

Company Overview

LexisNexis® Risk Solutions



March 1, 2021

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About

LexisNexis Risk Solutions

OUR VISION

To inspire insightful decisions in a world of hidden risks and opportunities.

OUR MISSION

To provide essential insights to advance and protect people, industry and society.

We are an industry leader

LexisNexis Risk Solutions is the trusted data analytics provider for organizations seeking actionable insights to manage risks, find opportunities and improve results. We deliver targeted solutions that empower well-informed decisions while upholding the highest standards for security and privacy.

We are a growing company

Since 2000, LexisNexis Risk Solutions has scaled through innovation and growth in core businesses, and expansion into attractive adjacent and international markets, completing 21 acquisitions in the last nine years. LexisNexis Risk Solutions recently announced the merger of Accuity into its Financial Services business unit, creating one of the largest global providers of compliance risk solutions.

About LexisNexis Risk Solutions

OUR VALUES

- *Innovative & Enterprising*
- *Collaborative & Community-focused*
- *Ambitious & Adaptable*
- *Respectful & Inclusive*
- *Flexible & Supportive*

We are a part of LexisNexis® Risk Solutions Group (RSG)

LexisNexis Risk Solutions is one of seven brands that are part of RSG. RSG is a corporate portfolio of brands that span multiple industries providing customers with innovative technologies, information-based analytics and decision tools and data services that provide market-specific solutions.

Headquartered in metro Atlanta, Georgia, RSG is part of RELX, a global provider of information and analytics solutions.

We value our people

People are our most valuable asset, and drive the innovation that fuels our success. With about 9,700 employees in locations around the world, RSG embraces a diverse and inclusive workforce with a value system to support it.

Explore our passion for discovery

Global companies and governmental entities rely on LexisNexis Risk Solutions to solve their most complex data challenges. Our employees collaborate to reduce risks and create opportunities for customers in more than 100 countries. We're adaptable, curious and ambitious. We provide employees the freedom to drive change, the trust to find their own path, and the space to explore more.

About

LexisNexis Risk Solutions

OUR BRAND ESSENCE

We believe in the power of data and advanced analytics for better risk management.

OUR BRAND PROMISE

Transform your risk decision-making.

Our data, analytics and technology

LexisNexis Risk Solutions leverages its industry-leading Big Data computing platform with vast data assets, proprietary advanced linking technology, and a sophisticated analytics platform to drive decision intelligence for our customers, enabling businesses of all sizes to turn their data into actionable insights and improve time-to-results and decisions.

Solutions we provide

With our solutions, our customers transform their risk decision-making and are empowered to make better decisions easier. We help them with business challenges like fighting fraud, facilitating compliance, streamlining workflows and increasing efficiencies, improving customer experience and health outcomes, and keeping communities safe by providing timely insights for business decisions.

Markets we serve

LexisNexis Risk Solutions provides solutions across multiple industries, including Insurance, Financial Services, Collections and Recovery, Retail, Health Care and Communications. We also work with all levels of local, state, and federal governments and their agencies. We serve customers in more than 100 countries.

LexisNexis Risk Solutions is Part of RELX



RELX is a global provider of information-based analytics and decision tools for professional and business customers. The Group serves customers in more than 180 countries and has offices in about 40 countries.

It employs over 33,000 people, of whom almost half are in North America.

Learn more at www.relx.com

RELX operates in four major market segments:

Scientific, Technical
& Medical



Risk



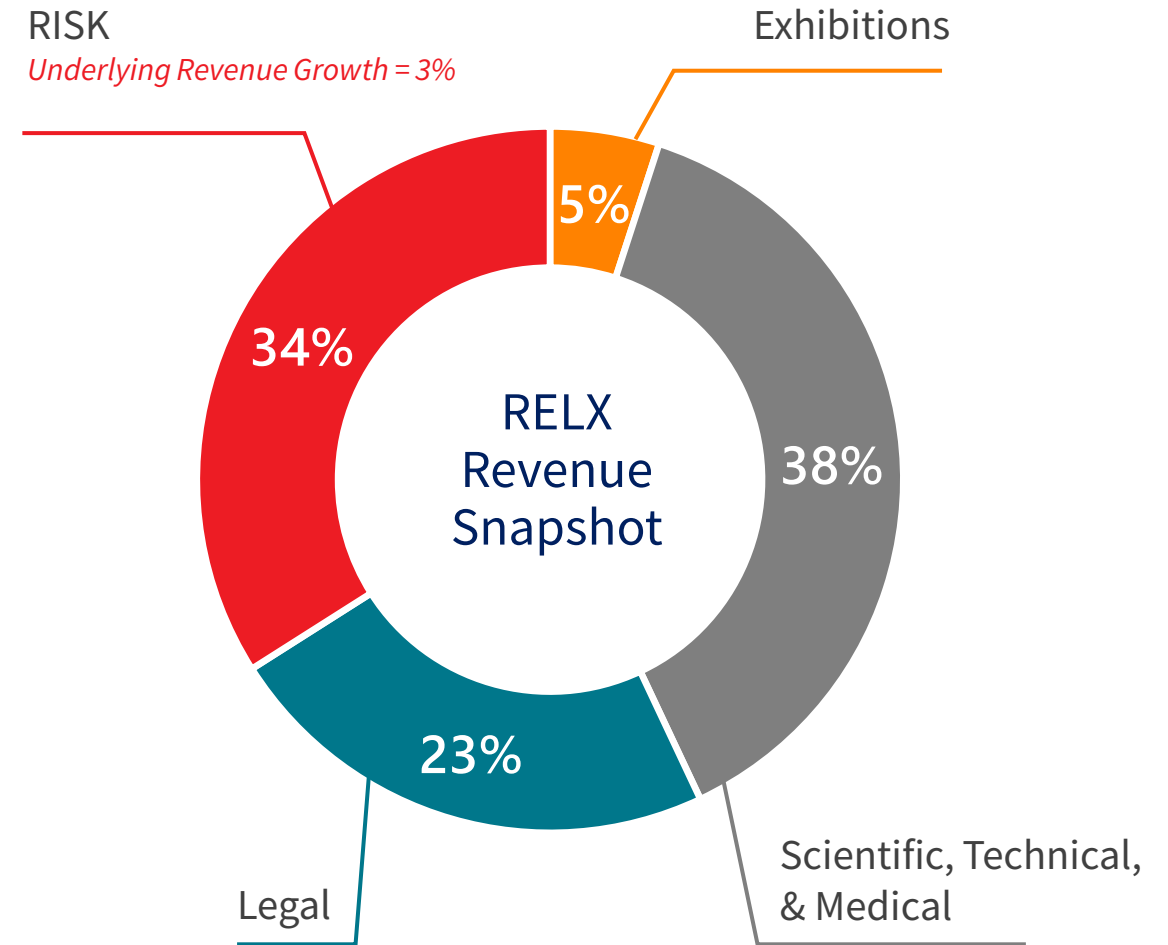
Exhibitions



Legal

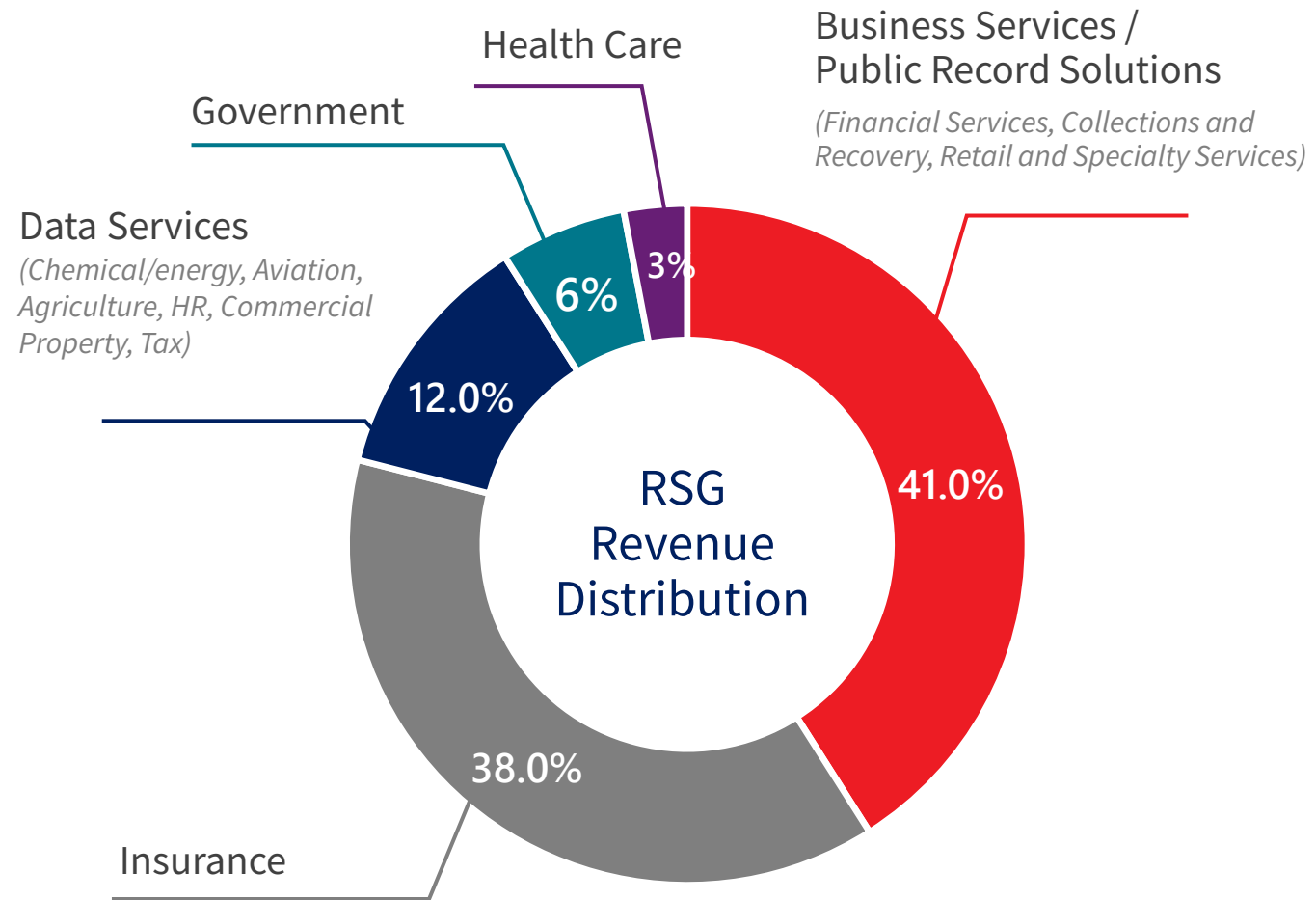


A Significant Growth Engine for RELX

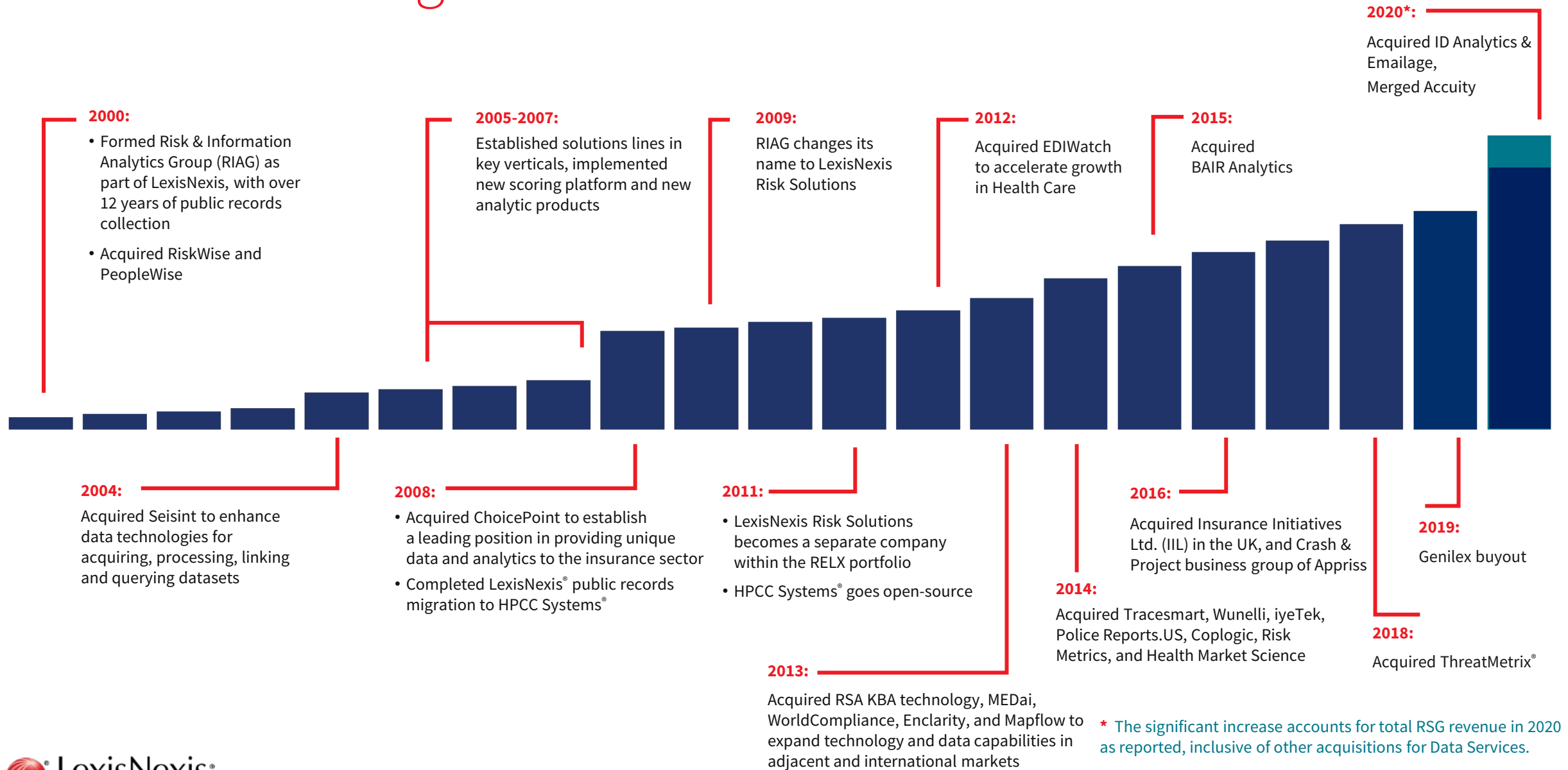


Total 2020 Revenue £7.110B

LexisNexis Risk Solutions Group 2020 Revenue Distribution



20 Years of Strong Growth



What We Do

We leverage five main capabilities to provide end-to-end solutions that help customers assess risk and opportunity.



Vast Data Resources

We maintain over 12 petabytes of content comprising billions of public and proprietary records.



Big Data Technology

We designed our massively-scalable super-computing platform, HPCC Systems®, enabling us to process at very high speeds – over 270 million transactions per hour.



Advanced Linking

We use our own unique identifier, LexID®, together with a proprietary linking technology. Our patented linking and clustering method is the engine behind many of our products.



Sophisticated Analytics & Insight Capability

We apply data science and leverage patented algorithms, predictive modeling, machine learning and AI to provide data driven solutions and better decision intelligence.



Industry-Specific Expertise & Delivery

The people in our businesses have deep industry experience and expertise – we employ professionals that worked in the industries we serve, so they have walked in the shoes of our customers.



Customer-Focused Solutions

We connect the dots between public records and transactions, resulting in actionable information our customers use to advance their goals.

Our Technology for Big Data Processing



HPCC Systems®

Born from the deep data analysis experience of LexisNexis Risk Solutions, HPCC Systems is a truly open source big data solution that enables businesses of all sizes and working with data stored in any schema to better analyze and understand data at scale, improving time to results and decisions.

For more information, please visit www.hpccsystems.com

Single, Complete Architecture

Two data engines (query and refinery) operating at a high level of speed and accuracy

Parallel Programming Language (ECL)

High level, data-centric declarative programming language

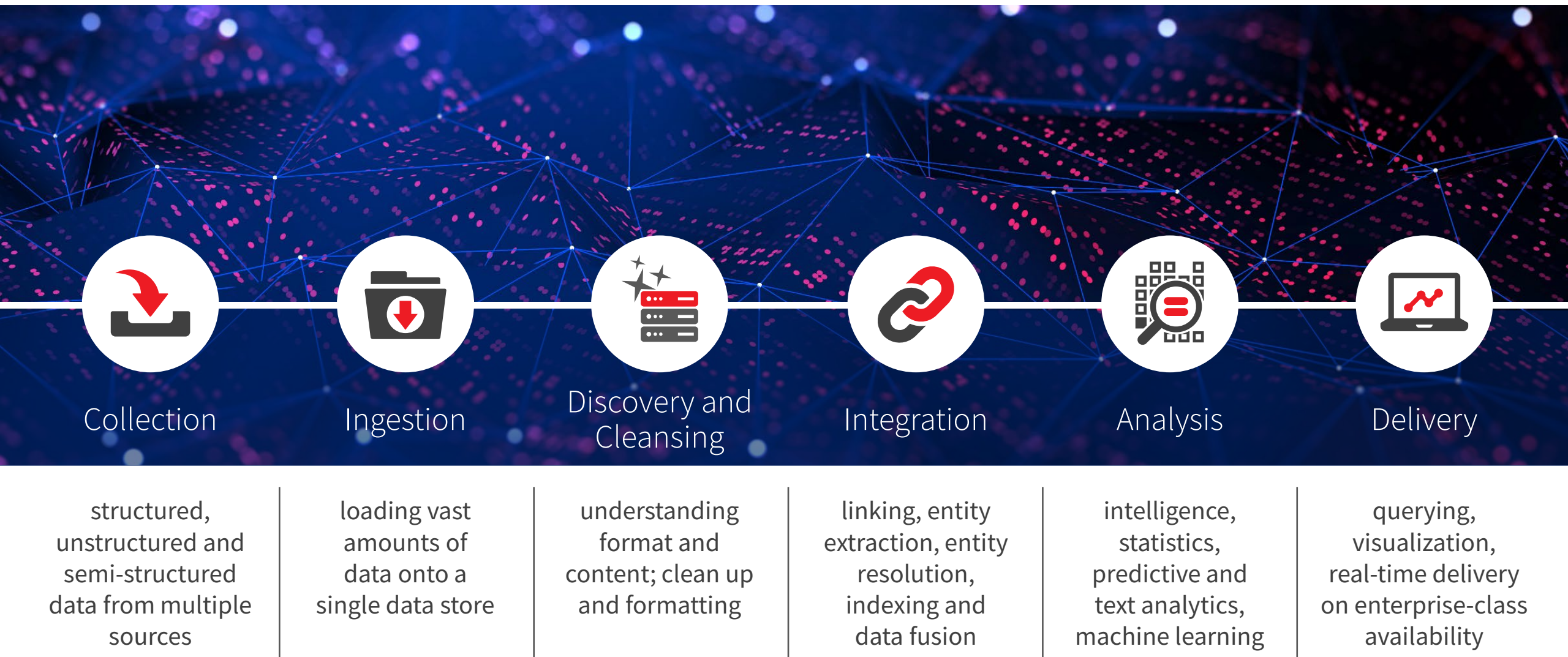
Data Management Tools

Data is easier to manage with robust profiling, cleansing, update and consolidation tools

Machine Learning Library

Predictive modeling functionality for machine learning performance

Our Big Data Value Chain via HPCC Systems®



LexID®

Get a 360° view of customers by utilizing advanced analytics and innovative linking technology for better identity management.



1

Vast Public Records and Data Resources

The unparalleled reliability and scale of LexisNexis® Risk Solutions data resources includes more than **35 years of referential data and a vast number of records to search** — with new information continuously added.

2

Powerful Dynamic Linking Technology

Our LexID® proprietary linking technology uses multi-patented machine learning algorithms to match and connect disparate information about an identity and assign a **unique identifier with over 99.99% precision**.

3

Accurate Matching, Persistent ID

Each LexID® identity profile is continuously updated as new records are ingested, creating a persistent and extremely accurate picture that accounts for identity changes over time.

4

Comprehensive LexID® Entity Database

The LexID® entity database manages information on more than **285 million U.S. consumer entities**.

5

Product Foundation

Our LexID® technology is the **fundamental engine** that fuels the LexisNexis Risk Solutions portfolio of products.

Solutions

Our solutions help our customers across industries to solve their daily business challenges such as identity authentication, fraud defense, streamlining workflows and due diligence, and increased productivity and revenue.



Fraud Defense

Increase your ability to detect and prevent fraud with technology, data and analytics. By leveraging over 84 billion public records with LexID® linking, access the most reliable and current information about people, businesses and assets to uncover hidden connections or patterns and stop fraud in its tracks.



Identity Management

Our identity solutions let you validate and authenticate identities with confidence by quickly leveraging the deepest and most accurate information in the market so you can better understand who you are doing business with.



Compliance

With an ever-changing regulatory landscape, our compliance solutions will help you be nimble and adapt so you can reduce financial and reputational risk by complying with evolving regulations and streamlining due diligence.



Investigation

Our investigative solutions help you discover links between people, assets, and locations. So whether you are trying to pinpoint suspects, criminals, debtors, or just suspicious behavior, you have access to the relevant information you need.



Data Management

We help you be proactive with your data management strategy by providing robust data sources and powerful linking technology for the clearest, most complete customer view.

Markets We Serve

LexisNexis Risk Solutions serves customers across all industries and government, with leading positions in the insurance and collections markets.



Collections & Recovery

We help businesses locate right party contacts faster and easier while offering greater insights into debt portfolios with our industry-leading collections and recovery solutions.

Featured Solutions

Debt Recovery Assessment — Prioritize your accounts on those most likely to repay and optimize debt recovery from your portfolio.

Skip Tracing — Apply robust consumer and business information to locate the right clients more efficiently and collect debt faster.



Communications, Mobile & Media

We provide sophisticated data and analytical tools to help businesses attract high-potential customers, grow revenue and confidently expand offerings while efficiently managing risk through-out the customer life cycle.

Featured Solutions

Customer Acquisition — Apply customer-lifecycle and proprietary linking analytics to more efficiently find and acquire new customers.

Fraud Analytics — Assess in near real-time consumer account identities, patterns, activities and behaviors that indicate fraud risk.

Markets We Serve

LexisNexis Risk Solutions serves customers across all industries and government, with leading positions in the insurance and collections markets.



Digital Markets & E-commerce

We offer seamless identity verification management, online transaction scoring and comprehensive database tools to help businesses conducting digital commerce protect revenue, maximize operational efficiencies, and predict/prevent fraud.

Featured Solutions

Credit Risk Assessment — Apply alternative data to expand the scorable universe and assess the likelihood that an individual will repay a financial obligation.

Identity Verification and Authentication — Validate individual, business, document and device identities to help reduce fraud.



Financial Services

We help prevent financial crime, achieve compliance, mitigate and manage fraud, improve workflow performance and enhance profitability, with identity verification, fraud analytics, due diligence, credit risk, Know Your Customer and financial crime compliance solutions.

Featured Solutions

Financial Crime Compliance — Manage financial risk and comply with evolving regulations to help achieve end-to-end compliance across the customer lifecycle.

Credit Risk Assessment — Apply alternative data to expand the scorable universe and assess the likelihood that an individual will repay a financial obligation.

Markets We Serve

LexisNexis Risk Solutions serves customers across all industries and government, with leading positions in the insurance and collections markets.



Government and Public Safety Agencies

We support Federal, State and Local government in meeting their agency missions. By empowering them to derive insights from complex data sets, we help support investigations, improve operational efficiencies, combat fraud, recapture lost revenue, and prevent improper payments within government programs.

Featured Solutions

Accurint® Virtual Crime Center - links incident data from police agencies nationwide to public records for a complete picture of identities that can help agencies solve more cases and discover hard-to-find information.

Program Participation Analyzer and the National Accuracy Clearinghouse, a Health and Human Services Clearinghouse powered by LexisNexis® Risk Solutions technology enable cross-agency collaboration and deliver real-time program intelligence to prevent dual enrollment and improper payments, and to efficiently issue benefits to deserving citizens.



Health Care

We help healthcare organizations operate more efficiently, reduce costs, comply with regulations, and improve patient outcomes through the use of unique data and industry-leading analytics.

Featured Solutions

Socioeconomic Health Attributes and Scores - Provides social determinants of health insights to enable more holistic care management.

VerifyHCP® - A groundbreaking provider data management solution that leverages multi-channel verifications to enable Payer organizations to maintain the most accurate and current provider directory.

Markets We Serve

LexisNexis Risk Solutions serves customers across all industries and government, with leading positions in the insurance and collections markets.



Insurance

We help leading insurance companies automate and improve critical business processes, reduce expenses, combat fraud and gain insights to differentiate and deliver higher levels of customer experience.

Featured Solutions

Identity, Underwriting and Claims Management - From contributory databases to prefill solutions that integrate next-gen data sources, our products enable faster and more accurate quoting, more informed underwriting and friction-free claims resolution. Through a single-point of entry, insurers can access a full continuum of data-driven insights to help them offer more relevant and customer-centric interactions.



Corporations Across All Industries

We offer multiple solutions for risk insights and mitigation such as identity management, fraud prevention, credit risk assessment, data normalization and financial crime compliance, to help businesses of all sizes drive higher revenue growth, maximize operational efficiencies and improve the customer experience.

Featured Solutions

Fraud and Identity Management — Vet the identity of a business, individual or device to prevent or investigate fraudulent transactions and improve operational efficiency.

Customer and Vendor Risk Management — Understand the direct and indirect risks associated with a customer or vendor.



Our Customers

We work with Fortune 1000 and mid-market clients globally across industries, and federal and state governments.

- Customers in more than **100** countries
- **7** of the world's top 10 banks
- **100%** of the top 50 U.S. banks
- **76%** of the Fortune 500 companies
- **95 of the top 100** personal lines insurance carriers
- **More than 7,500** federal, state and local government agencies

Data Responsibility Commitment

In a world of growing data, the protection of privacy and responsible use of data is paramount.

Our products and services are designed to reduce fraud, mitigate risk, make society safer and — most importantly — safeguard private data.

Our commitment to responsible data stewardship is just one way we can make the world a safer place.

- 
- We have an entire organization exclusively devoted to information security.
 - We are rigorous in our compliance with legal and regulatory guidelines.
 - We undergo regular audits to meet and exceed industry/regulatory requirements.

Reference

About Us

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are one of the brands in the LexisNexis® Risk Solutions Group portfolio, part of RELX, a global provider of information-based analytics and decision tools.

Visit www.risk.lexisnexis.com and www.risk.lexisnexis.com/group

About RELX

RELX is a global provider of information-based analytics and decision tools for professional and business customers. The Group serves customers in more than 180 countries and has offices in about 40 countries. It employs over 33,000 people, of whom almost half are in North America. The shares of RELX PLC, the parent company, are traded on the London, Amsterdam and New York Stock Exchanges using the following ticker symbols: London: REL; Amsterdam: REN; New York: RELX.

Visit www.relx.com