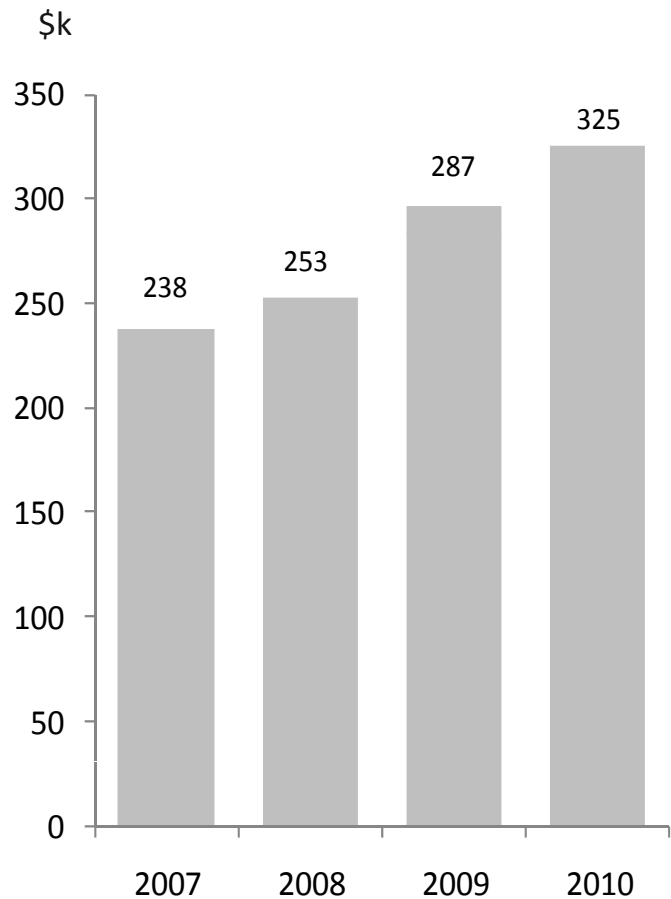
Primary Locations



4,400 Total FTEs

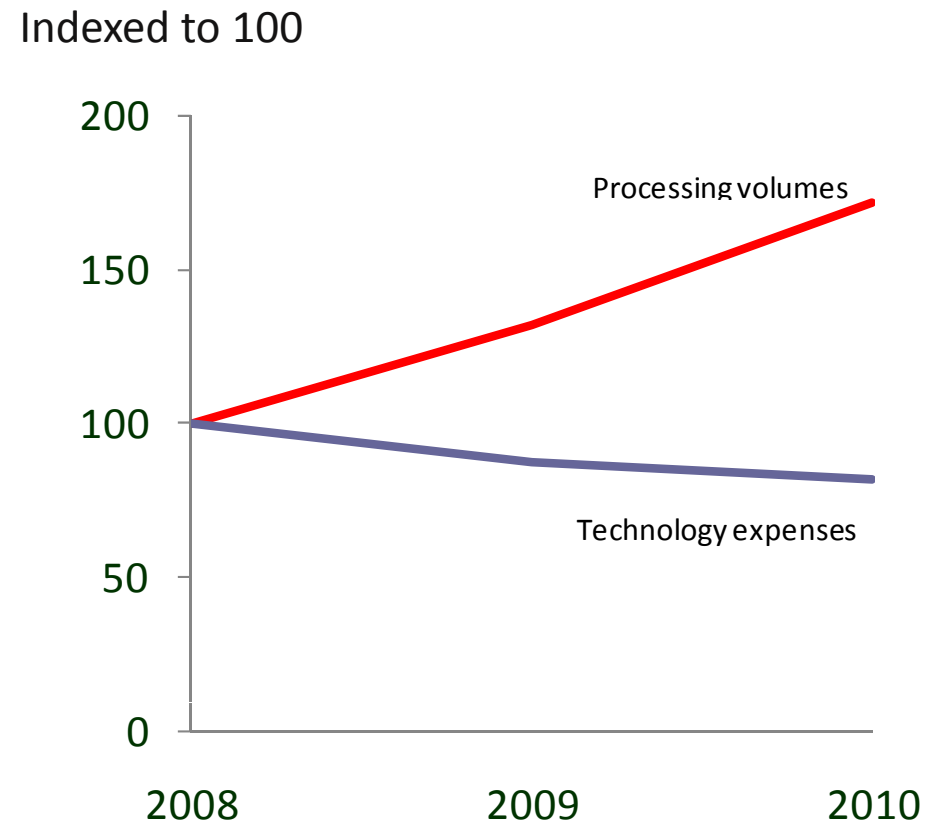
Speed and efficiency of technology drives operational efficiency and profit gearing

Revenue per Employee



Note: 2007 and 2008 include pro-forma ChoicePoint revenue and employees

Technology Expenses vs. Processing



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

Agenda

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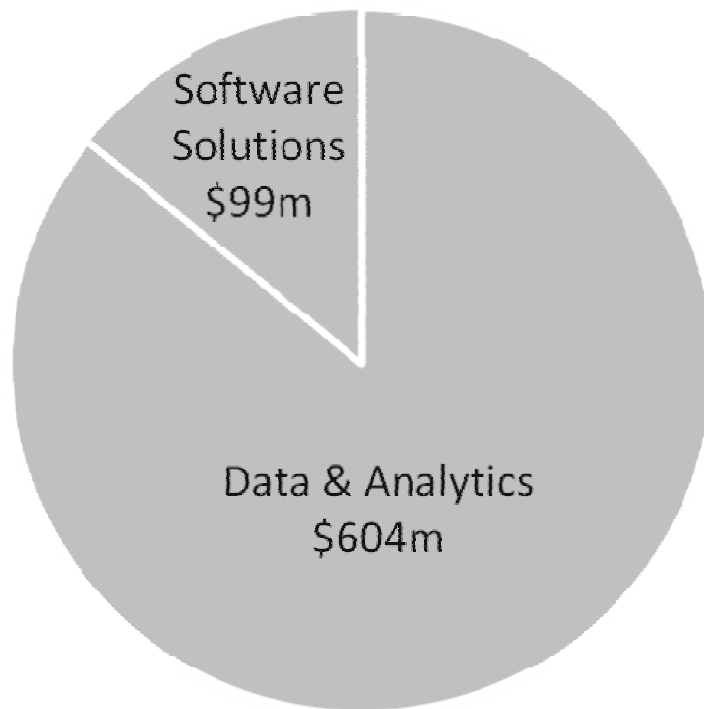
Concluding Remarks

Jim Peck

Q&A

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

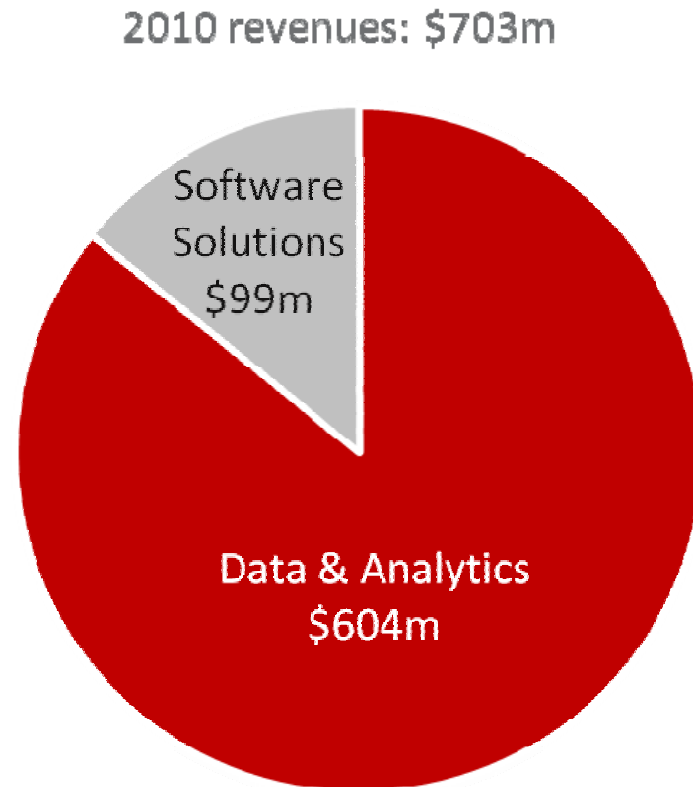
Capabilities we provide

- 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

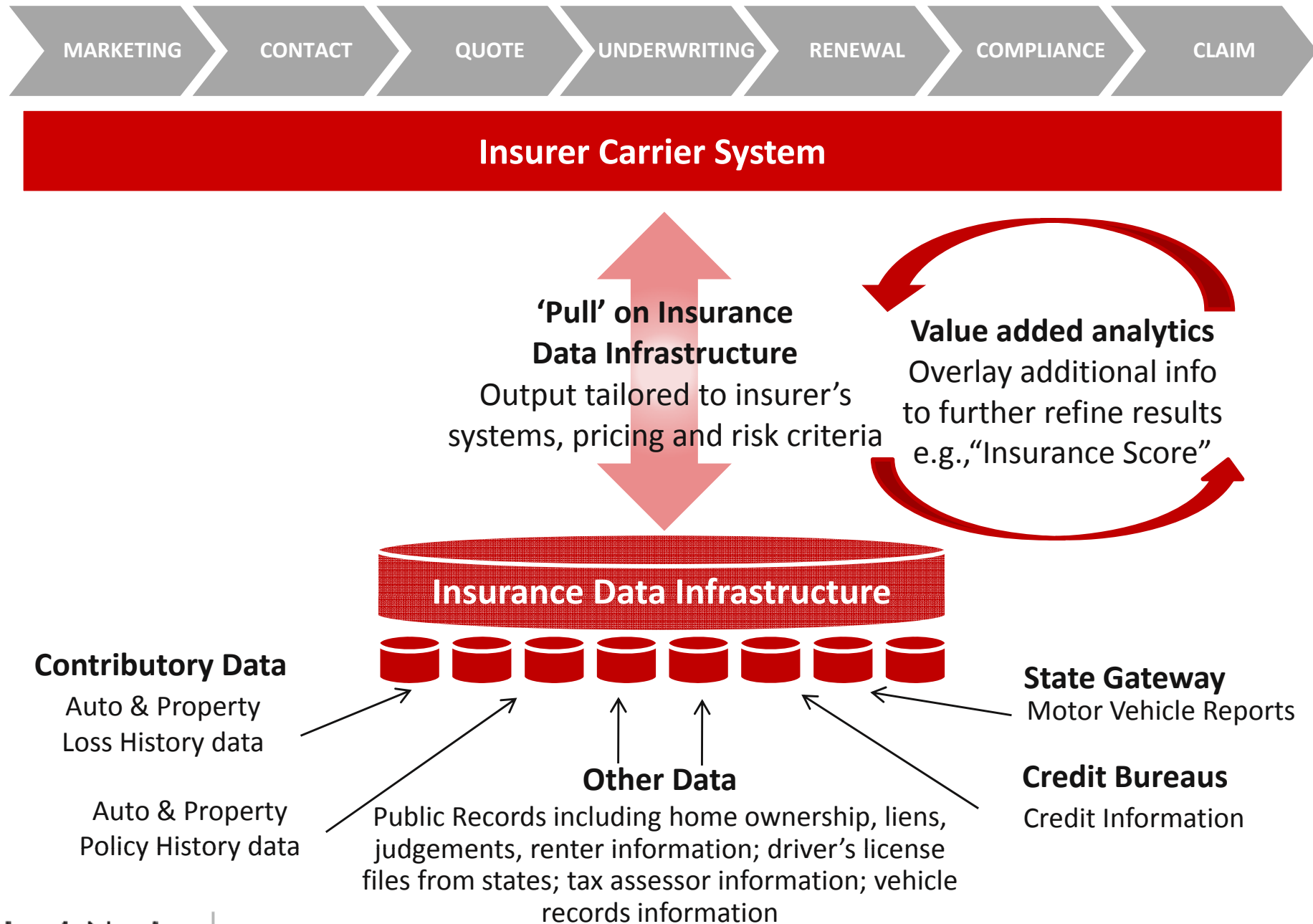
LexisNexis Risk Solutions is a leader in data and analytics solutions for property and casualty insurance carriers



Our expertise and product solutions enable carriers to:

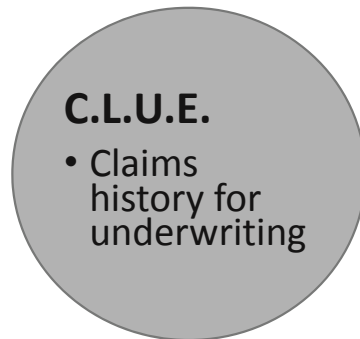
- Make better and faster risk underwriting decisions
- Make more accurate policy pricing decisions at issue and renewal
- Reduce claim losses using accident report data and fraud detection analytics
- Streamline the customer application process

Carrier activities associated with data and analytics



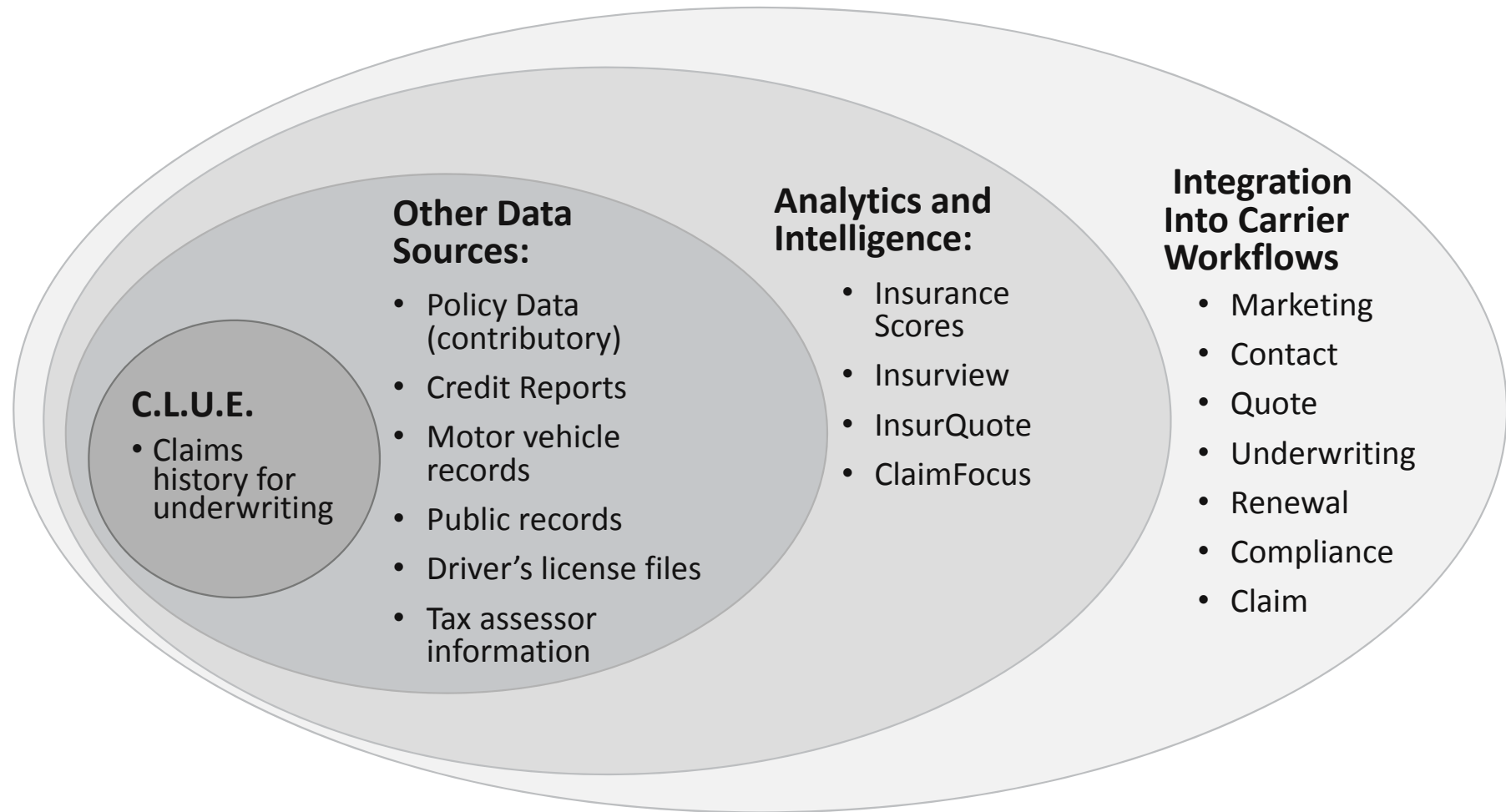
C.L.U.E. – Claim Loss Underwriting Exchange

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



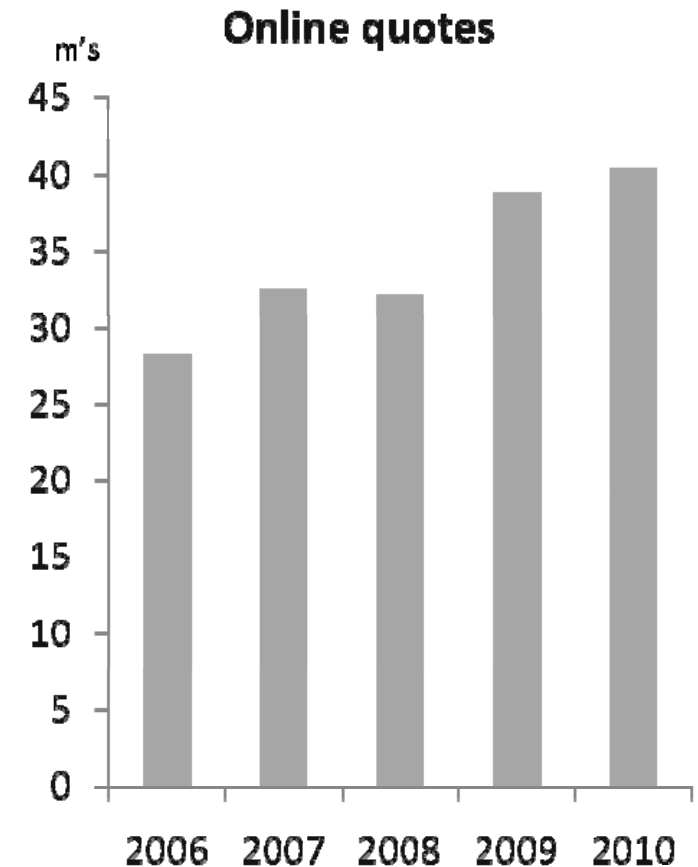
- 20 years of data with more than 277m claims records contributed
- Coverage exceeds 96% of the market
- Industry's most widely used resource for underwriting risk assessment and pricing

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



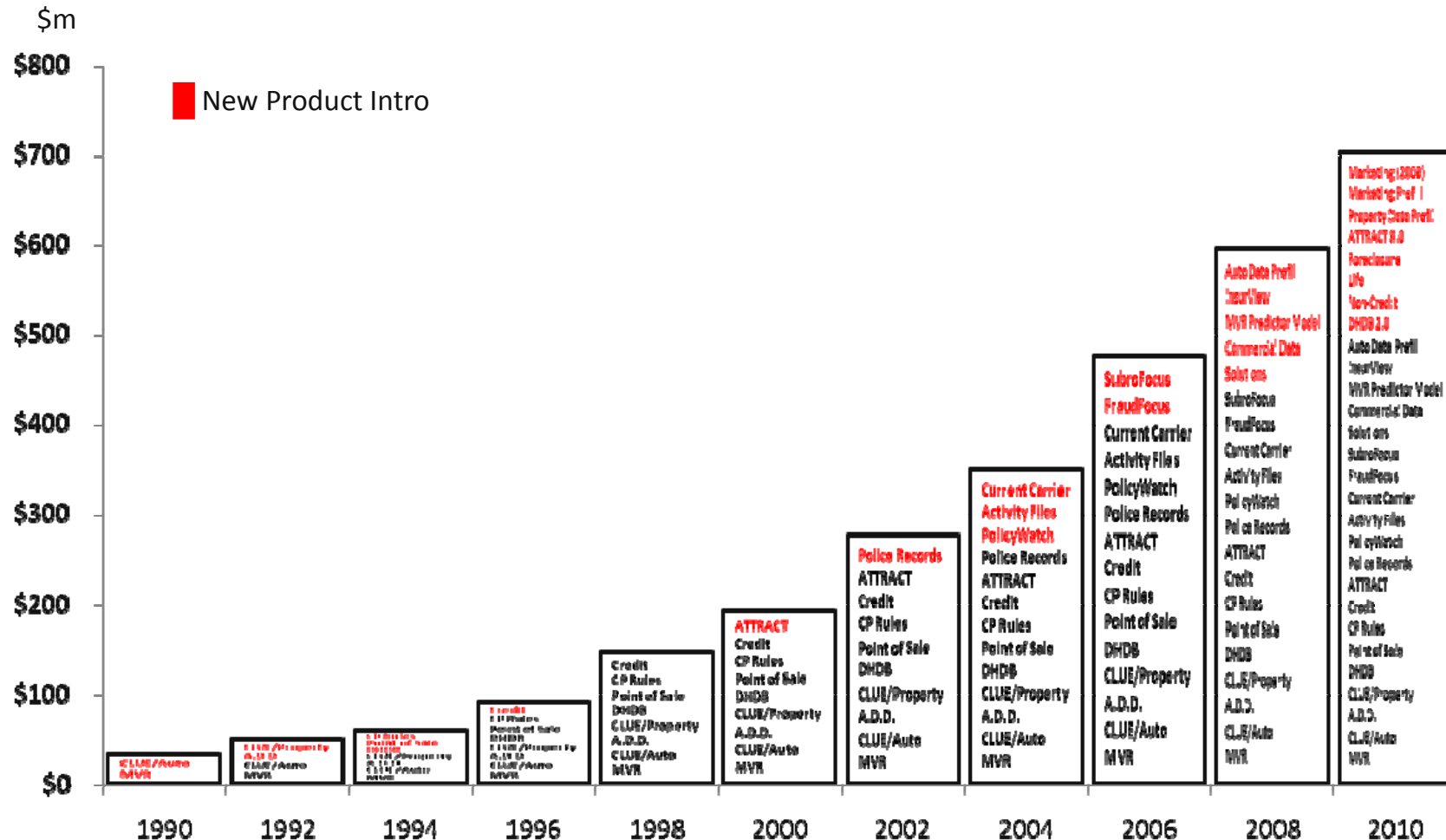
Insurance carrier dynamics support growing demand for our products and capabilities

- 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



Source : ComScore, 2010 LN Estimate

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:



Penetration:



- 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

Critical tools and data enable accurate and efficient assessment of risk



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

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

Variety of tools assist carriers in identifying and contacting potential customers



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

Auto Data Prefill

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

AUTO NEW BUSINESS

PROCESS FLOW
APPLICANT ☐
DRIVERS
VEHICLES
INCIDENTS
QUOTE
PAYMENT OPTIONS
ADDITIONAL INFO
DRIVER DETAILS
VEHICLE DETAILS
MEMBERSHIP
REPORTS
APPROVALS
PAYMENT INFO
BINDING
FORMS
TOOLS
PRINT / SEND QUOTE
PRE-BIND FORMS
NOTES
NEW TASK

APPLICANT INFORMATION × CLOSE PROCESS

APPLICANT INFORMATION
Applicant name:
Provide name exactly as shown on driver's license
Douglas Anderson Select...
Co-Applicant indicator:
☐ Yes ☒ No
Desired effective date:
Format: MM/DD/YYYY 5/14/2009
Pre-populate driver and vehicle information:
☒ Yes ☐ No
Principal Information
Street address 1: 228 N. Jackson St
Apt number:
City and state: Hugoton WI
ZIP code: 53703
Residency:
☐ Own ☒ Rent ☐ Other
Credit use:
☐ Order credit score ☐ Opt out ☐ Estimate credit score
Current insurance indicator:
☐ Yes ☒ No

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CANCEL CHANGES SAVE CHANGES SAVE & CONTINUE

50% of insurance applicants abandon online quotes

Data Pre-fill allows consumers to use 3 simple inputs for quoting, minimizing the likelihood of abandonment

Auto Data Prefill

**Interface returned 2 additional drivers in household...*

AUTO NEW BUSINESS

PROCESS FLOW

- APPLICANT ☒
- DRIVERS ☒
- VEHICLES ☒ [2]
- INCIDENTS ☒ [0]
- QUOTE NEW
- PAYMENT OPTIONS
- ADDITIONAL INFO
- DRIVER DETAILS
- VEHICLE DETAILS
- MEMBERSHIP [0]
- REPORTS
- APPROVALS [0]
- PAYMENT INFO
- BINDING
- FORMS [0]

TOOLS

- PRINT / SEND QUOTE
- PRE-BIND FORMS
- NOTES
- NEW TASK

DRIVER INFORMATION CLOSE PROCESS

DRIVERS OR HOUSEHOLD RESIDENTS

- [Douglas Anderson](#) DELETE
- [Elizabeth Anderson](#) DELETE
- [Dana Anderson](#) DELETE

DRIVER: DOUGLAS ANDERSON

First and last name: Select...

Driver birth date: Format: MM/DD/YY

Gender: ☒ Male ☐ Female

Marital status: Never married

Relationship to insured: Applicant

Exclude driver? ☐ Yes ☒ No

License status: Valid US license

Month/Year first licensed: Format: MM/YY

Driver status: Rated

SR-22 / certificate of insurance indicator: ☐ Yes ☒ No

CANCEL CHANGES SAVE CHANGES SAVE & ADD ANOTHER SAVE & CONTINUE

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Auto Data Prefill

**Interface returned 2 vehicles in household...*

AUTO NEW BUSINESS

PROCESS FLOW

- APPLICANT
- DRIVERS
- VEHICLES** (2)
- INCIDENTS (0)
- QUOTE NEW
- PAYMENT OPTIONS
- ADDITIONAL INFO
- DRIVER DETAILS
- VEHICLE DETAILS
- MEMBERSHIP (0)
- REPORTS
- APPROVALS (0)
- PAYMENT INFO
- BINDING
- FORMS (0)

TOOLS

- PRINT / SEND QUOTE
- PRE-BIND FORMS
- NOTES
- NEW TASK

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VEHICLE INFORMATION

VEHICLES

- 2001 Lexus RX 300 AWD Base/Limited
- 2001 Volkswagen Jetta GLS VR6

VEHICLE: 2001 LEXUS RX 300 AWD BASE/LIMITED

Vehicle type: Standard Auto 1980-
Allow non-matching VIN: ☐ Yes ☒ No
VIN: JTJHF10U710186256
Year: 2001
Make: Lexus
Model: RX 300 AWD Base/Limited
Style/Body type: Utility Vehicle - Four Wheel Drive
Business use: ☐ Yes ☒ No
Alternate garage location: ☐ Yes ☒ No
Garaging ZIP code: 53703
Anti-lock brakes: No
Passive restraint system: Driver / Passenger Air Bags

Buttons: CANCEL CHANGES, SAVE CHANGES, SAVE & ADD ANOTHER, SAVE & CONTINUE

Callout: Vehicle identification avoids cumbersome process of finding VIN data; reduces VIN errors

Auto Data Prefill

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

AUTO NEW BUSINESS

QUOTE CLOSE PROCESS

PROCESS FLOW

APPLICANT ☒

DRIVERS 1

VEHICLES 1

INCIDENTS 0

QUOTE \$2,310

PAYMENT OPTIONS

ADDITIONAL INFO

DRIVER DETAILS

VEHICLE DETAILS

MEMBERSHIP 0

REPORTS

APPROVALS 0

PAYMENT INFO

BINDING

FORMS 0

TOOLS

PRINT / SEND QUOTE

PRE-BIND FORMS

NOTES

NEW TASK

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ONE YEAR TOTAL **\$2310**

Policy effective date: 5/20/2009
Discounts: Air Bag Discount
Surcharges: None

PRIMARY COVERAGES

?

Bodily Injury Liability
Covers harm to other people

\$50,000 / \$100,000

\$574.00

?

Property Damage Liability
Covers damage to other people's property

\$50,000

\$359.00

?

Uninsured Motorist Property Damage
Covers property damage by an uninsured driver
Mandatory \$200 deductible

\$25,000

\$29.00

?

Uninsured Motorist Bodily Injury
Covers liability if hit by an uninsured motorist

\$25,000 / \$50,000

\$63.00

?

Underinsured Motorist Bodily Injury
Covers liability if hit by an underinsured motorist

No coverage

--

?

Underinsured Motorist Property Damage
Covers property damage by an underinsured driver

No coverage

--

?

Personal Injury Protection
Expanded coverage of medical costs

No coverage

--

2001 LEXUS RX 300 AWD BASE/LIMITED COVERAGES

?

Comprehensive
Covers theft and other non-accident losses

\$500 deductible

\$342.00

?

Collision
Covers collision damage to your vehicle

\$500 deductible

\$811.00

?

Rental reimbursement
Covers rental expense while your vehicle is repaired

No coverage

--

CANCEL CHANGES

SAVE CHANGES

SAVE & CONTINUE

Current policy limits and deductible ensure comparable quote

Auto Data Prefill

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

AUTO NEW BUSINESS

EXTERNAL REPORTS

PROCESS FLOW

APPLICANT ☒

DRIVERS ☐

VEHICLES ☐

INCIDENTS ☐

QUOTE ☐

PAYMENT OPTIONS ☐

ADDITIONAL INFO ☐

DRIVER DETAILS ☐

VEHICLE DETAILS ☐

MEMBERSHIP ☐

REPORTS ☐

APPROVALS ☐

PAYMENT INFO ☐

BINDING ☐

FORMS ☐

TOOLS

PRINT / SEND QUOTE

PRE-BIND FORMS

NOTES

NEW TASK

Customer Notice
In connection with this application for insurance, we may review your credit report, or obtain or use a credit based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score.

EXTERNAL REPORTS

☒ LexisNexis Attract Score

☒ MVR for Douglas Anderson - WI A5464402165008

☒ MVR for Douglas Anderson - WI A5464402132605

☒ CLUE with Additional Driver Discovery & Current Carrier

☐ LexisNexis Data Prefill

Ordered On: 05/14/2009

Ordered by: Thomas Westhoff

Result: 0 incidents

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Agent can order
verification data in real
time

Auto Data Prefill

Closing the deal...

AUTO NEW BUSINESS

PROCESS FLOW

APPLICANT

DRIVERS

VEHICLES

INCIDENTS

QUOTE

PAYMENT OPTIONS

ADDITIONAL INFO

DRIVER DETAILS

VEHICLE DETAILS

MEMBERSHIP

REPORTS

APPROVALS

PAYMENT INFO

BINDING

FORMS

TOOLS

PRINT / SEND QUOTE

PRE-BIND FORMS

NOTES

NEW TASK

BINDING

POLICY INFORMATION

Agent:

Policyholder:

Bind date:

Effective date:

Premium:

Payment:

Thomas Wes

Douglas And

Wednesday,

Wednesday,

\$2,310 for 12

\$0

ADVERSE ACTION NOTICES

CREDIT

The Federal Fair Credit Reporting Act, Driver's Privacy Protection Act, analogous state laws, and other state and federal laws govern the use of reports delivered via the Apogee Personal Lines system. It is your responsibility to ensure that your requests are lawful. When ordering reports for underwriting purposes, you must have a completed application and/or the verbal request of the subject consumer.

The Federal Fair Credit Reporting Act imposes criminal penalties - including a fine, up to two years in prison, or both - against anyone who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses, and other penalties for anyone who obtains such consumer information without a permissible purpose.

Select "Yes" to indicate your understanding and acceptance of these terms. Select "No" to decline acceptance of these terms:

Adverse action notices read:

Processed by:

☐ Yes ☒ No

Thomas Westhoff

Policy Decisions Personal Lines: Conf...

CONFIRM BIND

Policy effective on 5/20/2009

Sold by


CANCEL

BIND POLICY

CLOSE PROCESS

BIND POLICY

Policy is quoted and bound seamlessly

 LexisNexis | Risk Solutions

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Streamline burdensome reporting requirements to improve compliance and reduce associated expenses



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

Essential insights and workflow tools enable accurate, efficient claim adjudication



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

Core Products

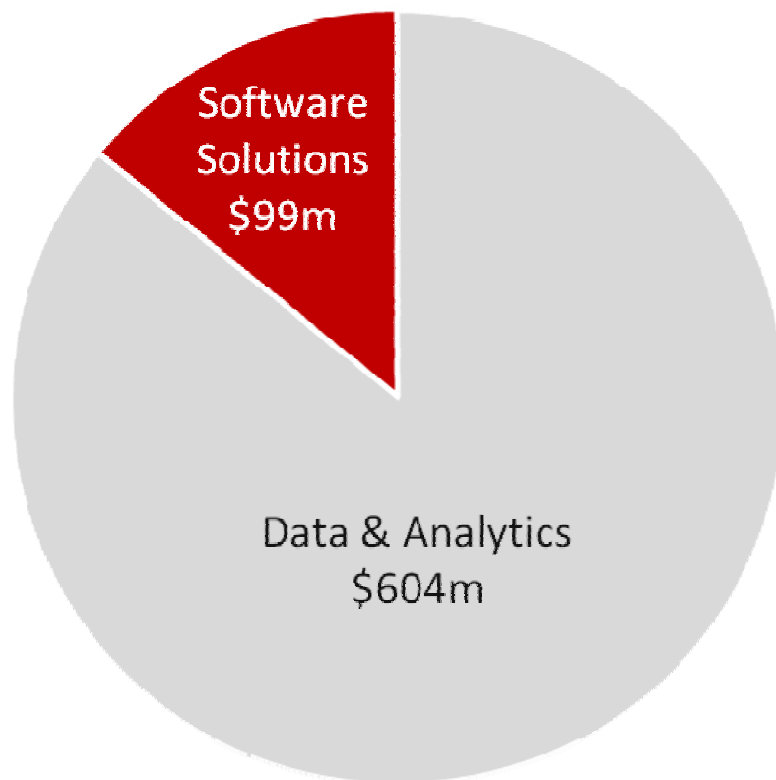
- **Police Records Retrieval:** Timely, cost-effective and efficient access to police accident reports
- **Carrier Discovery:** Critical insurance carrier information on claimants and other parties involved in an accident, improving cycle times and reducing fraud
- **ClaimFocus:** Analytics that identifies claims requiring special handling to speed cycle time
- **FraudFocus :** Analytics that identifies potential fraudulent claim submissions

New Products

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

A leader in software solutions to commercial insurance carriers

2010 revenues: \$703m

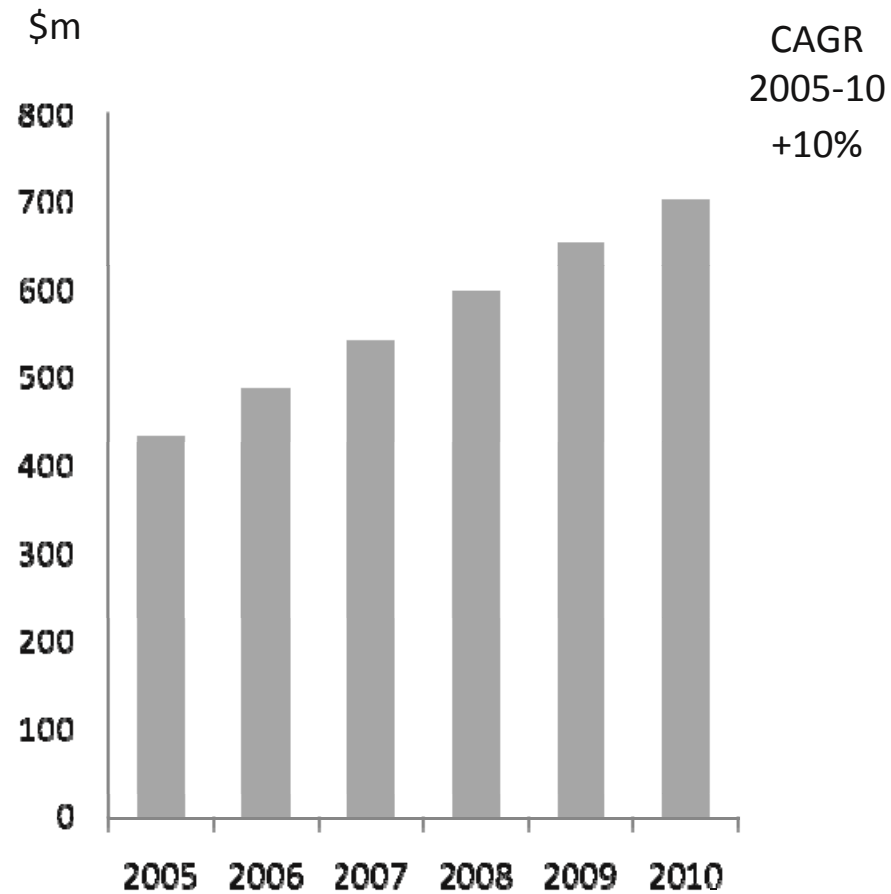


Provide commercial P&C carriers with software and services to run their business effectively:

- 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



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

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

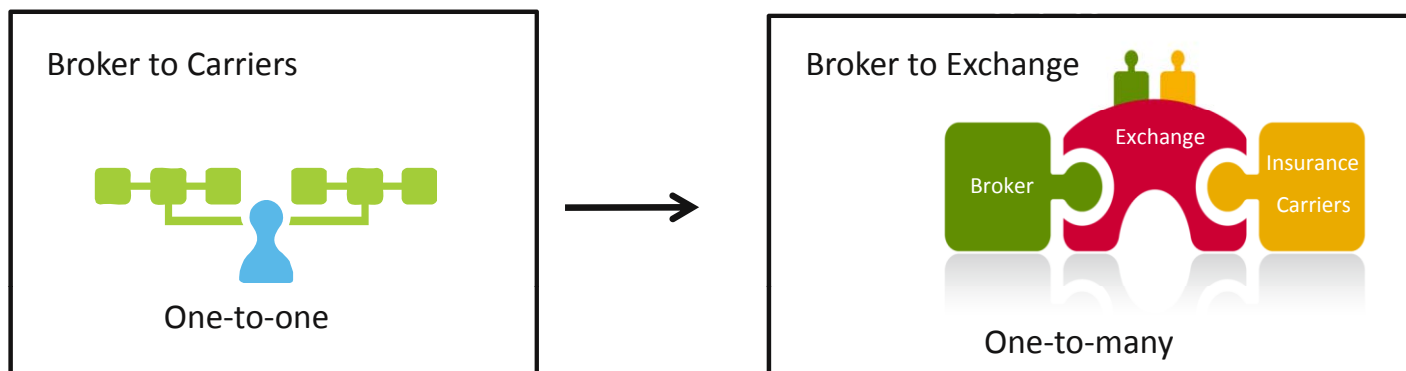
Example: New Segment in Core US Markets – The Insurance Exchange

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**



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



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

Agenda

Introduction

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Jim Peck

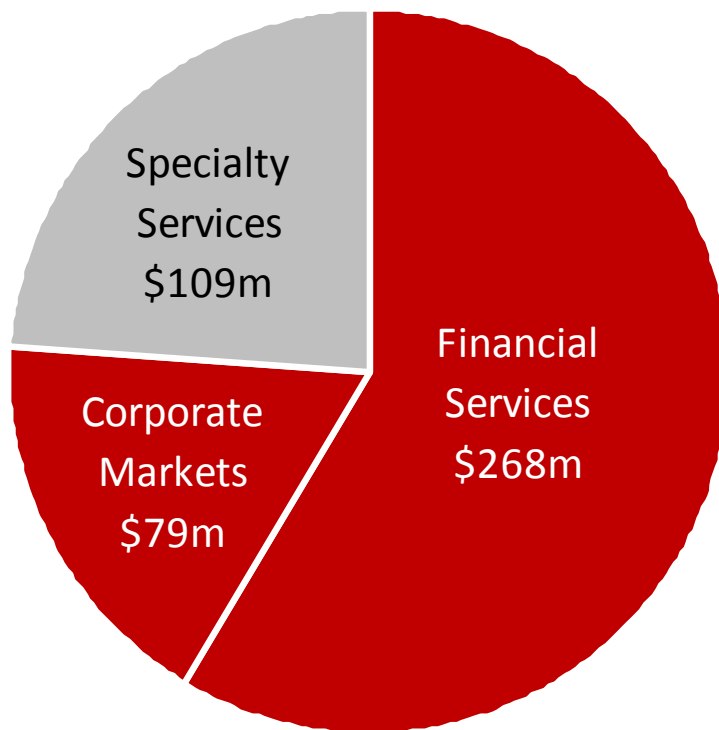
Concluding Remarks

Jim Peck

Q&A

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

2010 revenues: \$456m



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

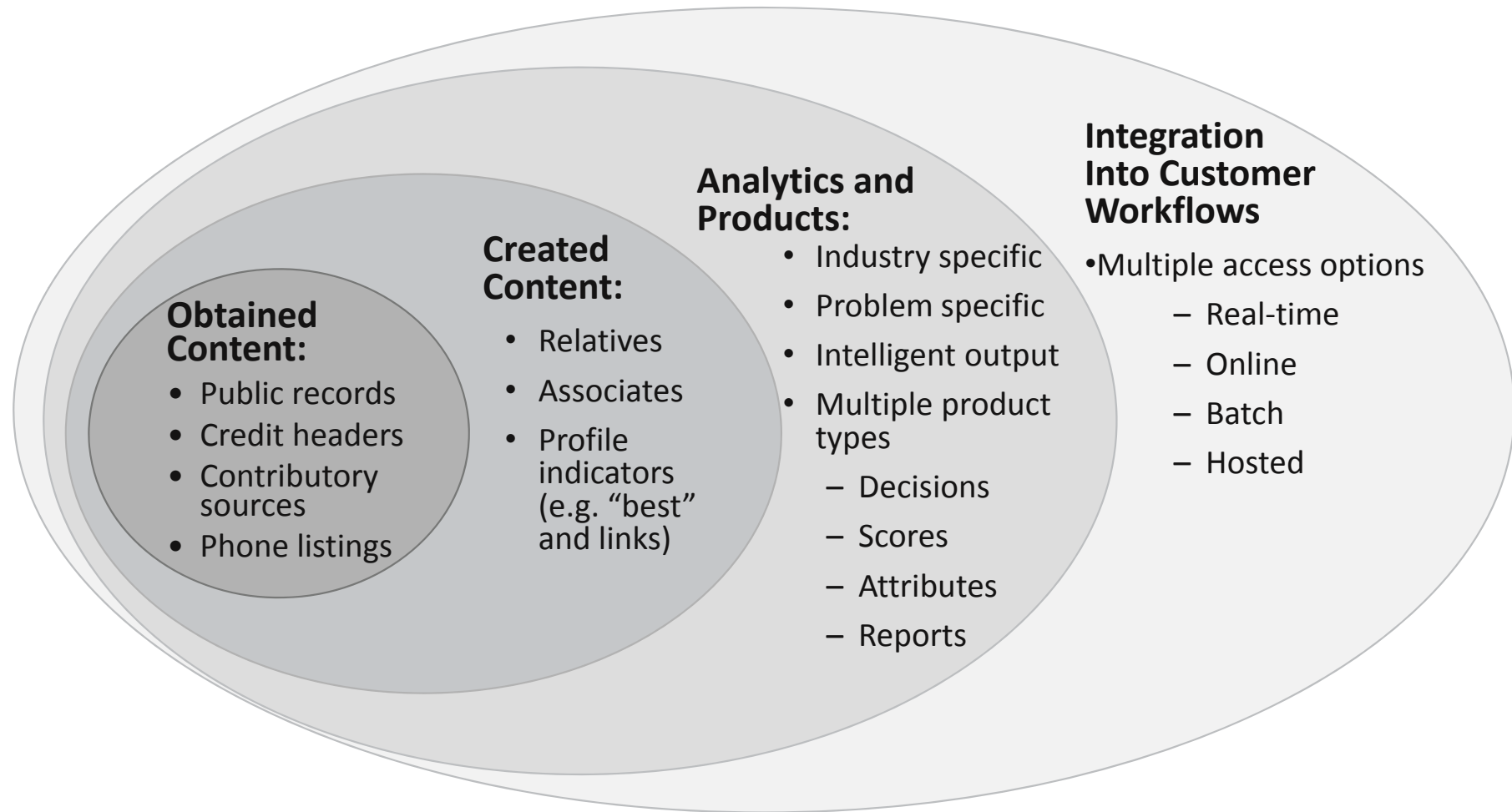
Capabilities we provide

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

Issues we address

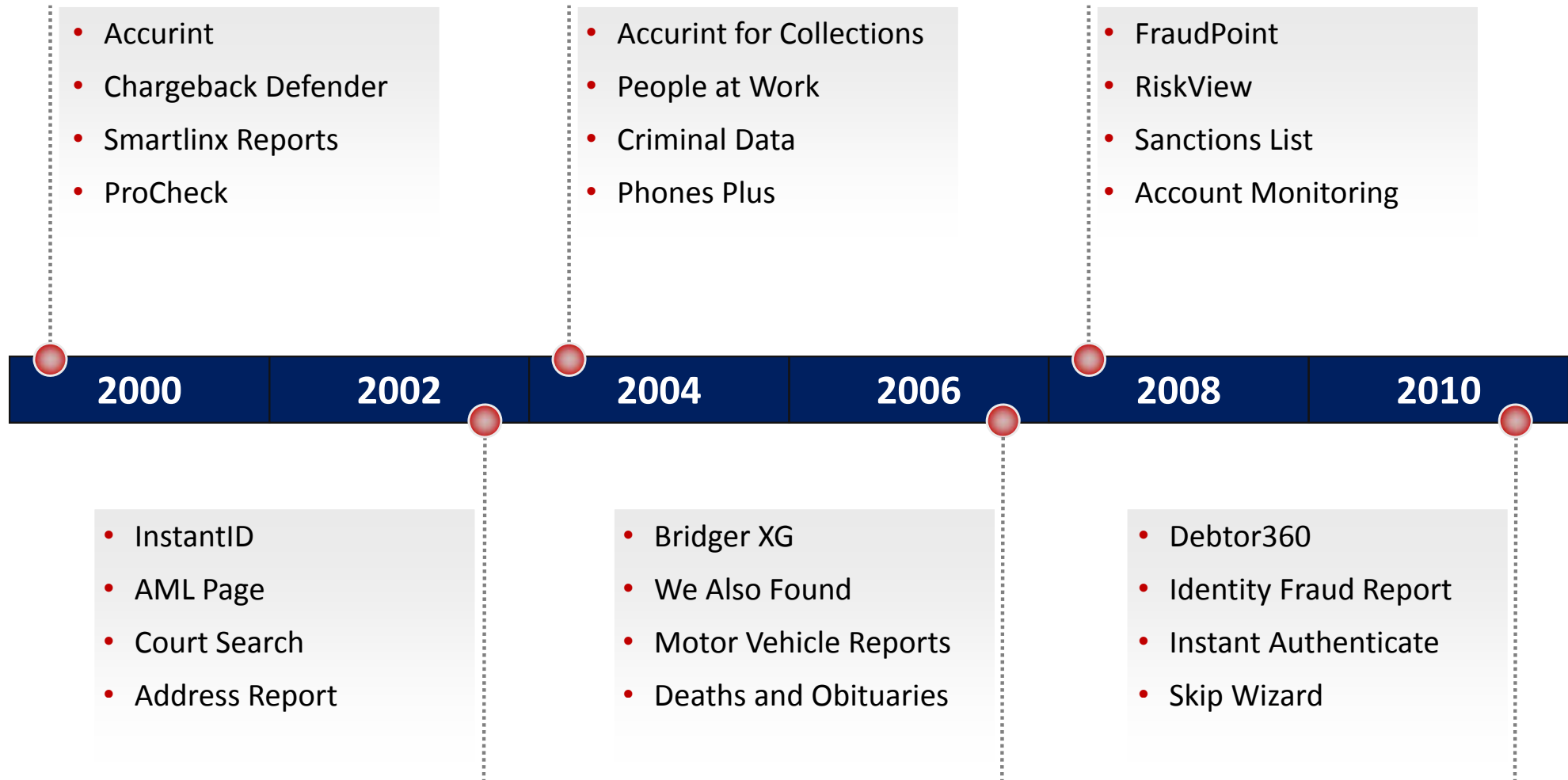
- Credit risk decisioning
- KYC / regulatory compliance
- Fraud prevention
- Debtor management

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



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

Examples:



Example: LexisNexis Accurint

Accurint brings our database to life through multiple search options

The screenshot displays the LexisNexis Accurint website. At the top, the LexisNexis logo is followed by a 'NEW Accurint' badge. Navigation links include 'HOME', 'CLASSIC VIEW', 'CONTACT US', 'LIVE CHAT', 'HELP', and 'SIGN OUT'. A 24/7 search and technical assistance number is provided. A date and security reminder are shown. A 'New Products & Announcements' section highlights that 'BUSINESS SEARCH' now includes 'We Also Found'. A 'My Accurint - Favorite Searches' section lists categories like Person, Advanced Person, People At Work, Phones Plus, Business, and Property Deeds. Below this, 'Available Accurint Searches' are listed with expand/collapse buttons and a 'Rollovers Enabled' checkbox. The main content area features several categorized search lists: People (Person Search, Advanced Person, etc.), Businesses (Business Search, Corporation Filings, etc.), Licenses (Driver Licenses, Professional Licenses, etc.), Courts (Bankruptcy, Criminal Records, etc.), Assets (Motor Vehicles, Property Assessments, etc.), and Phones (Phones Plus, Basic Lookup, etc.). On the right, a 'My Account' sidebar lists options like Summary, Manage Users, and Billing Info. Below that is a 'Training & Security' section with links to a Security Center and Presentation. At the bottom right, a 'Recent Searches' section shows 'No Activity' for the last 24 hours. A blue callout box with an arrow pointing to the search categories states: 'Can search by individual, entity, or topic'.

LexisNexis® **NEW** Accurint®

24/7 Search and Technical Assistance **1-866-277-8407**
[HOME](#) | [CLASSIC VIEW](#) | [CONTACT US](#) | [LIVE CHAT](#) | [HELP](#) | [SIGN OUT](#)

Today is Friday, May 06, 2011 | Security Reminder
You last signed in on Thursday, May 05, 2011 at 12:37 PM EDT

[-] New Products & Announcements [View Past Announcements](#)

- BUSINESS SEARCH** Now Includes "We Also Found"

My Accurint - Favorite Searches

| [Person](#) | [Advanced Person](#) | [People At Work](#) | [Phones Plus](#) | [Business](#) | [Property Deeds](#) |

Available Accurint Searches: [\[+\] Show All](#) | [\[-\] Hide All](#) | ☐ Rollovers Enabled

[-] People

- > [Person Search](#)
- > [Advanced Person](#)
- > [People at Work](#)
- > [InstantID](#)
- > [People in the News](#)
- > [Death Records](#)
- > [Email Search](#)
- > [Social Network Report](#)
- > [People Batching](#)
- > [Phone Batching](#)

[-] Businesses

- > [Business Search](#)
- > [Corporation Filings](#)
- > [National UCC Filings](#)
- > [Internet Domains](#)
- > [Dun & Bradstreet](#)
- > [Delaware Corporations](#)
- > [Business Credit](#)
- > [Businesses in the News](#)
- > [Business InstantID](#)

[-] Licenses

- > [Driver Licenses](#)
- > [Professional Licenses](#)
- > [FAA Pilots](#)
- > [Hunting/Fishing Licenses](#)
- > [Concealed Weapons Permits](#)
- > [Voter Registrations](#)
- > [Federal Firearms & Explosives](#)
- > [DEA Controlled Substances](#)
- > [MVR Reports \(Driving Records\)](#)

[-] Courts

- > [Bankruptcy](#)
- > [Criminal Records](#)
- > [Civil Courts](#)
- > [Florida Accidents](#)
- > [Patriot Act](#)
- > [Sexual Offenders](#)
- > [Official Records](#)
- > [Marriages/Divorces](#)
- > [Foreclosures](#)
- > [Liens & Judgments](#)
- > [Court Search Wizard](#)

[-] Assets

- > [Motor Vehicles](#)
- > [Property Assessments](#)
- > [Property Deeds](#)
- > [Watercraft](#)
- > [FAA Aircraft](#)

[-] Phones

- > [Phones Plus](#)
- > [Basic Lookup](#)
- > [Reverse Lookup](#)
- > [Canadian Phones](#)

[-] My Account

- > [Summary](#)
- > [Manage Users](#)
- > [Manage Company](#)
- > [Change Password](#)
- > [Billing Info](#)
- > [Activity](#)
- > [Company Security](#)
- > [Preferences](#)
- > [Report Manager](#)
- > [Batch Output](#)
- > [Batch Reporting Dashboard](#)
- > [Person Alerts](#)
- > [Product Support](#)
- > [Frequently Asked Questions](#)

[-] Training & Security

- > [Security Center](#)
- > [Security Presentation](#)

[-] Recent Searches [\[Show All\]](#)

No Activity (Last 24 Hours)
Use of Recent Searches is subject to your [Permissible Use](#) selections.

Can search by individual, entity, or topic

Example: LexisNexis Accurint

Searches require only a small amount of input information

LexisNexis® **NEW** Accurint® 24/7 Search and Technical Assistance 1-866-277-8407
[HOME](#) | [CONTACT US](#) | [LIVE CHAT](#) | [HELP](#) | [SIGN OUT](#)

My Accurint | **People** | **Business** | **Assets** | **Licenses** | **Phones** | **Courts**

Person | **Advanced Person** | **People At Work** | **Phones Plus** | **Business** | **Property Deeds** [Add/Remove Tabs](#)

Last Name **First Name** **Middle Name** **SSN** **Link ID™** ⓘ

DOUGH ROBERT [] [] []

☐ Include similar sounding names ⓘ ☐ Strict Search ⓘ

Street Address **City** **State** ⓘ **Zip**

400 MAIN ROAD CINCINNATI OH []

Phone ⓘ **DOB** ⓘ **Age Range**

[] [] [] - []

Additional Subject Information

Other Last Name **Other City** **Other State** ⓘ **Other State** ⓘ

[] [] [] []

Relative First Name **Other Relative First Name**

[] []

Reference Code: []

SEARCH **CLEAR FORM**

[Coverage](#) | [Help?](#)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. [Read More](#)

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










Example: LexisNexis Accurant

And provide a consolidated view of an individual

Advanced Person Search Results Records: 1 to 4 of 4

Search Terms Used - Last Name: **DOUGH**; First Name: **ROBERT**; Street: **400 MAIN ROAD**; City: **CINCINNATI**; State: **OH**;

[Edit Search](#) [New Search](#) [Print Results](#) [Export to Excel](#)

	Full Name	SSN	Address	Phone	Next Steps
1.	<div> ROBERT PAUL DOUGH ROBERT P DOUGH ROBERT P DOE ROBERT PAUL DOUGH ROBERT DOUGH BOB P DOUGH DOB: 11/xx/1967 Age: 41 Gender: Male  Setup Alert</div>	111-11-XXXX Link ID: 22222222	123 COUNTY ROAD 130 FRANKLIN CO 81252-9228 Apr 08 - Apr 11	<div><div>555-000-4055 - EDT DECKER JAMES  Active Phone</div><div>555-000-3520 - EDT JOHNSON JIM (Current Listing Name)</div><div>555-272-3960 - EDT  phone number and zip code combination is invalid.</div><div>111-629-0045 - EDT  phone number and zip code combination is invalid.</div></div>	<ul style="list-style-type: none">RelativesNeighborsAssociatesRelatives, Neighbors & AssociatesPeople at Work Comprehensive Report Finder Report Address Report Relavint Report Court Search Contact Card Report <p>Learn how Accurant Reports can assist you: See Examples</p>

Current Address →

Current Phones →

We Also Found →

Input Address →

Summary information is returned

And multiple reports are available

We Also Found:

- ☐ Property Records

[Get Selected Results](#)

123 HILLS RD
TOLEDO OH 43072-43072
Aug 06 - Feb 09

200 APPLE ROAD
CINCINNATI OH 45227-3645
Feb 06 - Aug 06

300 HILLS RD
TOLEDO OH 43072-9643
May 04 - Mar 06

400 MAIN ROAD APT
CINCINNATI OH 45233-4627
May 02 - Sep 04

Example: LexisNexis Accurant

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

☒ 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 Address(es)
- Include 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

- Degrees of Separation

Select Report Type:

☒ Prompt me for these options for each report.

☐ Save report for later access.

Example: LexisNexis Accurant

A comprehensive report provides all records on a subject

Comprehensive Report Summary:
(Click on link to see detail)

- Bankruptcies: 1 Found
- Liens and Judgments: 1 Found
- UCC Filings: 1 Found
- Phones Plus: None Found
- People at Work: 5 Found
- Driver's Licenses: 3 Found
- Address(es) Found: 0 Verified and 7 Non-Verified Found
- Possible Properties Owned: None Found
- Motor Vehicles Registered: 14 Found
- Watercraft: None Found
- FAA Certifications: None Found
- FAA Aircrafts: None Found
- Possible Criminal Records: None Found
- Sexual Offenses: None Found
- Florida Accidents: None Found
- Professional Licenses: None Found
- Voter Registration: 3 Found
- Hunting/Fishing Permits: 3 Found
- Concealed Weapons Permits: None Found
- Possible Associates: None Found
- Possible Relatives: 1st Degree - 5 Found, 2nd Degree - 2 Found, 3rd Degree - None Found
- Neighbors: 1st Neighborhood - 2 Found, 2nd Neighborhood - 2 Found

Comprehensive Report

Report processed by: Lexis Collections Sales Demo
Bank of Commerce Boulevard
Jackson, FL 33487-8247
352-4400 Main Phone

Subject Information

Name: **ROBERT PAUL DOUGH**
Date of Birth: **11/01/1967**
Age: **41**
SSN: **111-11-xxxx** issued in Ohio between 1/1/1966 and 12/31/1968
[View All SSN Sources](#)

AKAs (Names Associated with Subject)

ROBERT P DOUGH
Age: 41 SSN: 111-11-xxxx
ROBERT P DOE
Age: 41 SSN: 111-11-xxxx
ROBERT PAUL DOE
Age: 41 SSN: 111-11-xxxx
ROBERT DOUGH
Age: 41 SSN: 111-11-xxxx
ROBERT DOE
Age: 41 SSN: 111-11-xxxx
BOB P DOE
Age: 41 SSN: 111-11-xxxx

Indicators

Bankruptcy: **Yes**
Property: **No**
Corporate Affiliations: **No**

Address Summary

123 COUNTY ROAD 130, FRANKLIN CO 81252-9228, CUSTER COUNTY (Mar 2004 - Sep 2008)
Phone at address: **555-000-4055 DECKER JAMES**
555-000-3520 JOHNSON JIM
Neighborhood Profile (2000 Census)
Average Age: **41** Median Household Income: **\$41,179** Median Home Value: **\$212,300** Average Years of Education: **14**

123 HILLS RD, TOLEDO OH 43072-9643, CHAMPAIGN COUNTY (Jul 1991 - Apr 2007)
Phone at address: **111-222-9036 EVANS LORI**
Neighborhood Profile (2000 Census)
Average Age: **37** Median Household Income: **\$28,000** Median Home Value: **\$101,000** Average Years of Education: **12**

123 NATI OH 45227-3643, DECKER COUNTY (Jun 2003 - Nov 2006)
Phone at address: **513-72-3960 DEARBORN M**
Neighborhood Profile (2000 Census)
Average Age: **37** Median Household Income: **\$40,040** Median Home Value: **\$96,700** Average Years of Education: **12**

Summary links to all available data

Multi-page report provides all available records

Example: LexisNexis Accurant

Singular reports are also available on a variety of topics

Contact Card List

At Home

Phone & Listed Name	Name & Possible Relationship
1. 555-000-2205 - MDT APPLE VALLEY RANCH BIG VALLEY LODGE 555-000-3520 - MDT JOHNSON JIM	ROBERT PAUL DOUGH - Subject

Through Family

Phone & Listed Name	Name & Possible Relationship
1. 222-642-0484 - EDT DOE NORMAN	NORMAN DEAN DOE - Relative DALEE J DOE - Relative
2. 555-000-4009 - MDT DOUGH BOB & JENI	JENNIFER ANN DOUGH - Sister BOB DOUGH - Possible Subject

Through Associates

Phone & Listed Name	Name & Possible Relationship
1. 333-333-3333 - EST DAVIS RICHARD S	RICHARD C DAVIS - Associate By Shared Associates

Best phone

Bankruptcy Filings

Date Filed: 12/23/2002 Chapter: 7 Disposition Date: 04/29/2003 Disposition: Discharged
Case Number: 012345 Filing Status: JOINT 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

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

Employment

Vehicle Registrations

1993 Dodge W-350 (Colorado - 490MO1) 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

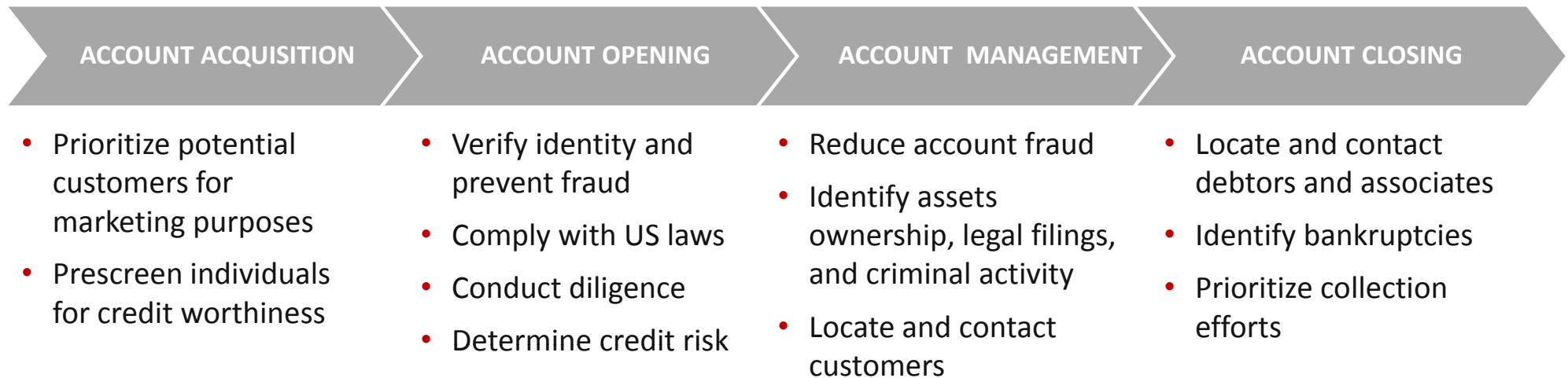
Owner(s): None

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

Solutions address key stages of our customers' account management



Examples:

Credit Risk



Credit prescreen products are used for targeting campaigns

AML Compliance



Anti-money laundering products are used to screen customer accounts

Fraud Prevention



Identity verification products are used to prevent fraud

Debtor Management



Person locate and scoring products are used to optimize collection efforts

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



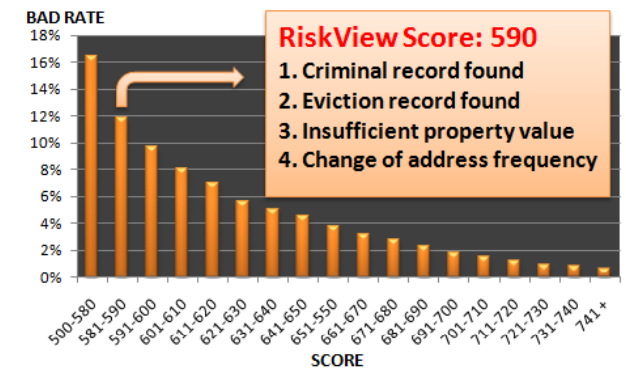
A telco receives an order for a new connect and needs to determine credit risk



LexisNexis RiskView



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:

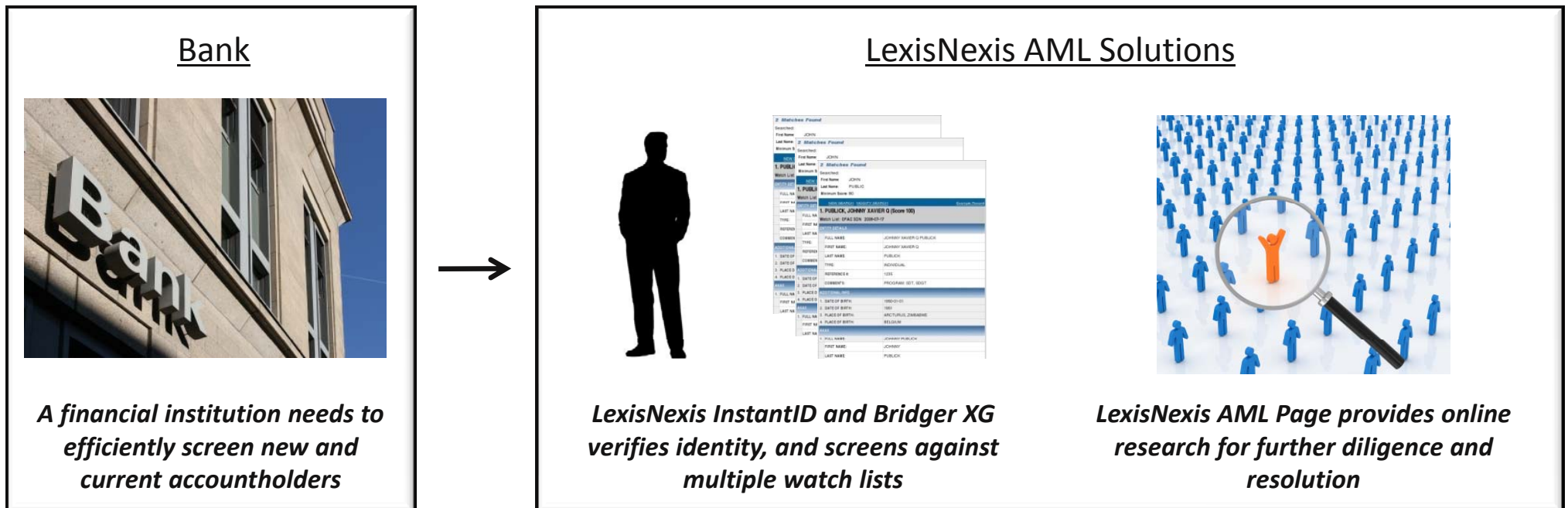
- Financial institutions are required by law to know with whom they are doing business

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



Example use case: Fraud Prevention

Situation:

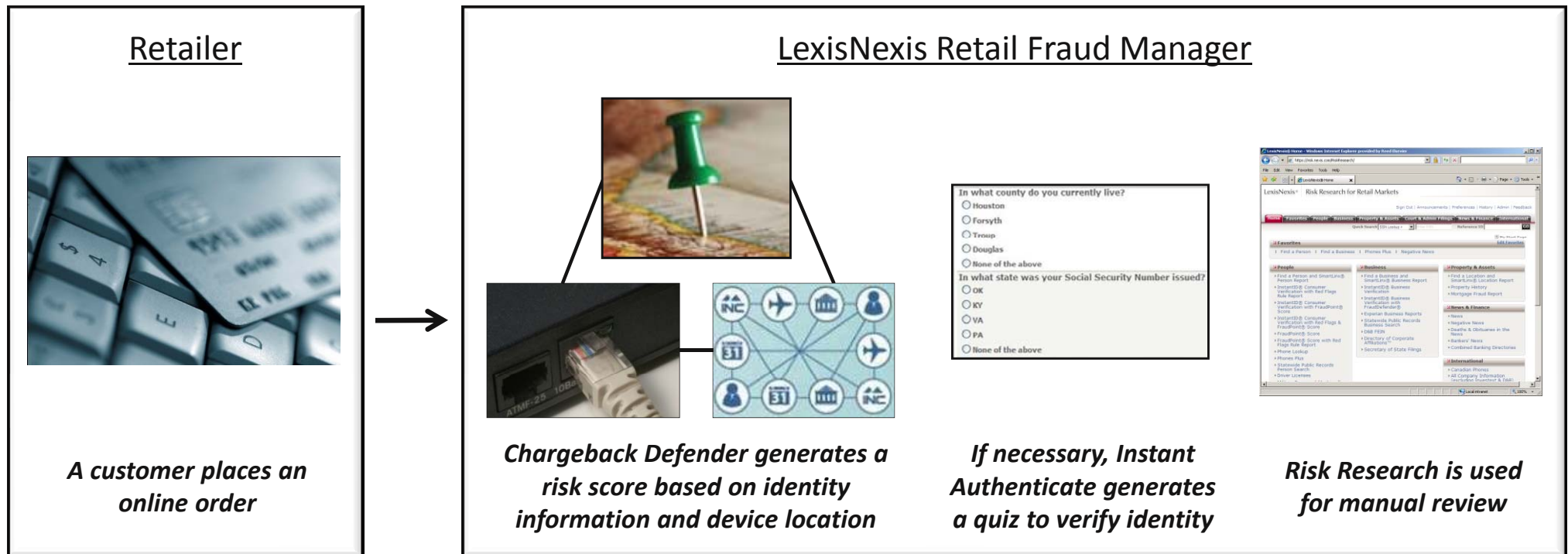
- Retailers seek to reduce purchase fraud in their online channels

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



Example use case: Debtor Management

Situation:

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

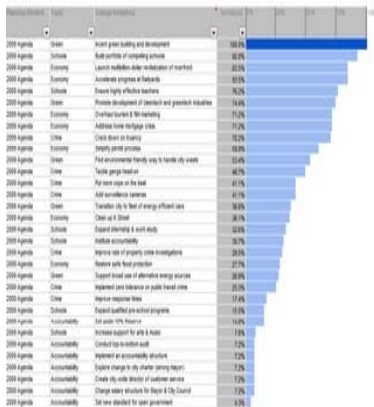
Customer pain point:

- 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

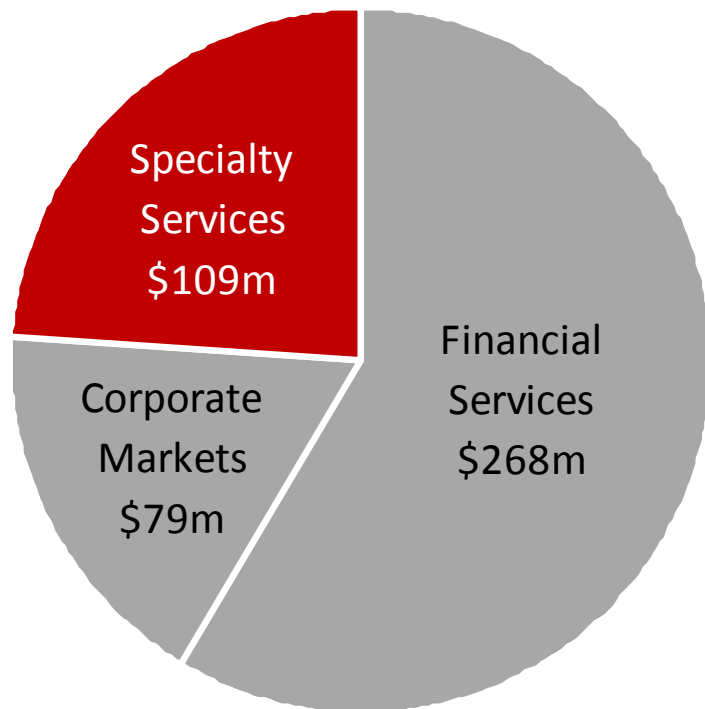
Collection Agency



Account Number	Name	Address	Phone	Status
2000 Agency	John	1234 Main St	555-1234	Active
2000 Agency	Jane	5678 Elm St	555-5678	Active
2000 Agency	Bob	9101 Oak St	555-9101	Active
2000 Agency	Alice	2345 Pine St	555-2345	Active
2000 Agency	Charlie	6789 Birch St	555-6789	Active
2000 Agency	Diana	1011 Cedar St	555-1011	Active
2000 Agency	Eve	4321 Maple St	555-4321	Active
2000 Agency	Frank	7654 Spruce St	555-7654	Active
2000 Agency	Grace	9876 Willow St	555-9876	Active
2000 Agency	Henry	3210 Ash St	555-3210	Active
2000 Agency	Ivy	6543 Hickory St	555-6543	Active
2000 Agency	Jack	9876 Poplar St	555-9876	Active
2000 Agency	Karen	1234 Sycamore St	555-1234	Active
2000 Agency	Liam	5678 Walnut St	555-5678	Active
2000 Agency	Mia	9101 Cherry St	555-9101	Active
2000 Agency	Noah	2345 Peach St	555-2345	Active
2000 Agency	Olivia	6789 Apple St	555-6789	Active
2000 Agency	Peter	1011 Orange St	555-1011	Active
2000 Agency	Quinn	4321 Lemon St	555-4321	Active
2000 Agency	Rachel	7654 Lime St	555-7654	Active
2000 Agency	Sam	9876 Grape St	555-9876	Active
2000 Agency	Tina	3210 Strawberry St	555-3210	Active
2000 Agency	Uma	6543 Blueberry St	555-6543	Active
2000 Agency	Victor	9876 Raspberry St	555-9876	Active
2000 Agency	Wendy	1234 Blackberry St	555-1234	Active
2000 Agency	Xavier	5678 Elderberry St	555-5678	Active
2000 Agency	Yara	9101 Mulberry St	555-9101	Active
2000 Agency	Zoe	2345 Fig St	555-2345	Active
2000 Agency	Adam	6789 Kiwi St	555-6789	Active
2000 Agency	Ella	1011 Guava St	555-1011	Active
2000 Agency	Felix	4321 Passionfruit St	555-4321	Active
2000 Agency	Gina	7654 Dragonfruit St	555-7654	Active
2000 Agency	Harold	9876 Pineapple St	555-9876	Active
2000 Agency	Iris	3210 Mango St	555-3210	Active
2000 Agency	Julian	6543 Peach St	555-6543	Active
2000 Agency	Kyle	9876 Apple St	555-9876	Active
2000 Agency	Lyla	1234 Orange St	555-1234	Active
2000 Agency	Milo	5678 Lemon St	555-5678	Active
2000 Agency	Nora	9101 Lime St	555-9101	Active
2000 Agency	Oscar	2345 Grape St	555-2345	Active
2000 Agency	Pamela	6789 Strawberry St	555-6789	Active
2000 Agency	Quinn	1011 Blueberry St	555-1011	Active
2000 Agency	Ryan	4321 Raspberry St	555-4321	Active
2000 Agency	Sara	7654 Blackberry St	555-7654	Active
2000 Agency	Tyler	9876 Elderberry St	555-9876	Active
2000 Agency	Uma	3210 Mulberry St	555-3210	Active
2000 Agency	Victor	6543 Fig St	555-6543	Active
2000 Agency	Wendy	9876 Kiwi St	555-9876	Active
2000 Agency	Xavier	1234 Guava St	555-1234	Active
2000 Agency	Yara	5678 Passionfruit St	555-5678	Active
2000 Agency	Zoe	9101 Dragonfruit St	555-9101	Active
2000 Agency	Adam	2345 Pineapple St	555-2345	Active
2000 Agency	Ella	6789 Mango St	555-6789	Active
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2000 Agency	Zoe	5678 Apple St	555-5678	Active
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2000 Agency	Ella	2345 Lemon St	555-2345	Active
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2000 Agency	Quinn	2345 Passionfruit St	555-2345	Active
2000 Agency	Ryan	6789 Dragonfruit St	555-6789	Active
2000 Agency	Sara	1011 Pineapple St	555-1011	Active
2000 Agency	Tyler	4321 Mango St	555-4321	Active
2000 Agency	Uma	7654 Peach St	555-7654	Active
2000 Agency	Victor	9876 Apple St	555-9876	Active
2000 Agency	Wendy	3210 Orange St	555-3210	Active
2000 Agency	Xavier	6543 Lemon St	555-6543	Active
2000 Agency	Yara	9876 Lime St	555-9876	Active
2000 Agency	Zoe	1234 Grape St	555-1234	Active
2000 Agency	Adam	5678 Strawberry St	555-5678	Active
2000 Agency	Ella	9101 Blueberry St	555-9101	Active
2000 Agency	Felix	2345 Raspberry St	555-2345	Active
2000 Agency	Gina	6789 Blackberry St	555-6789	Active
2000 Agency	Harold	1011 Elderberry St	555-1011	Active
2000 Agency	Iris	4321 Mulberry St	555-4321	Active
2000 Agency	Julian	7654 Fig St	555-7654	Active
2000 Agency	Kyle	9876 Kiwi St	555-9876	Active
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Specialty Services represents other market opportunities for our data assets

2010 revenues: \$456m



Data Licensing Services

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

VitalChek

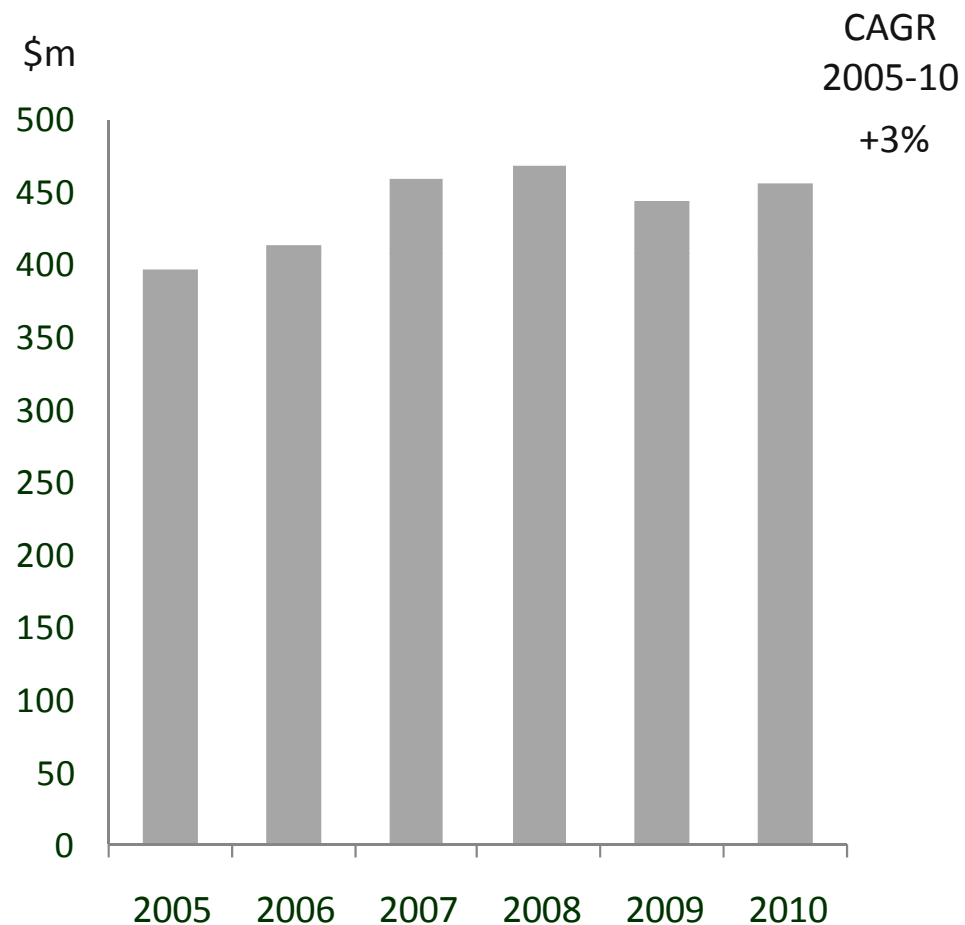
- Provides services for consumers to obtain vital records
 - Birth Certificates
 - Marriage Records
 - Death Certificates
 - Divorce Records

Signature Information Solutions

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

Our value proposition drives growth

Business Services Pro-Forma Revenue



- 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%

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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Woody Talcove

Screening Solutions

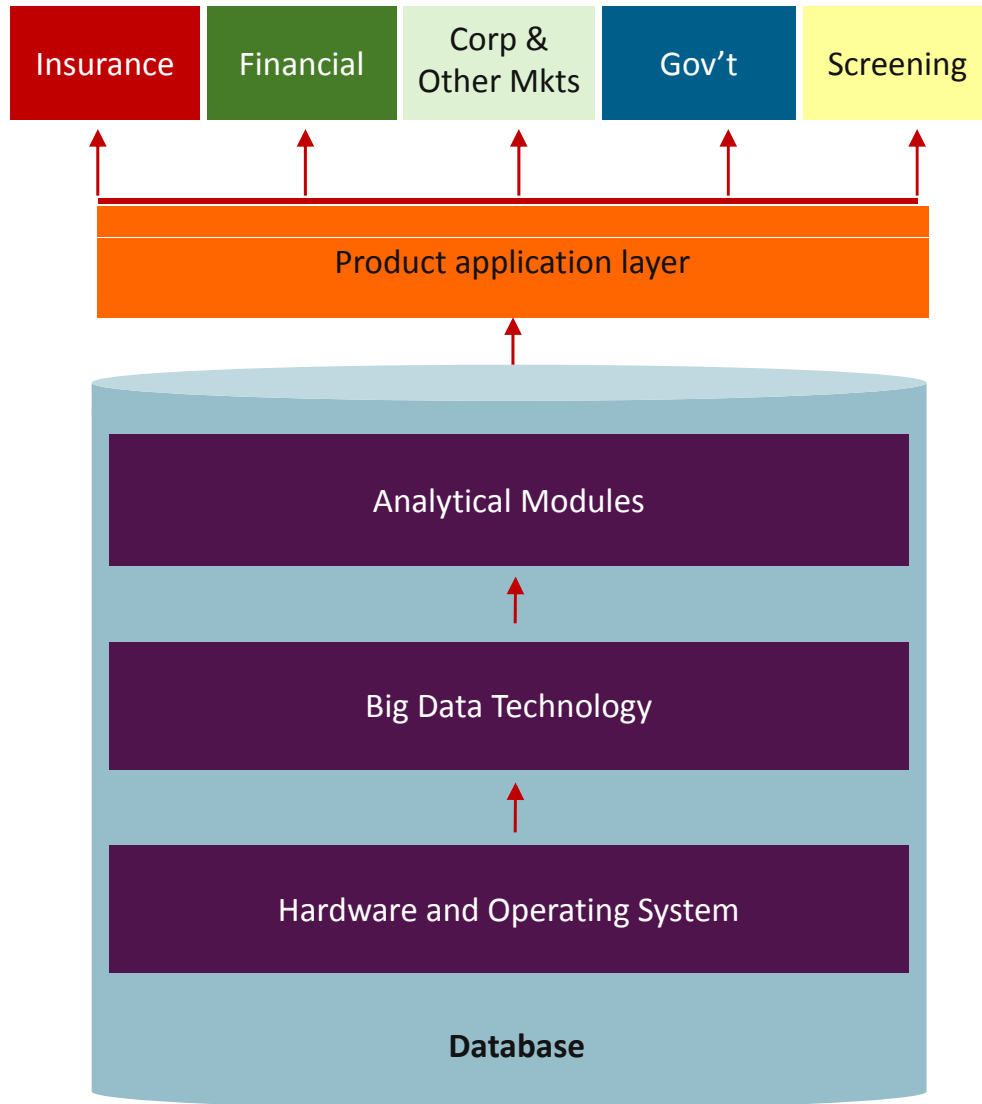
Jim Peck

Concluding Remarks

Jim Peck

Q&A

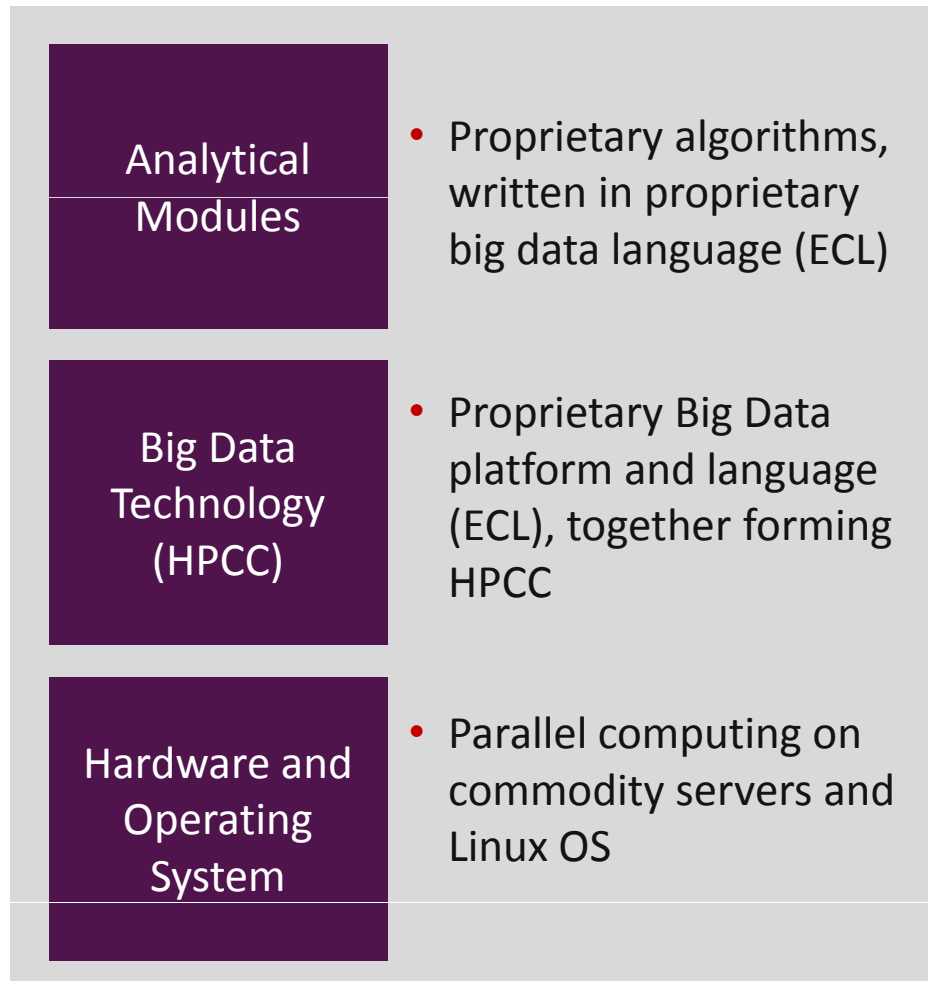
Our technology stack sits in the center of our solution generation model; “Big Data” capabilities are critical to our success



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

Our technology platform is “Better, Faster, Cheaper”



- **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



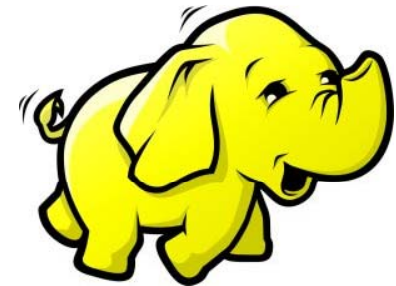
- Migrating ChoicePoint to HPCC and reducing number of databases from 3,800 to 30
- After migration, the run time for a deep historical insurance analysis was reduced from 100 days to 1 hour

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

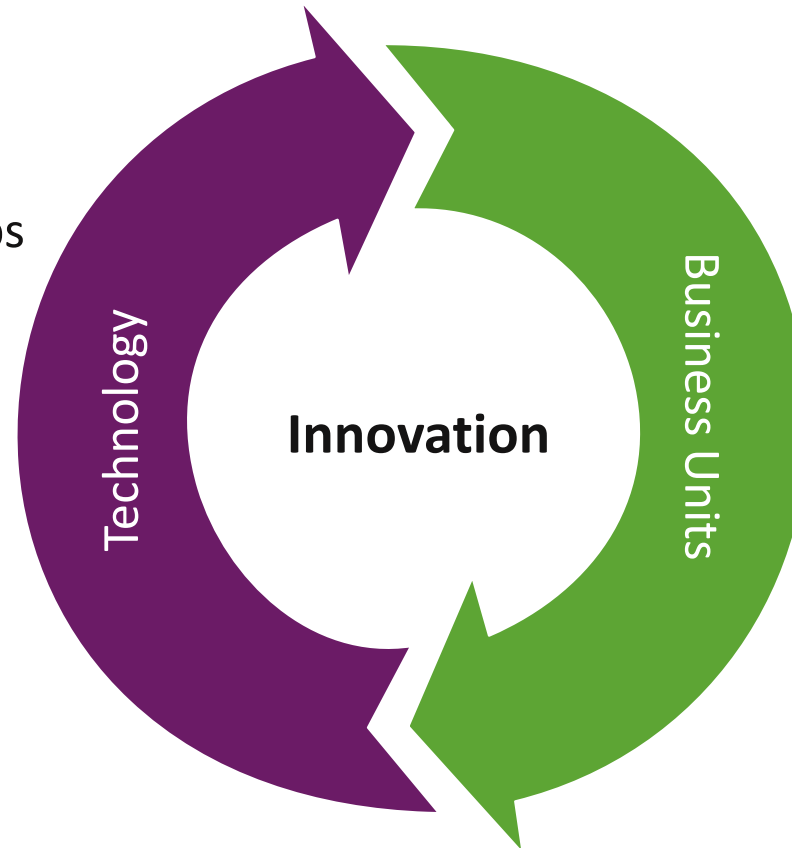
Our technology team is a central part of innovation

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”



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



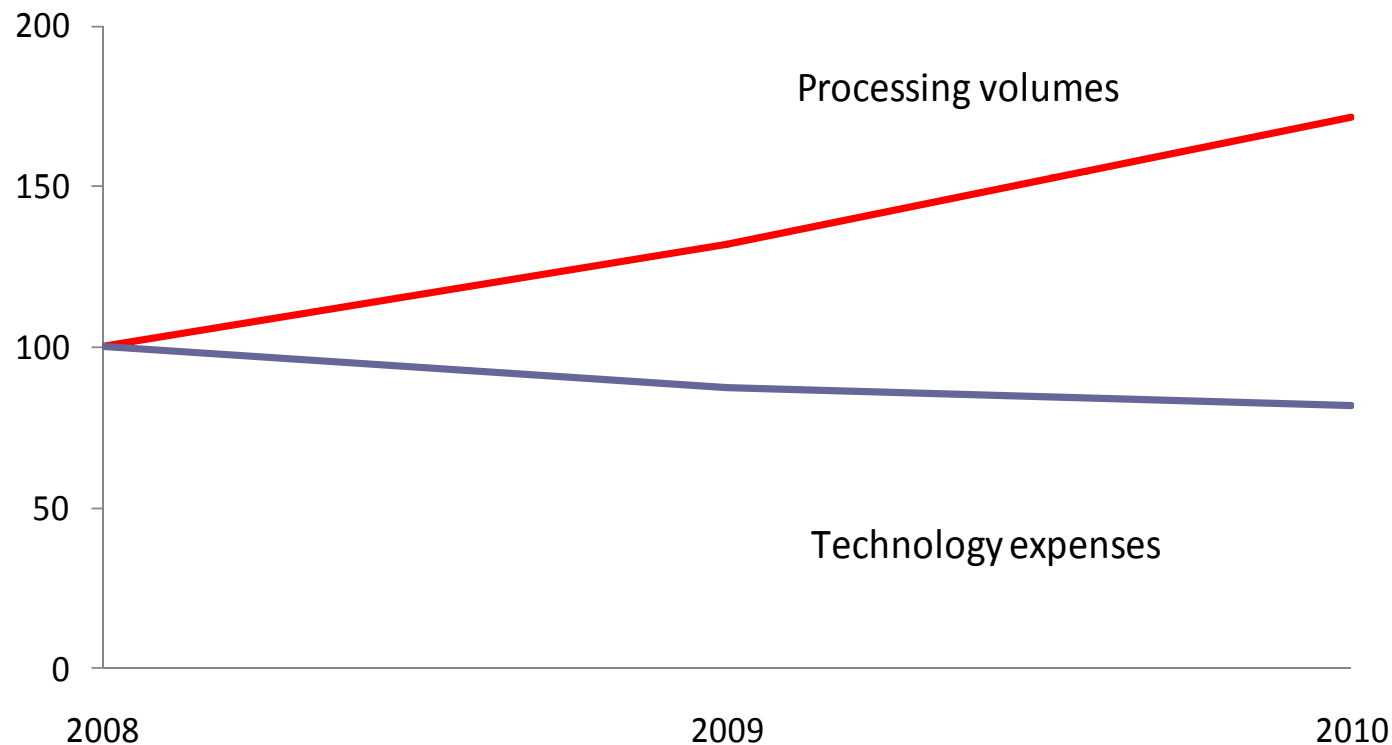
- Application development
- Use case expansion
- Limit testing
- Benchmarking
- Talent development

System customers



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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Jim Peck

Q&A

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

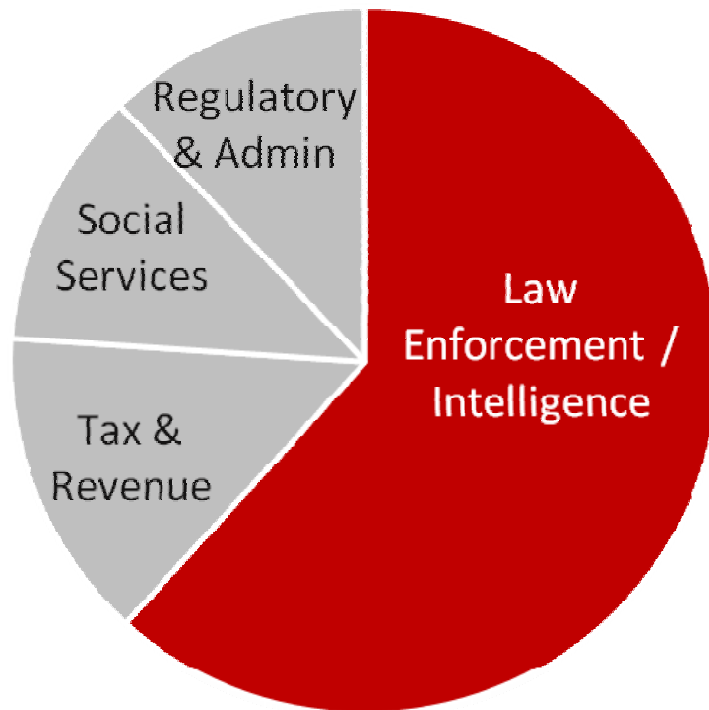
- Locate hard to find individuals and assets
- Uncover relationships and networks between potential criminal organizations
- Entitlement program integrity from both insider and outsider threats
- Identity verification and authentication
- Data enrichment and cyber forensics

Issues we address

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

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

LexisNexis Accurant LE Plus: 1 - [Person]

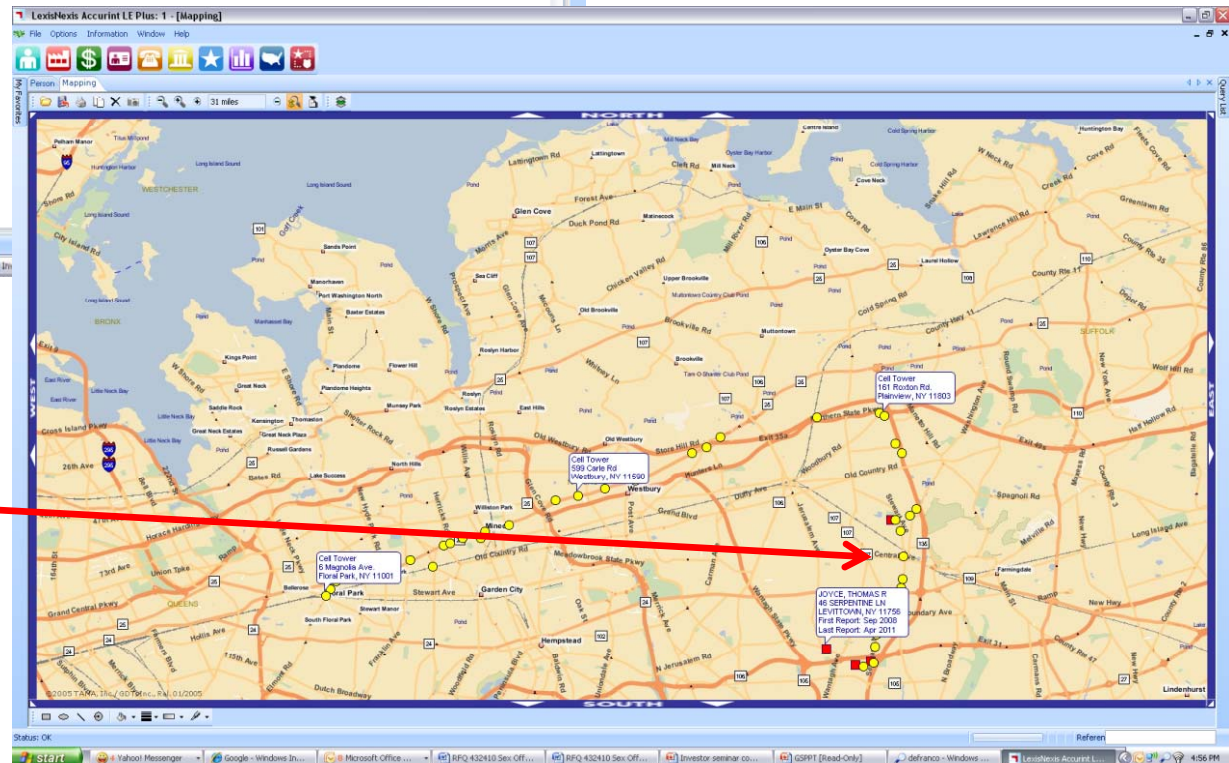
Search criteria: Last Name, First Name, Middle Name, SSN, Phone

Name	Address	First Reported	Last Reported	SSN	Link ID	DOB	Phone #	Phone Listing Name	~ Sources
JOYCE, THOMAS R	46 SERPENTINE LN, LEVITTOWN, NY, 11756-3804	09/2008	04/2011	059-62-1000	00129059828	05/20/1965	(516) 390-6977	GRANDALL S	5
JOYCE, THOMAS R	46 SERPENTINE LN, LEVITTOWN, NY, 11756-3804	09/2008	03/2011	059-62-1000	00129059828	05/20/1965	(516) 390-6977	GRANDALL S	5
JOYCE, T	46 SERPENTINE LN, LEVITTOWN, NY, 11756-3804	10/2008	10/2008	059-62-1000	00129059828	05/20/1965			1
JOYCE, THOMAS R	145 SYCAMORE AVE, BETHPAGE, NY, 11714-2013	07/2007	09/2008	059-62-1000	00129059828	05/20/1965			2
JOYCE, THOMAS R	973 W PARK AVE, LONG BEACH, NY, 11561-1318	11/2007	03/2008	059-62-1000	00129059828	05/20/1965			1
JOYCE, THOMAS R	123 TARDY LN 5, WANTAGH, NY, 11793-1957	03/2004	12/2007	059-62-1000	00129059828	05/20/1965	(516) 826-2646	JOYCE R	5
JOYCE, THOMAS R	973 W PARK AVE, LONG BEACH, NY, 11561-1318	11/2007	11/2007	059-62-1000	00129059828	05/20/1965			1
JOYCE, THOMAS R	123 TARDY LN 5, WANTAGH, NY, 11793-1957	02/2004	10/2007	059-62-1000	00129059828	05/20/1965	(516) 826-2646	JOYCE R	1
JOYCE, T	145 SYCAMORE AVE, BETHPAGE, NY, 11714-2013	07/2007	07/2007	059-62-1000	00129059828	05/20/1965			1
JOYCE, THOMAS R	123 TARDY LN 5, WANTAGH, NY, 11793-1957	07/2007	07/2007	059-62-1000	00129059828	05/20/1965	(516) 826-2646	JOYCE R	1
JOYCE, THOMAS R	180 MARION AVE, MARLBOROUGH, NY, 12117-3959	04/2006	04/2006	059-62-1000	00129059828	05/20/1965			1
JOYCE, THOMAS R	215 TWIN LN E, WANTAGH, NY, 11793-1945	01/1992	01/2006	059-62-1000	00129059828	05/20/1965	(516) 221-0948	SANTOS EVELYN	1
JOYCE, T	215 TWIN LN E, WANTAGH, NY, 11793-1945	07/1993	07/1993	059-62-1000	00129059828	05/20/1965	(516) 221-0948	SANTOS EVELYN	1
JOYCE, THOMAS R	1532 E 36TH ST, BROOKLYN, NY, 11234-3416	11/1986	12/1991	059-62-1000	00129059828	05/20/1965			1
JOYCE, T	1532 E 36TH ST, BROOKLYN, NY, 11234-3416	11/1986	11/1986	059-62-1000	00129059828	05/20/1965			1
JOYCE, THOMAS R	25 MAPLEWOOD AVE, SELDEN, NY, 11784-3013	05/1986	05/1986	059-62-1000	00129059828		221-0948		3

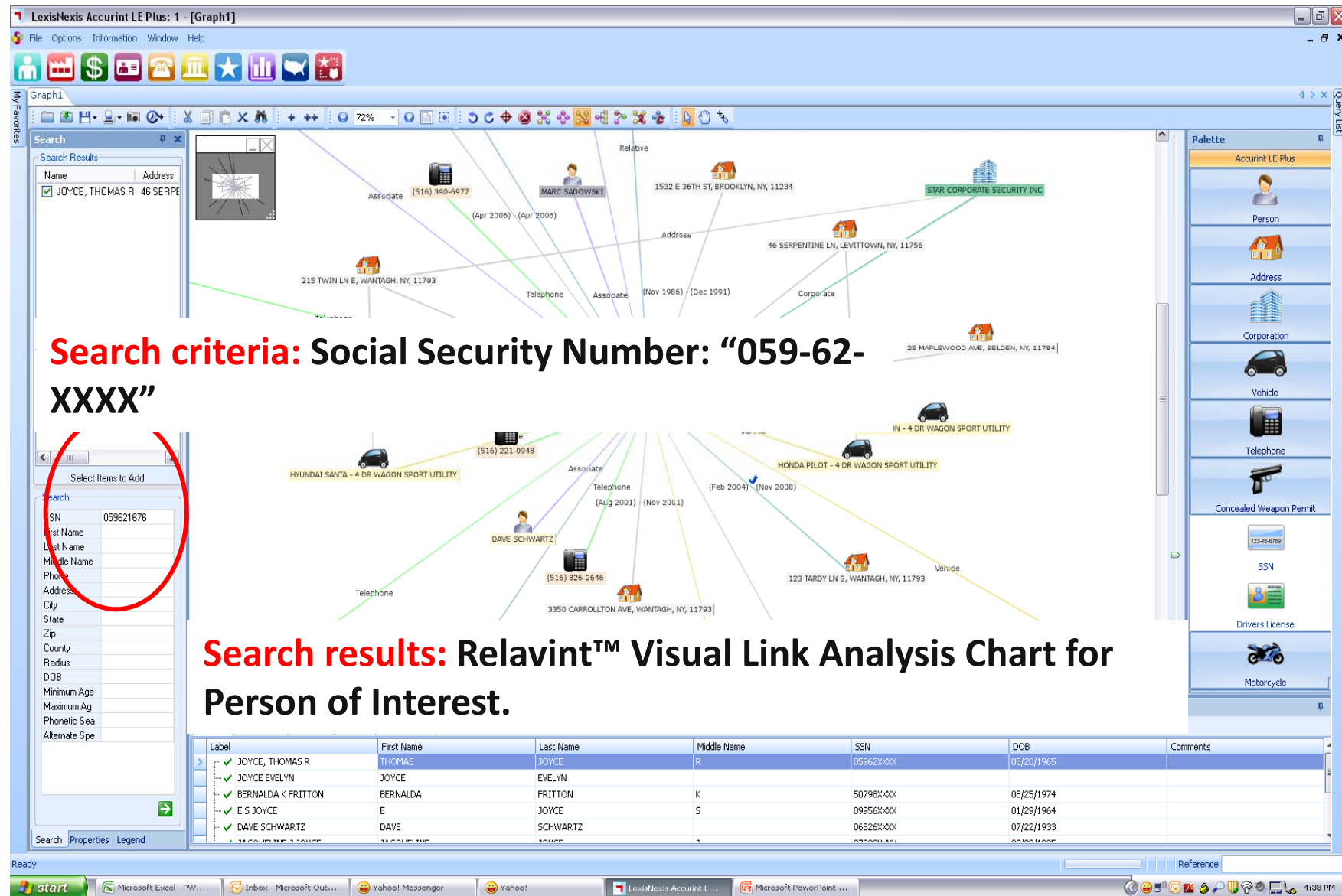
Search criteria: Person's Social Security number or Full Name search for associated addresses

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 Accurant data.



Investigative Example – Understanding Linkages between Assets and People



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.

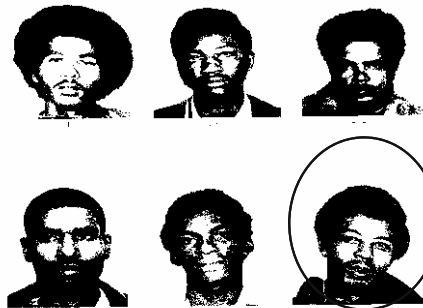
Isadore Pacht - Victim



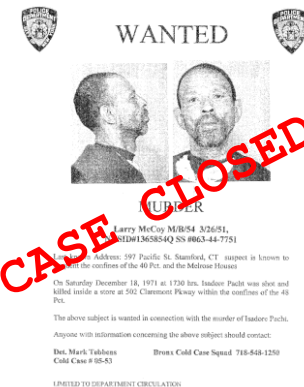
On December 18, 1971, Isadore Pacht was shot and killed in Bronx, NY. The case remained unsolved for 34 years.



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.

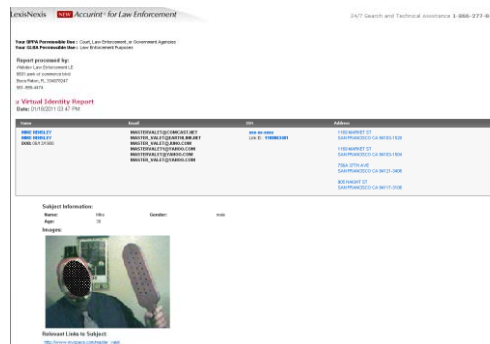
Suspect Wanted



Whereabouts unknown.



Accurint® - Following Virtual Footprints



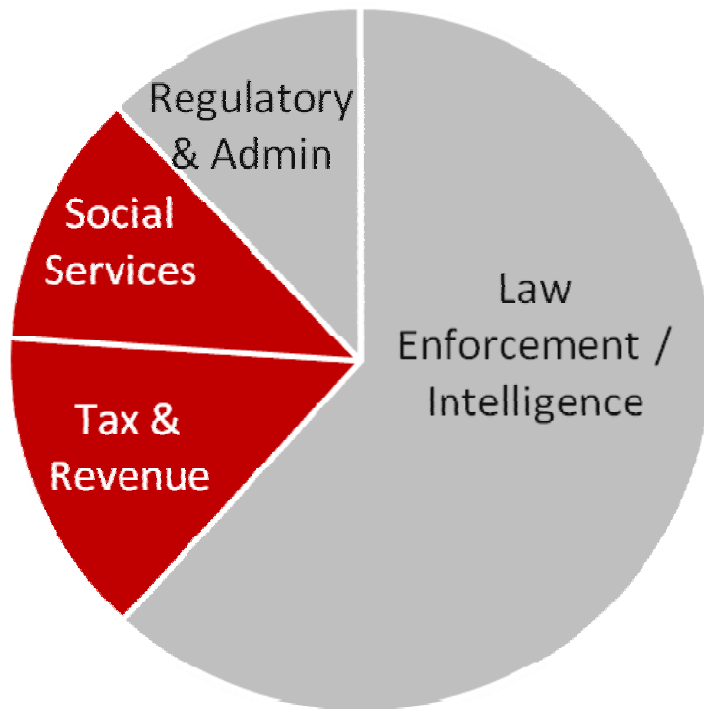
Using Accurint's Virtual Identity Search and Report, fugitive's social network footprint was located.



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

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

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

A computer monitor displaying a data table with multiple columns and rows. Red lines originate from the person silhouette and point to specific rows in the table, indicating a match or investigation. The table has various colored headers and contains text and numerical data.

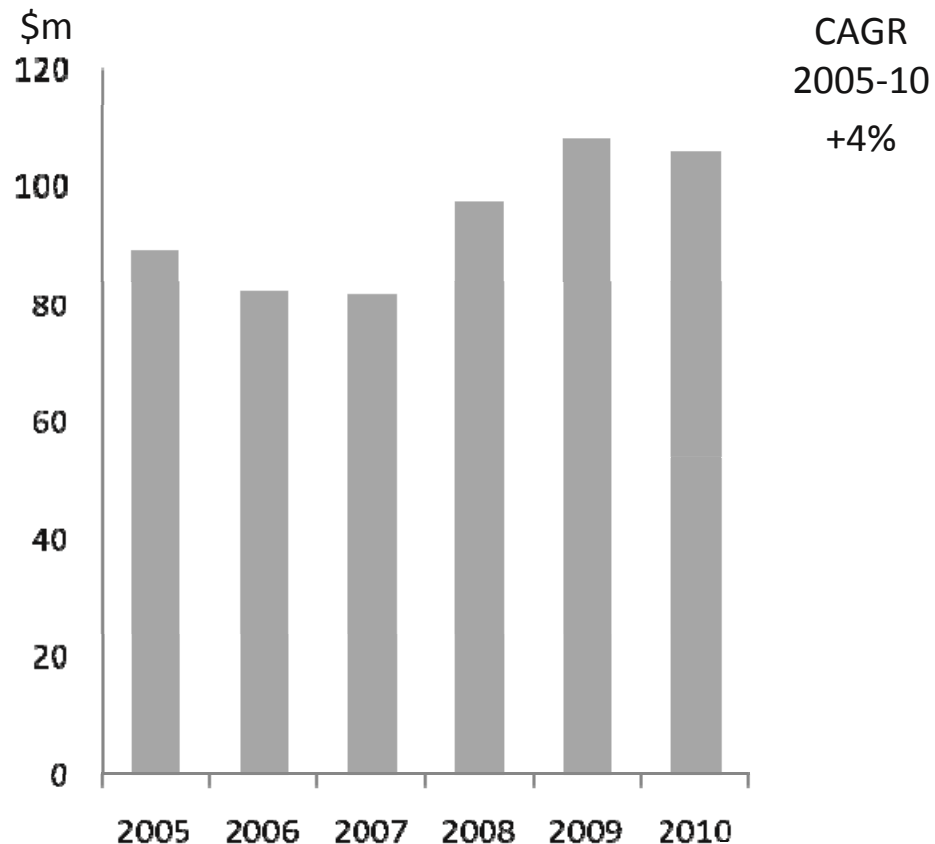
LexisNexis Fraud Solutions identified 69K enrollees who require investigation due to their being dead, incarcerated etc.



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

Strong revenue performance

Government Solutions Pro-forma Revenue



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

Agenda

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Erik Engstrom

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Jim Peck

Insurance Solutions

Jeffrey Glazer

Q&A

Business Services

Rick Trainor

Technology

Armando Escalante

Government Solutions

Woody Talcove

Screening Solutions

Jim Peck

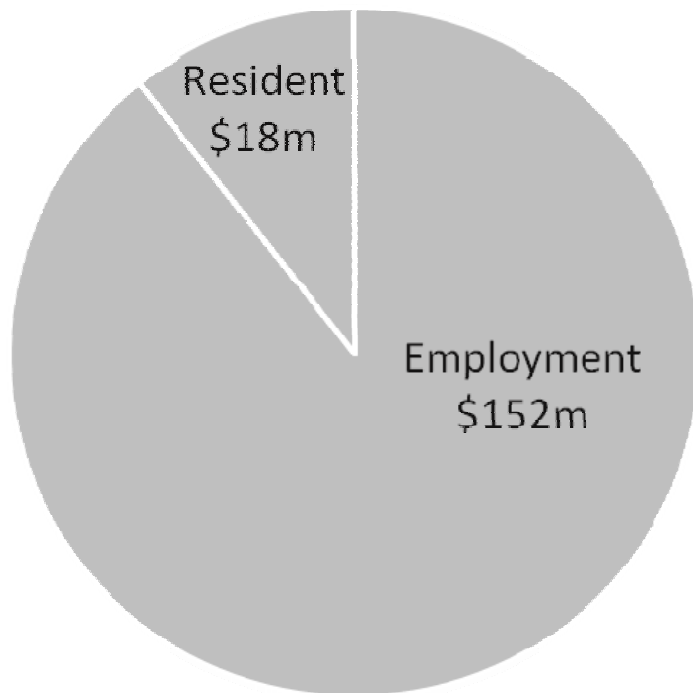
Concluding Remarks

Jim Peck

Q&A

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

2010 revenues: \$170m



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

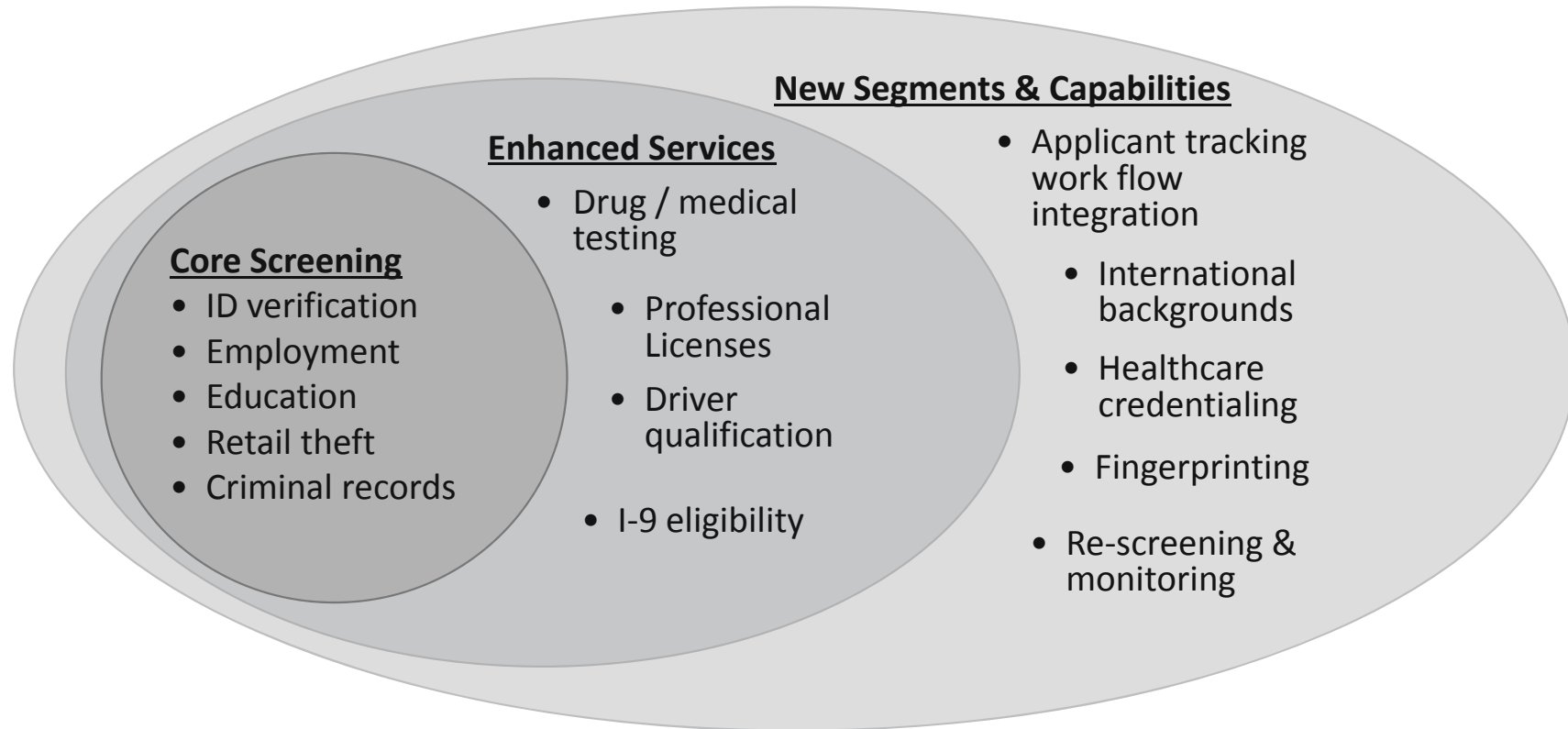
Issues we address

- 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

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

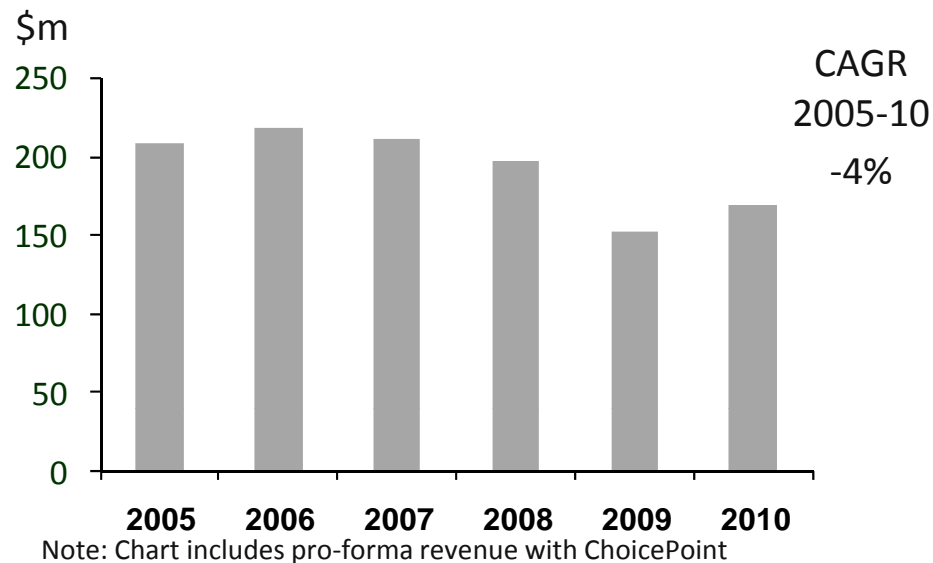


Offerings cover

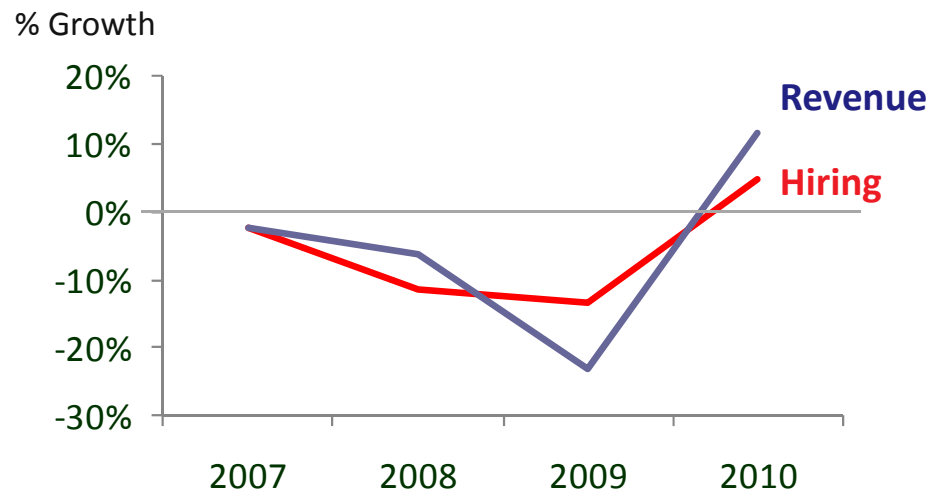
- Job Candidates
- Employees
- Contractors
- Volunteers
- Residents

Screening is a cyclical business

Screening Solutions Pro-forma Revenue



Growth of Revenue & US Hiring



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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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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