



Barclays Global Credit Bureau Forum

Thursday 5 September 2024



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Welcome/introduction

James Rose



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Agenda

Welcome

James Rose

Introduction

Lloyd Pitchford

Our integrated approach: Analytics, Credit Decisioning and Fraud software

Alex Lintner

Delivering on our material addressable opportunity in Brazil

Valdemir Bertolo

Break

North America Consumer Services

Jeff Softley and Rakesh Patel

Q&A session

Moderated by James Rose

Wrap-up/close

James Rose and Lloyd Pitchford



Our integrated approach: Analytics, Credit Decisioning and Fraud software

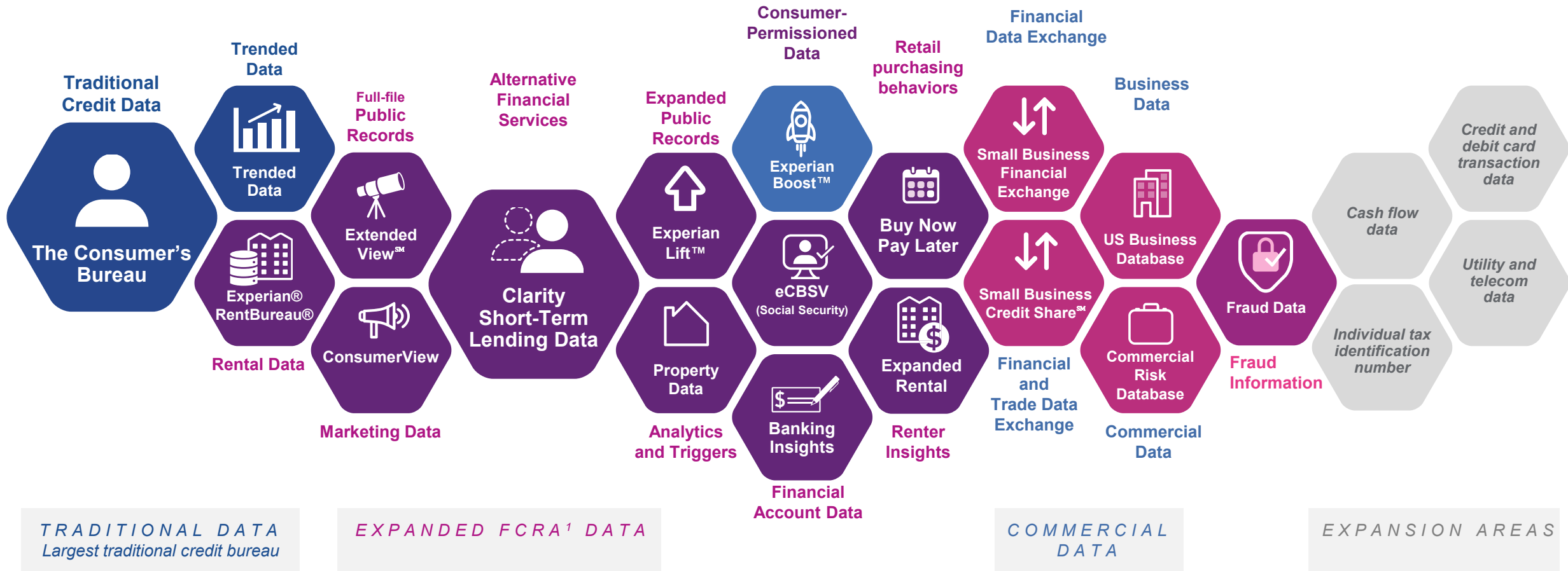
Alex Lintner



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We are growing our industry-leading data to drive financial inclusion and unlock our 360-degree view of the consumer for clients



Note: 1) North America Consumer Information/Business Information example
 2) FCRA: Fair Credit Reporting Act, a federal law that regulates the collection of consumers' credit information

c.700 clients told Experian they want to drive faster automation and integration across the customer journey – balanced with cost and compliance

*“Our biggest pain point tech and cost wise is not having **end-to-end automation in place.**”*

IT program lead,
UK&I Auto Finance



Drive faster automation

*“One of our biggest challenges is the **lack of data and integration across multiple sources.**”*

Credit risk manager,
Brazilian FinTech



Improve data management and integration

*“Our **customer journey** is not defined, and we don’t know what/whom to **cross-sell.**”*

Head of Analytics,
UK&I Building Society



Improve customer journeys

*“We need to meet **regulatory requirements** in mitigating fraud (e.g., AML) and risk (e.g., credit history).”*

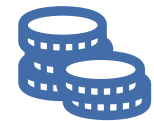
Credit Risk Technology director,
North America Bank



Strengthen regulatory compliance and governance

*“Our top priority is to **improve the overall efficiency of technology stack.**”*

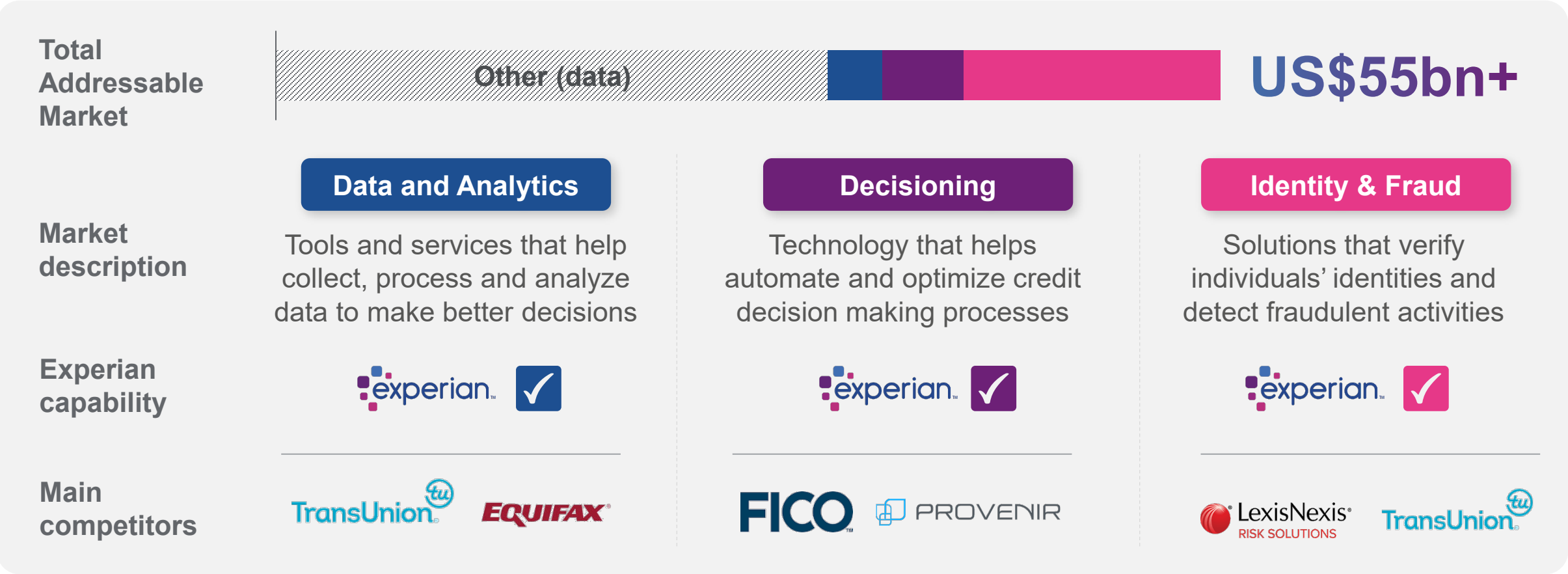
IT EVP,
North America Bank



Reduce costs and improve efficiency

Base: c.700 decision makers for technology purchases that support the credit lifecycle at their organizations; 60 interviews to decision makers in NA, UK&I, and Brazil (Jun-Sep '23)
Source: A commissioned study conducted by Forrester Consulting on behalf of Experian, August 2023
/ NOT EXHAUSTIVE

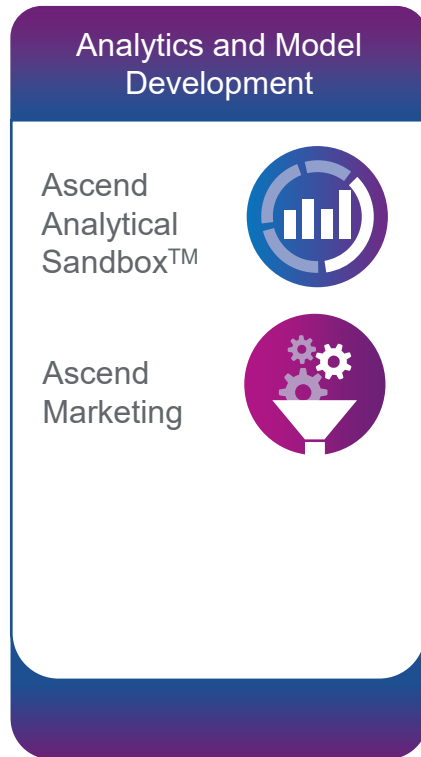
Experian's breadth of capability is unparalleled in our industry



Ascend Technology Platform



Ascend Technology Platform



Ascend Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™



Ascend Marketing



Feature Engineering Studio



Powered by Machine Learning

Ascend Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™



Ascend Marketing



Feature Engineering Studio



Powered by Machine Learning

Decisioning

PowerCurve® Originations



PowerCurve® Collections



PowerCurve® Strategy Management



Ascend Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™



Ascend Marketing



Feature Engineering Studio



Powered by Machine Learning

Decisioning

PowerCurve® Originations



PowerCurve® Collections



PowerCurve® Strategy Management



Fraud & Identity



Precise ID®



Hunter



Ascend Fraud

Ascend Technology Platform

Analytics and Model Development

- Ascend Analytical Sandbox™ 
- Ascend Marketing 
- Feature Engineering Studio 




Powered by Machine Learning

Ascend Ops™ Deployment




Ascend Ops™



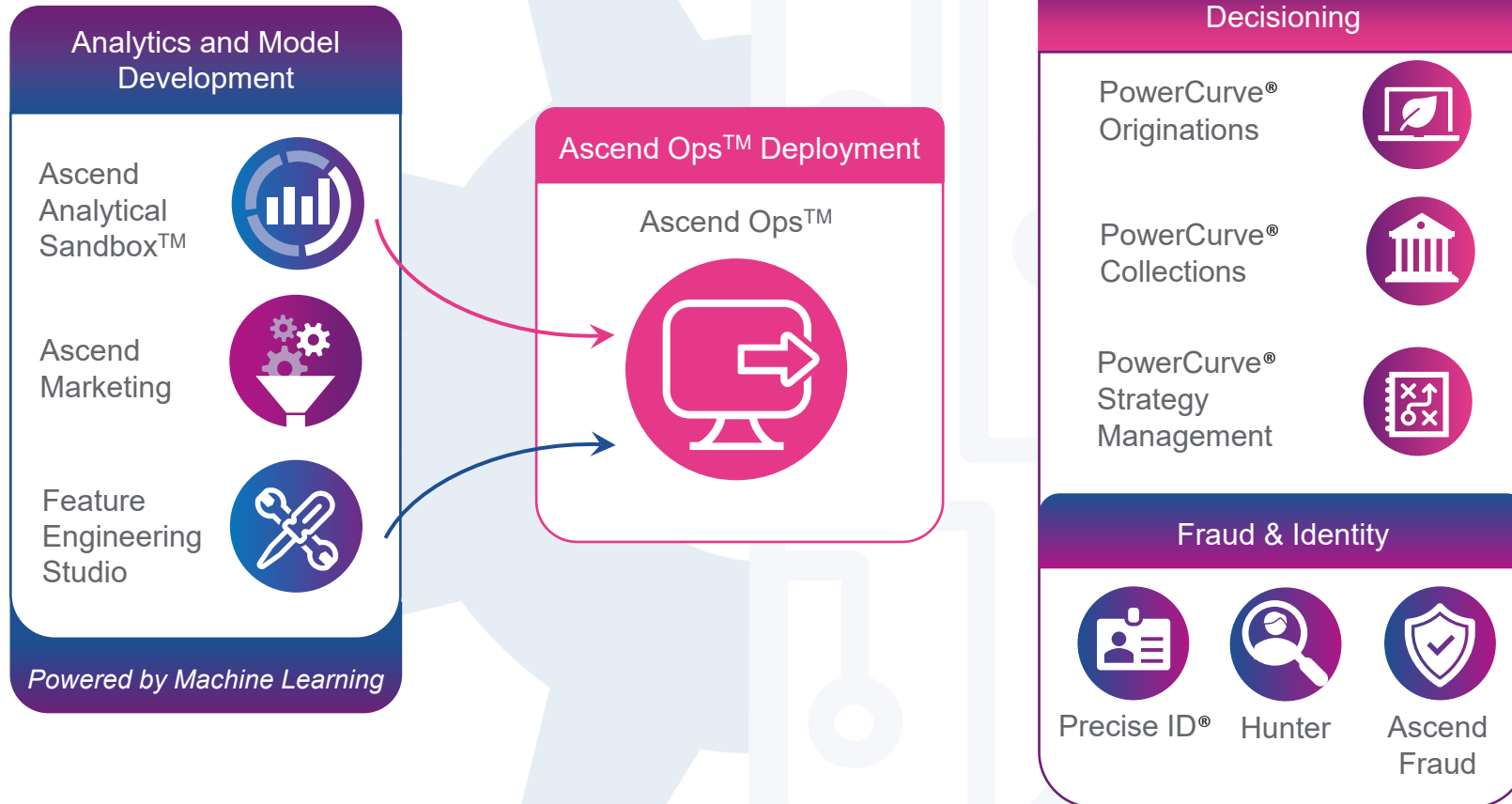
Decisioning

- PowerCurve® Originations 
- PowerCurve® Collections 
- PowerCurve® Strategy Management 

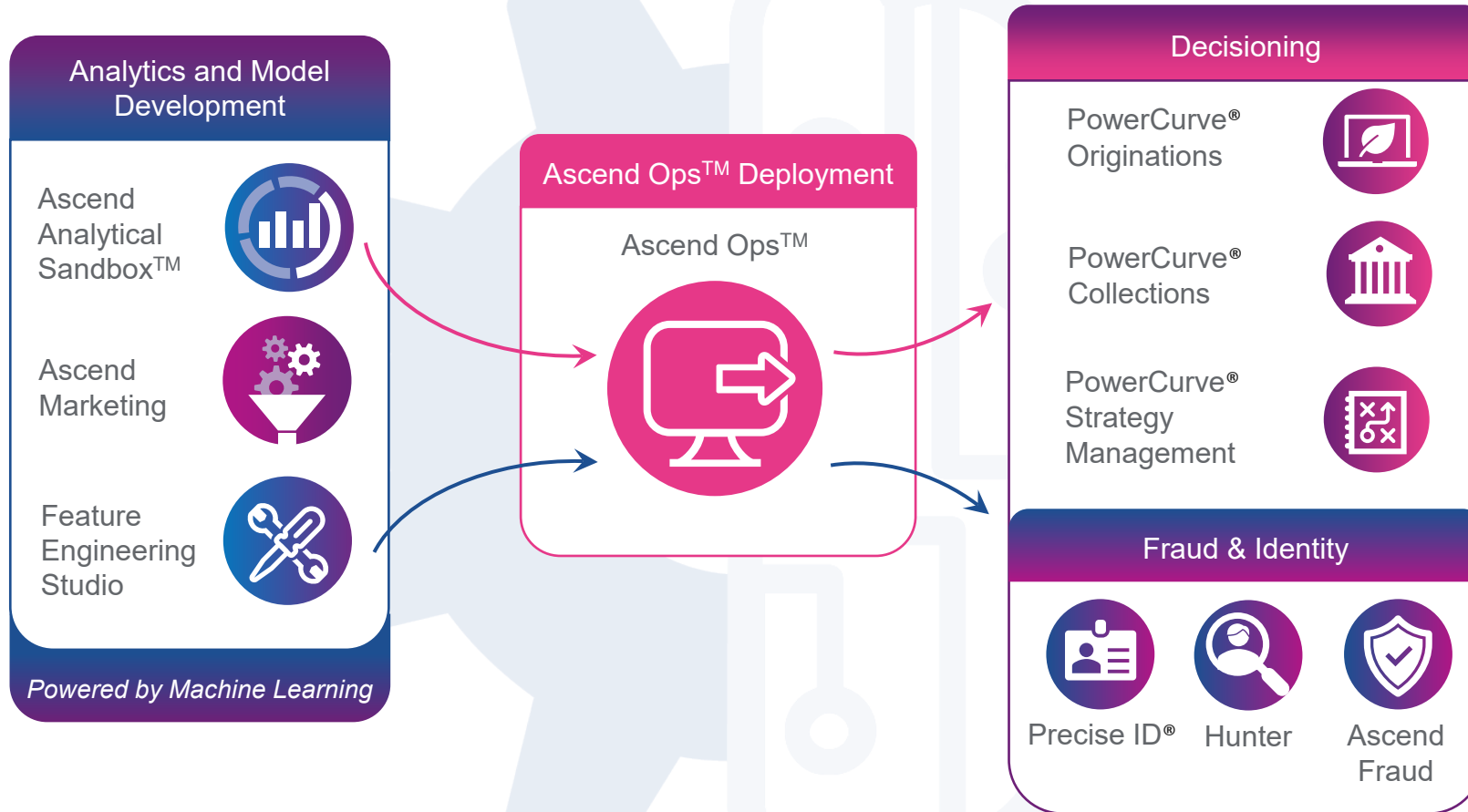
Fraud & Identity

- Precise ID® 
- Hunter 
- Ascend Fraud 

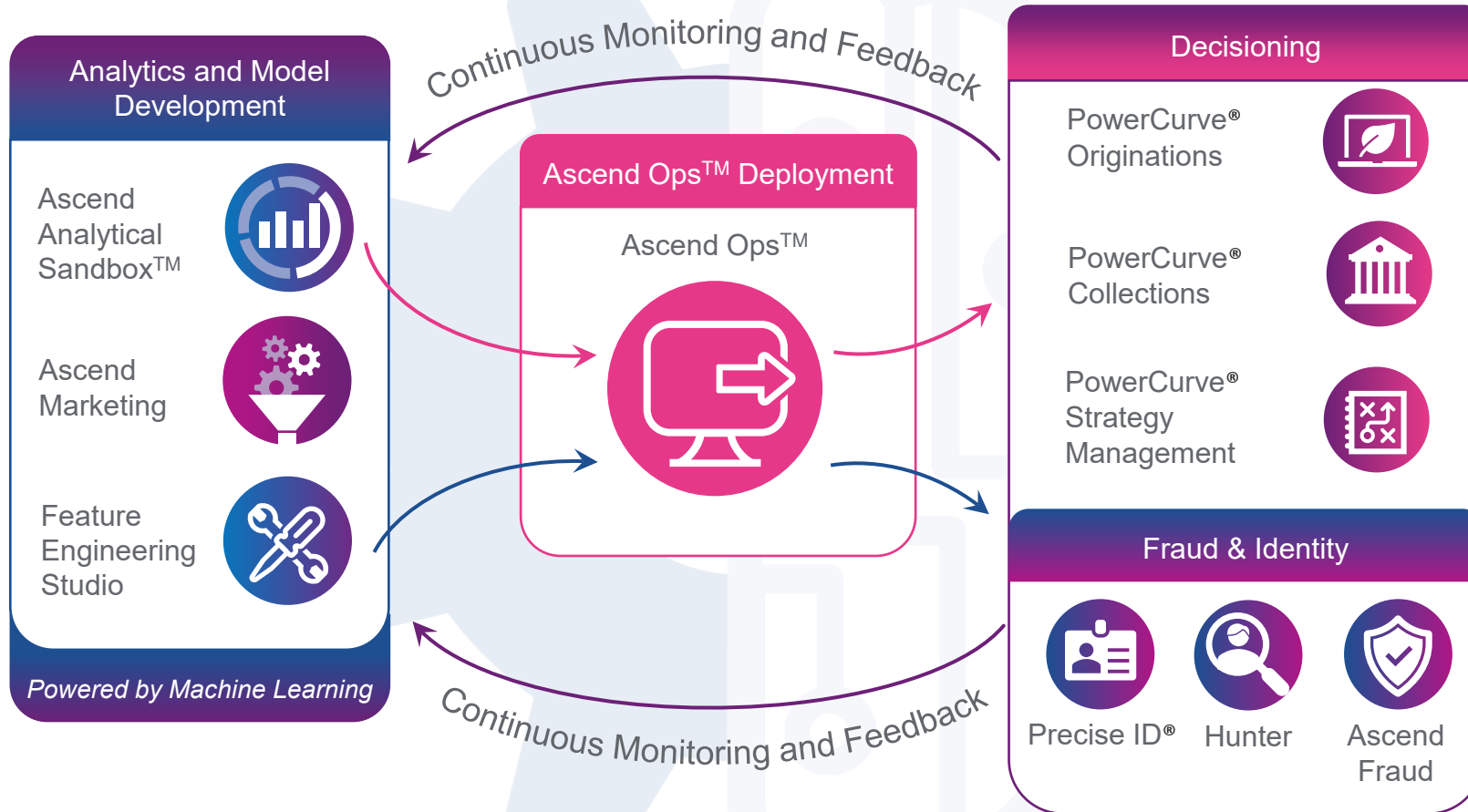
Ascend Technology Platform



Ascend Technology Platform



Ascend Technology Platform



Primary benefits for clients of the Ascend Technology Platform: efficiency, effectiveness and faster time to market

What our clients say



More available and secure

99.9%+ uptime



Ability to scale

4Bn+ transactions per year



Easier and faster to onboard

Ability to onboard customers
and enable products in less
than 5 Days



Quicker time to market

Ca. 85% reduction
in time to production
for ML Models



Lower regulatory cost

Reduce time spent on
Regulatory paperwork by
50% - 60% through
automation



Simplified & Smarter Integration

Ability to integrate new
data sources in minutes
where it would have
taken months

What our Sales teams say



Cross-sell opportunity

Simpler messaging and
greater product visibility

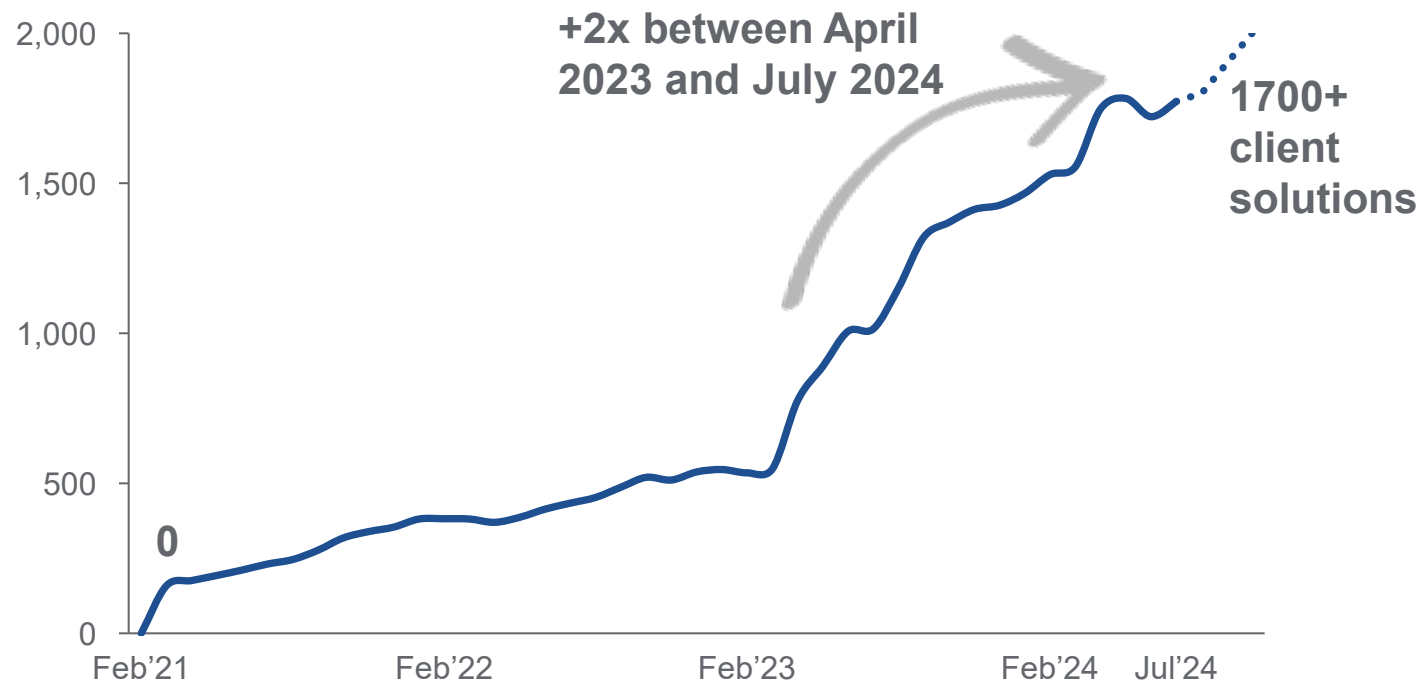
90%+ of the revenue comes
from clients with two or more
solutions

Accelerated purchase of new
products

Powerful integration makes
solutions more 'sticky'

We are seeing continued growth of clients and solutions on the platform, unlocking the potential to cross-sell

Provisioned Client Solutions¹ from April 2023 to July 2024

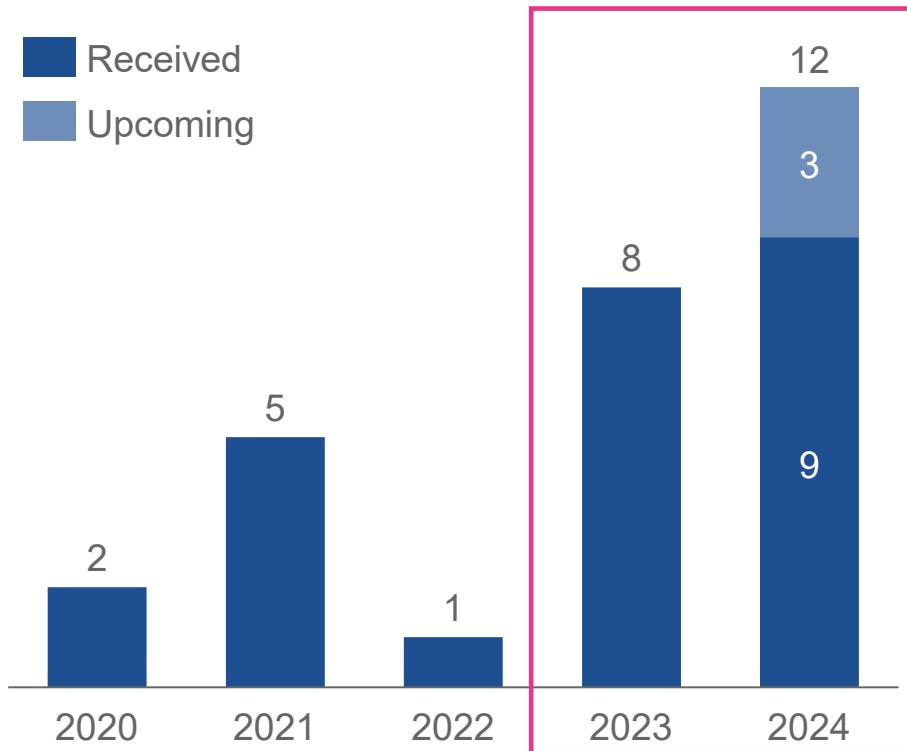


- We believe we can 2x the number of clients through further growth and remaining client migrations
- Enhancements to the platform have increased the number of client engagements and enquiries about the additional capabilities
- Increased focus on the sales organisation on solving client solutions rather than more tactical data and analytics capabilities

Note 1: Solutions include PowerCurve, CrossCore, Ascend Ops. Provisioned clients have been onboarded onto the platform and can transact

Ascend Technology Platform capabilities continue to receive widespread recognition as 'market leading'

Received and upcoming awards for the Ascend Tech Platform capabilities (2020-2024, #)



Example: Ascend Technology Platform helped secure the largest deal ever in the UK

Who: one of the largest financial services company in the UK that looked to combine its B2B and B2C businesses

Why Experian?

- 1 Strategic partnership recognized to support the client's transition to a digital bank**
- 2 Track record of innovation to grow client competitive advantage and high NPS**
- 3 Best-in-class data used to find more customers, powering client growth**

Key benefits to Experian



Largest deal ever secured in the UK



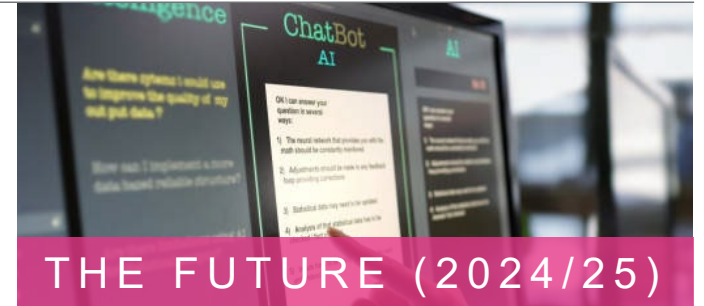
Took us from a rolling 3-year RFP to a **10-year contract**



Went from a data and analytics supplier to being a **strategic partner**

Experian Ascend Technology Platform – transforms our relationship with our B2B clients

The evolution of the Ascend Sandbox and Ascend Ops



Operations

Transactional provision of archives

Manual data wrangling and pinning

Long lead times (months++) to build and move into production

Full file 'fresh' data is available in the Sandbox

Suite of integrated tools to **build models and seamlessly deploy** into production for Credit & Fraud

Real-time Model Monitoring with built-in GenAI capabilities

Automation of **Continuous Improvement**

End-to-end integrated regulatory reporting and documentation



Commercial model

Transactional

SaaS












Client relationship

Data supplier

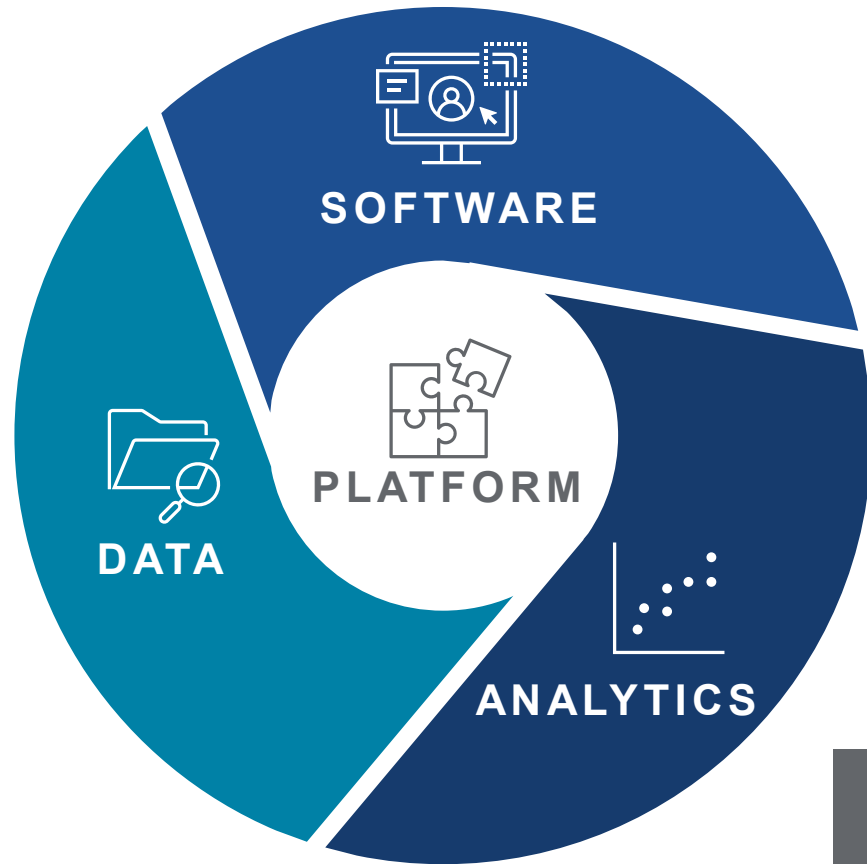
Strategic partner

Ascend GenAI Co-Pilot opens new addressable markets

Client challenges	Client opportunities	Ascend CoPilot: 24/7 intelligent analytical advisor
 Speed: Time-consuming model development and deployment	 Minimize time in writing code	 Provide assistance to users in conducting their data analyses
 Quality: Need for more transparency and reliability as models evolve	 Improve understanding of data/attributes and their usage	 Create tailored queries and code snippets for the platform
 Cost: High expenses driven by high expert interventions	 Provide continuous training and instant support and speedy resolution of issues	 Provide detailed explanations of specific data attributes

Generative AI (Co-Pilot) simplifies the consumption of our software and data, opening new client opportunities for Experian to address in small and medium organizations

Bringing Software, Analytics & Data closer together on the Ascend Technology Platform will drive a 'flywheel effect' of growth



- 1** Experian's **software solutions** built on the Ascend Technology Platform offers our clients industry leading capabilities, for **use cases across Analytics, Decisioning and Fraud**
- 2** Experian's world class **analytics** delivers insights by leveraging **machine learning** and **Gen AI** to drive value for customers across a range of use cases
- 3** **Experian's core asset** consumable by the platform & software solutions **enables deeper integration** with our customers & furthers the end-to-end proposition

The Ascend Technology Platform enables **faster integration and adoption** across the globe, a **unified experience** across Fraud, Decisioning and Analytics, **reduced costs to serve, improved security and faster deployment** of solutions.

Summary

Software solutions leverage Experian's unique strengths that are compelling for clients

Addressing new client needs

Clients are looking to drive efficiency and effectiveness by **accelerating automation, harnessing more data sources and transforming the experience of their customers.**

Unique Experian capability

Experian has **brought together its Analytics, Decisioning, Fraud and Identity software** on to the Ascend Technology Platform to drive rapid adoption of its unique global data assets and expertise at scale

Expanding our potential

This foundation will allow us to **bring further Innovations to market** leveraging our unique breadth of offerings and our expertise, while **harnessing transformative technologies** such as Generative AI



Delivering on our material addressable opportunity in Brazil

Valdemir Bertolo



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Our ambition remains: to make access to credit simpler, fairer, less risky and more transparent for lenders and borrowers



**Create an incredible experience
across our clients' complete journey**



Boost Brazilians' credit access



Offer the best risk solutions for businesses

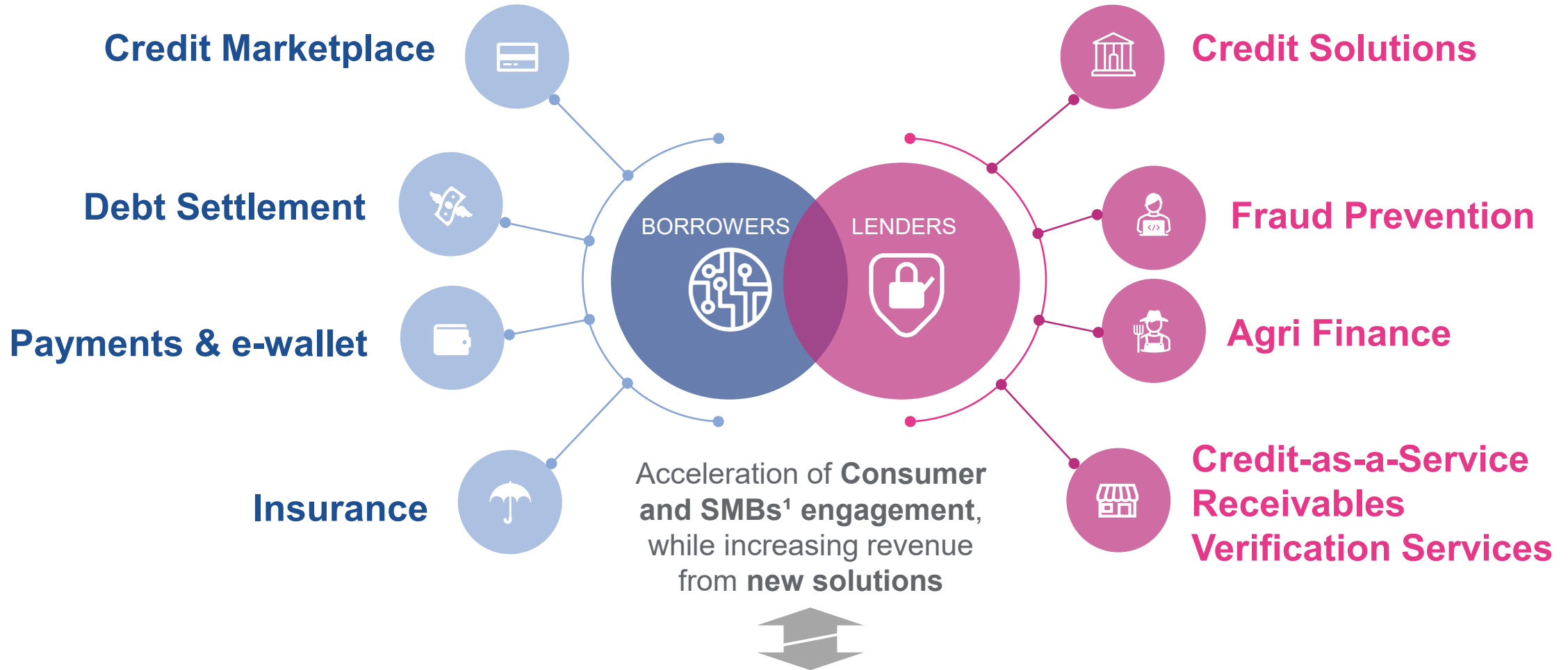


Create new paths of exponential growth



**Be the best experience for talent
passionate about tech and data**

We continue evolving our ecosystem and capabilities, capturing unique data sets and generating new business opportunities



Capturing new **data sets** and continuously improving our **analytical skills** to create new solutions and access new value pools

Allowing us to consistently deliver double-digit growth despite macroeconomic backdrop

Accomplishments

Business diversification:

- Consolidated our Consumer business
- SMBs¹ reached considerable size
- Expanded in ID&F and entered in Agribusiness and Open Receivables;
- Expansion to non-banking segments, such as manufacturing and retail

Early-stage investments and M&A in new business:

- 13 inorganic investments in last 3 years

Data supremacy:

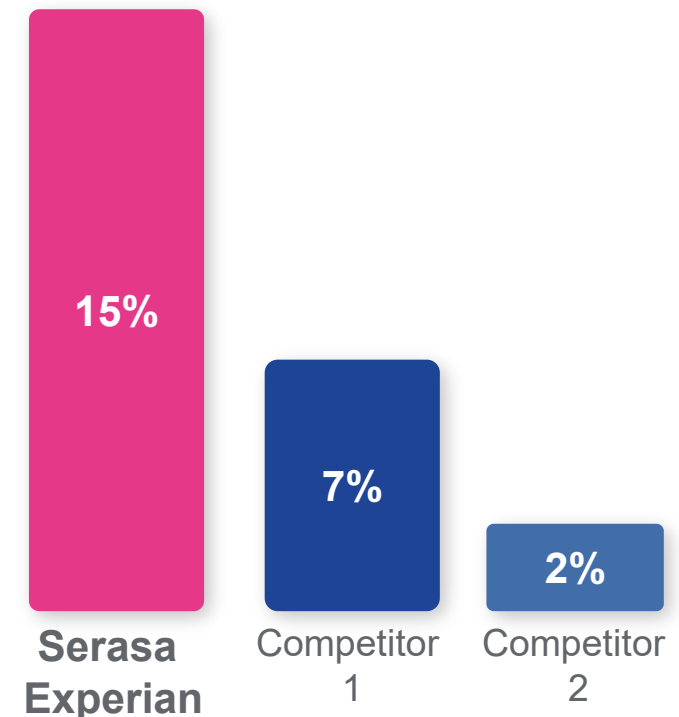
- 87% of our analytical products use Positive Data
- New datasets (consumer contributed data, transactional, behavioural, bank connection, agri data)

Productivity gains:

- Total EBIT margin evolution (+3.7 p.p. from FY20 to FY24)

Revenue evolution – CAGR (%):

FY2020 – FY2024

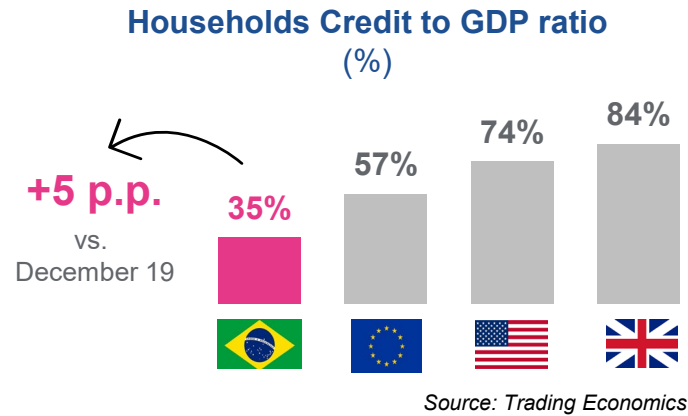


Regulatory changes and other long-term trends create new opportunities

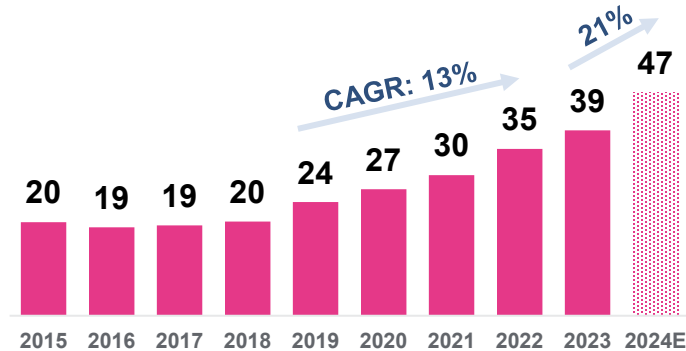
Once in a generation shift occurring in the data arena...



... benefiting credit penetration



Bank Tech Spend (BRL bn)



... and creating unprecedented opportunities for Experian



Opportunities for Experian

Credit and analytics: increase market penetration and develop new solutions

SMBs: create a fully integrated services hub

IDF²: increase share of wallet in our client base

Agribusiness: explore sub-segments to scale the business

Receivables and CaaS³: enable new business models, generating incremental revenue streams to our clients

Verification Services: boost credit access through income verification

Consumer services: intensify engagement with our 90m+ consumer base

New avenues: adding new segments and solutions, going beyond traditional products

¹ Drex is the Brazilian Real in a digital format, to be issued exclusively on the digital platform operated by the Banco Central do Brasil (BCB). A central bank digital currency (CBDC).

² Identity and Fraud
³ Credit-as-a-Service

We are the only player positioned to capture the full potential of market trends

Solutions

The broadest integrated portfolio for the entire client's journey

- 500,000+ direct / indirect clients
- Constantly improving NPS
- Powerful Consumers' engagement in our app

Talent

One of the best companies to work



Innovation

Innovation is in our DNA

- Recognised as the most innovative company for two consecutive years
- 1000+ people in Technology & Data



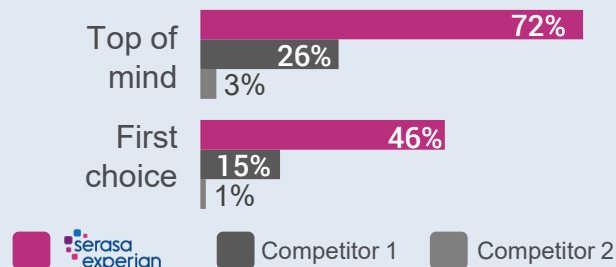
Data superiority

Leading data breadth and accuracy, combining high analytical capability

- New data available in **-30 days** for production
- **3m+** rural producers analysed by our Agri Score, and **~600m** hectares under ESG monitoring
- **6.5m+** daily B2B and B2C credit reports

Brand Awareness

Top-of-mind brand, far ahead of the competition



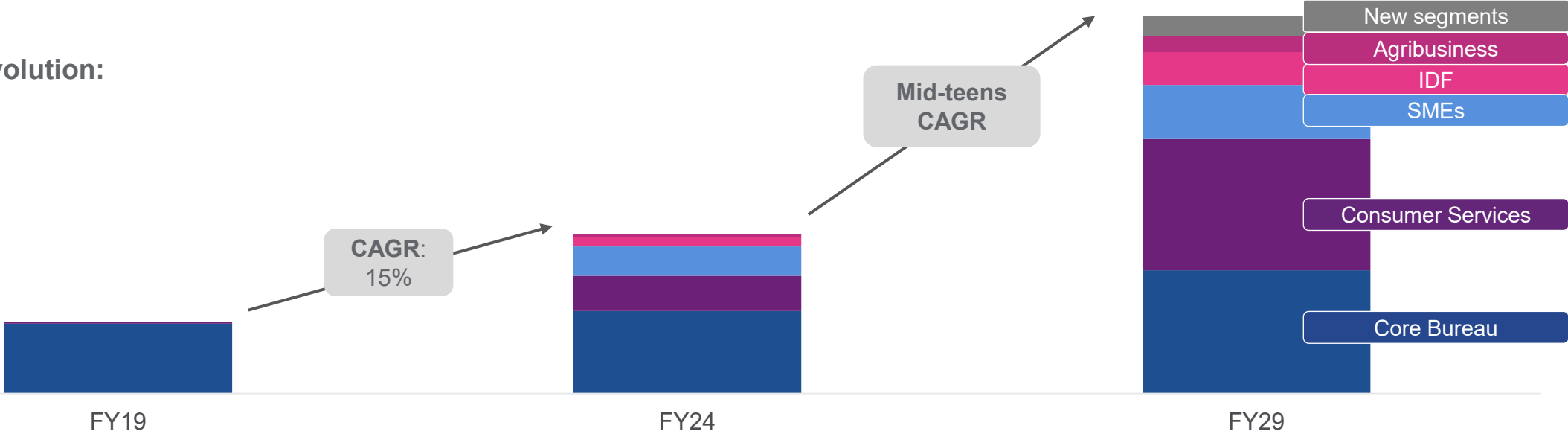
Technology

Focus on productivity, modernization and automation for our products

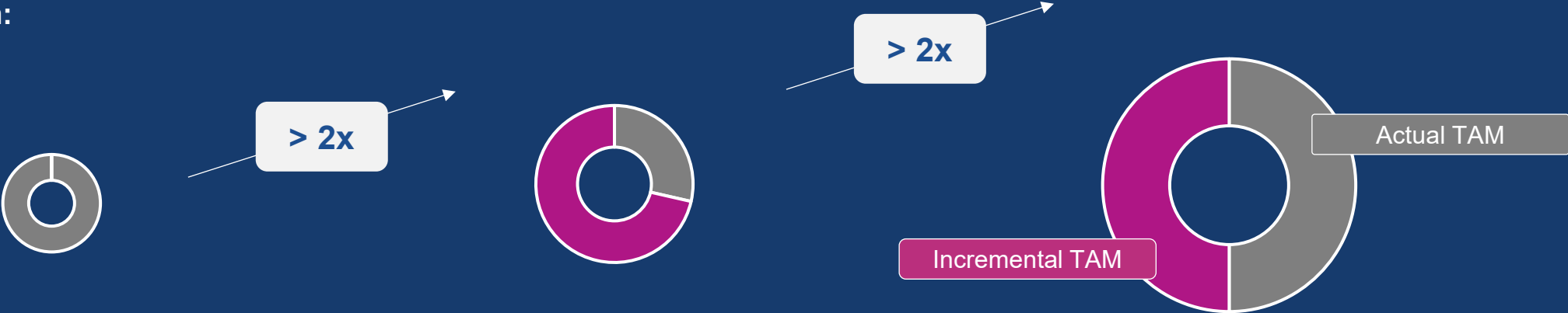
- Lead time improvement: **from 130 to 35 days** on score model implementation
- Deployment frequency increased by **61%**

Unlocking new growth value pools as we expand our portfolio in a unified platform

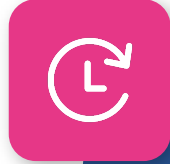
Revenue evolution:



TAM evolution:



Clear strategy and leading market innovations to deliver on our material addressable opportunity in Brazil



Lead the next generation of credit and risk solutions



Expand & diversify the business portfolio



Build an unrivalled consumer financial platform

Create an incredible experience across our **clients' complete journey**

Identity and Fraud | Scale Identity Verification capabilities to differentiate and unlock new use cases in transactions

Attractive Market

- Brazil's large population and high transaction volume, combined with a dynamic environment (e.g., new regulations, PIX) make the country attractive to fraudsters → **\$1bn market, growing at 10% CAGR**

Pain Point

- Increase in number of solutions, **demanding mature orchestration**
- Highly fragmented market, **demanding an integrated E2E¹ platform**

Opportunity

- **Strengthen the core:** become #1 in the onboarding space, delivering top value to our clients
- **Innovate to grow:** explore new tech, data and AI to have world class products
- **Enter new markets:** new ways to play to expand our TAM
- **Leverage integrated solutions:** combine credit and IDF

Right to win

+100m
unique facial identities

+2bn
commercial transactions protected

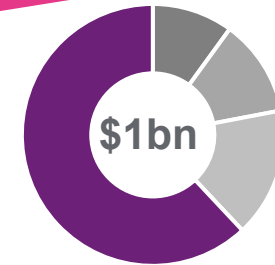
8m
docs and facial identities verified monthly

What's next

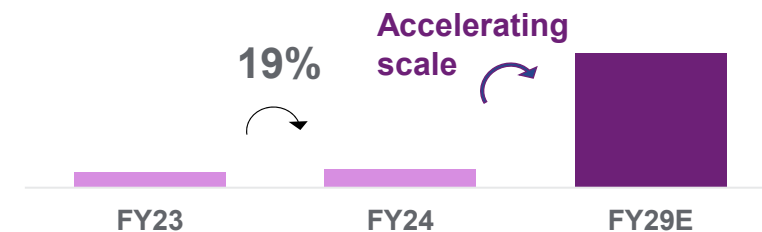
Enter new markets: new ways to play to expand our TAM



Completing our portfolio and more than doubling our TAM:



Ambition



Agribusiness | Everything to make credit available for the farmer, serving sectors with different needs over the same platform

Attractive Market

- Agribusiness accounts for **~25% of Brazilian GDP**
- **Agri credit balance expected to grow at 20% YoY** (vs. 10% for the total credit balance)

Pain Point

- **Underserved demand for credit risk** analysis and data insights
- **Constrains access to credit** along the agribusiness value chain
- **ESG and traceability** monitoring difficulties

Opportunity

- **Solve credit pain points** throughout the agricultural value chain, unlocking access to credit
- **Offer a single source of analytical intelligence** to prevent default risks and outline the best profitability strategies
- Provide environmental impact through **ESG Check, Grain / Livestock, Traceability, Carbon Credit Wallet**

Right to win



+200
customer
base

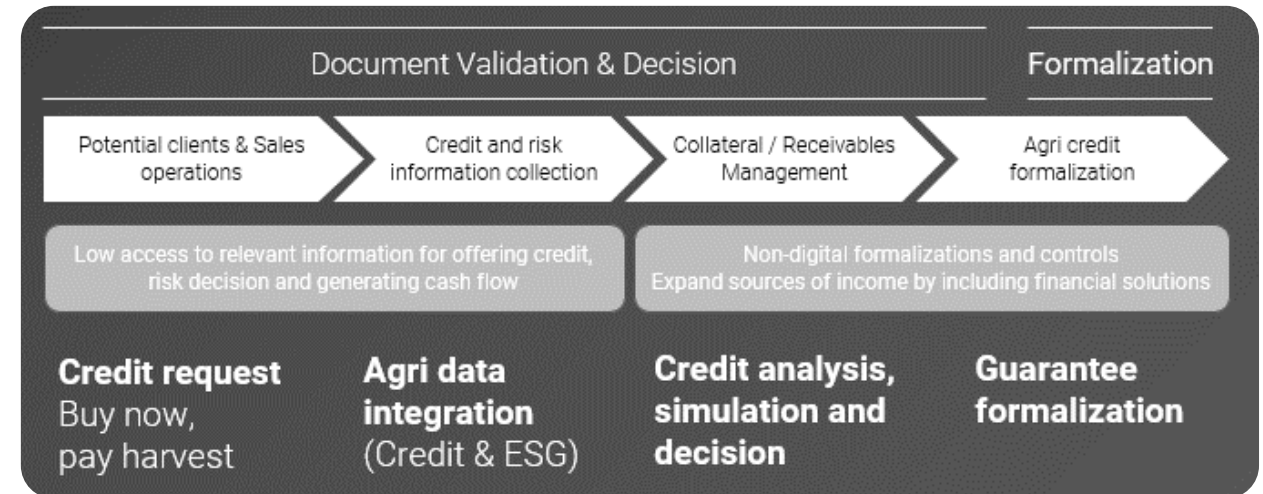


+98%
territory
coverage

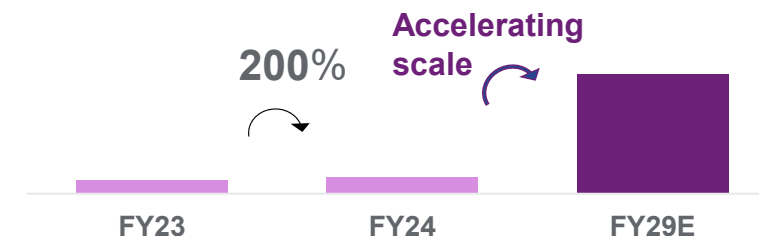


+6
Sources of
data

What's next



Ambition



SMBs | Expand our client base to keep strong double-digit growth, diversifying our portfolio and providing the best experience to our clients

Attractive Market

- SMBs account for **~30% of GDP** and **~50% of jobs**, totaling **21m+ active companies**
- **SMBs' GDP grew ~7%**, while Brazil's GDP grew 2.9% last year


Pain Point

- **Low level of information** to lenders, hindering affordable credit access to SMBs (only 13% have a score higher than 600 points; 70% do not have credit access)
- **Difficulties to manage many providers** to run the business

Opportunity

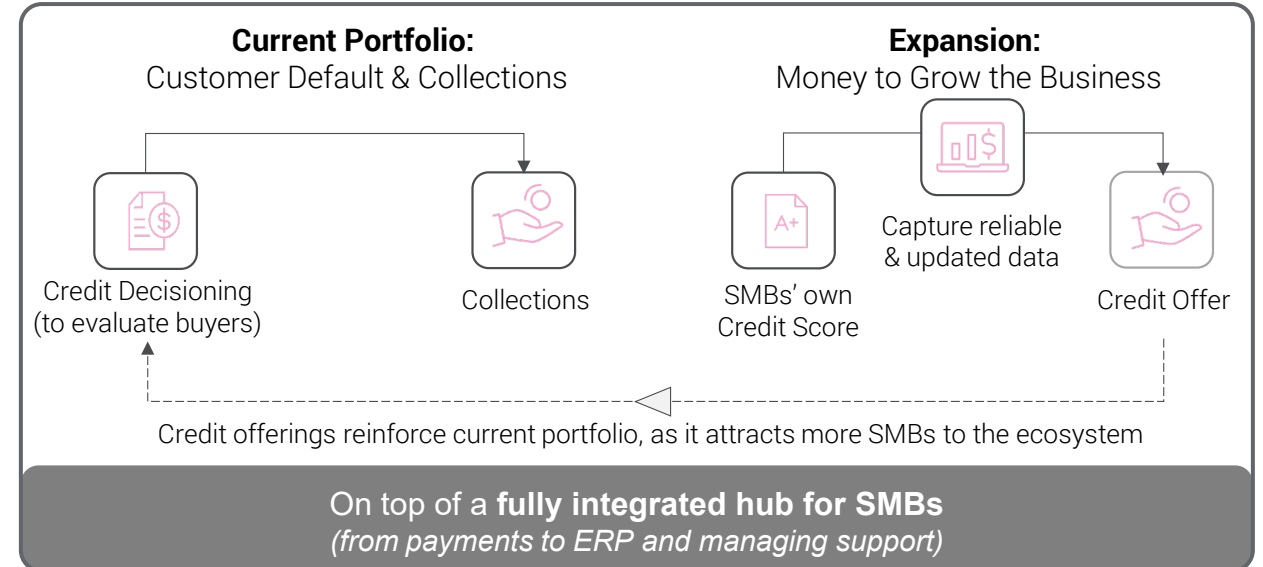
- **Grow our client base**, specially XS and S
- **Diversify portfolio with integrated analytical solutions & innovation**
- **New markets:** become the most powerful SMBs data center and hub for management and financial services

Right to win

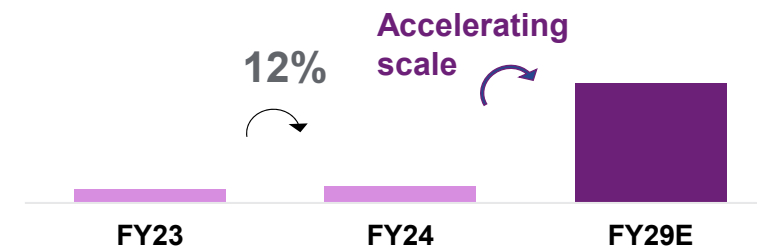
 Our SMBs business stand alone is bigger than our main competitor

 Unique solutions such as CaaS and Open Receivables

What's next



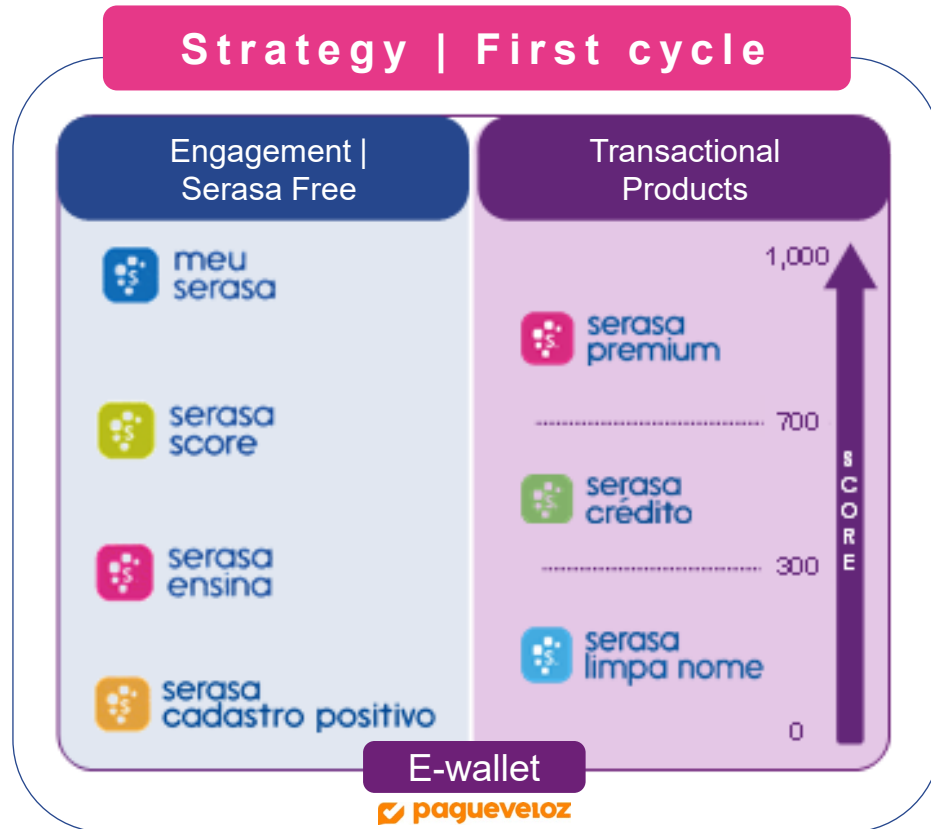
Ambition



Consumer | Our business is evolving to offer more services within a connected journey, making Serasa indispensable to Brazilians

Consumer's Financial Life Timeline

Strategy | First cycle

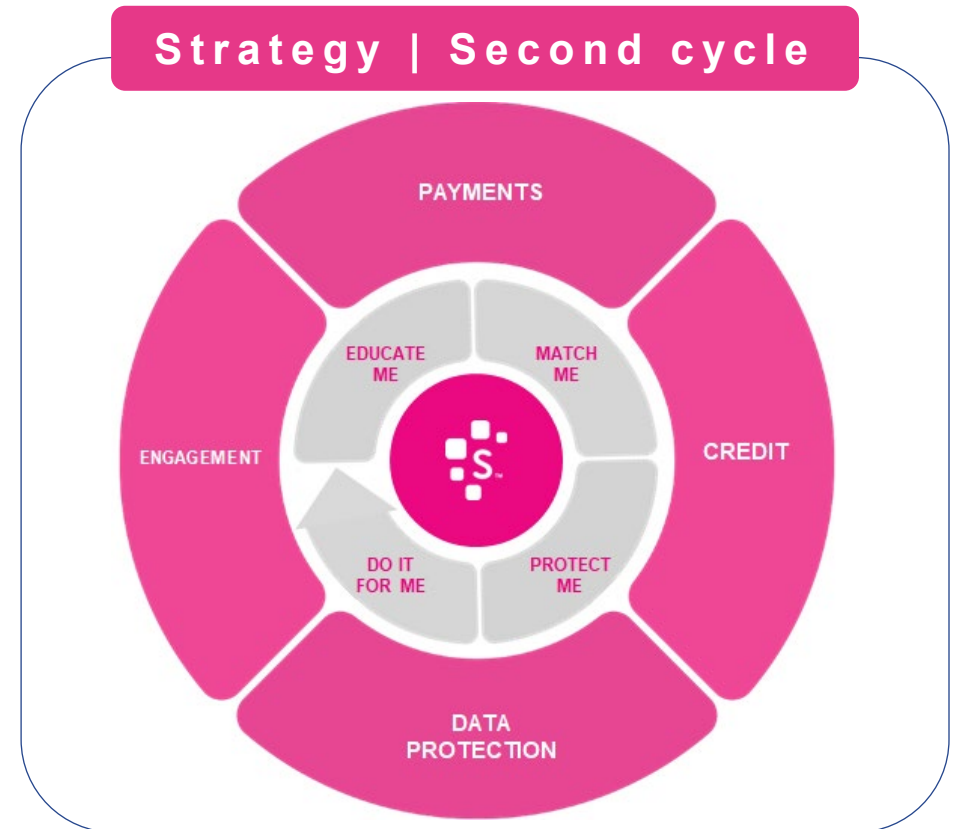


+90m
app users

5th most
downloaded app

From vertical to horizontal

Strategy | Second cycle



-12% no
interaction

+33%
interacting with
2 products

+140%
interacting with
3 products

Consumer | Our business is evolving to offer more services within a connected journey, making Serasa indispensable to Brazilians

Attractive Market

- 220m population
- \$0.7tn+ total credit balance for households, **growing at double digit CAGR for 5+ years**
- **Positive read across from Brazilian banks sequential improvement in asset quality**, led by falling trend in Non-Performing Loans

Pain Point

- High number of unbanked people
- **Poor credit journey for consumers**, low credit penetration and unaffordable rates
- **Need for financial education**, personal finance assistance and payments management

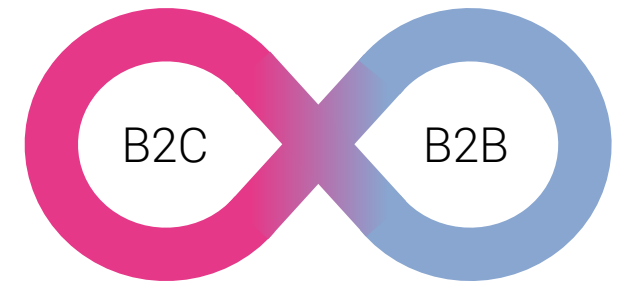
Opportunity

- **Help Brazilians in their credit and financial journey**
- **Build a full financial platform** within a single journey, connecting all financial information - promote an **E2E payment solution**
- **Explore personalisation and data monitoring**: provide new types of journeys suited to the different life moments of its users
- **Acquire consumer contributed data**, enhancing our B2B solutions

What's next

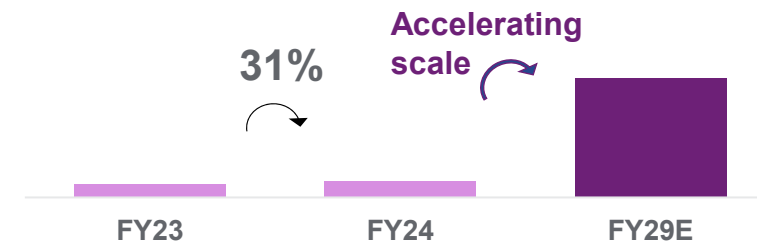


Strategic synergies with B2B segment



Our unique engagement with consumers allows us to **scale consumer contributed data** and **explore new opportunities, improving our B2B solutions** and **boosting Brazilians' access to credit.**

Ambition



A clear ambition and a unique position to extend our lead in the Brazilian market with our platform



1

Strong position in the market



2

Solid strategy in place and improved execution



3

Clear competitive advantages to address an evolving credit space



4

Good momentum with positive data products



5

Plenty of opportunities



Break



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North America Consumer Services

Jeff Softley

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Our business model, strategy, and role

Consumer Services is a high growth business with rich data and deep customer engagement that makes the whole of Experian stronger

CONSUMER SERVICES

- \$1.5bn** annual revenue
- Strong** annual growth last 5 years
- Margin Accretive**
- Unique Scaled Data**
- Doubled** brand trust in past 5 years
- 70m+** free members
- Attractive new value pools further scale our TAM**

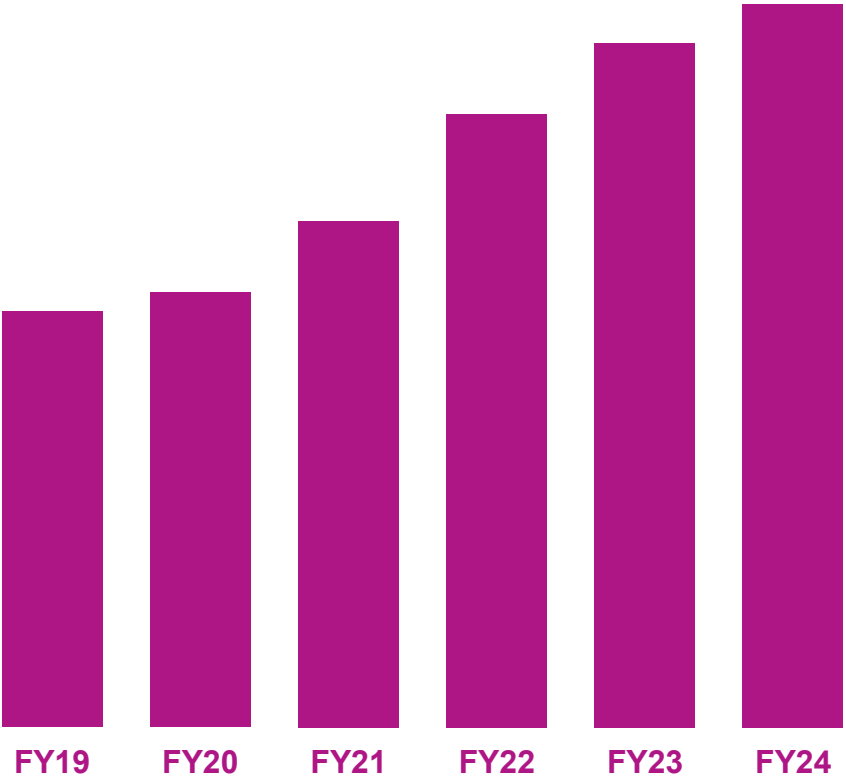
We've built a diversified, resilient business with multiple revenue and distribution models

	Business Description	Five-Year Revenue CAGR*
 Membership	Launchpad for Experian and consumer engagement – with 70m+ free members	Free offering
 Premium	Comprehensive credit, identity and financial health membership offering	Double-Digit Growth
 Marketplace	Helping our members save through lending and insurance marketplace	60%+ Growth
 Partner Solutions	Business-to-Business-to-Consumer white label solutions of our membership offerings	High Single-Digit Growth

+13%
5-Year Revenue CAGR

ECS Total Revenue

\$1.5bn



*Time Period: FY19 – FY24

We are building a financial co-pilot; a platform that helps consumers save time and money every single day

FINANCIAL POWER TO ALL™

We are revolutionizing the way consumers get help to thrive on their financial journey

TODAY

- Experian helps consumers:
- Gain access to financial system
 - Boost credit instantly
 - Save hundreds of dollars

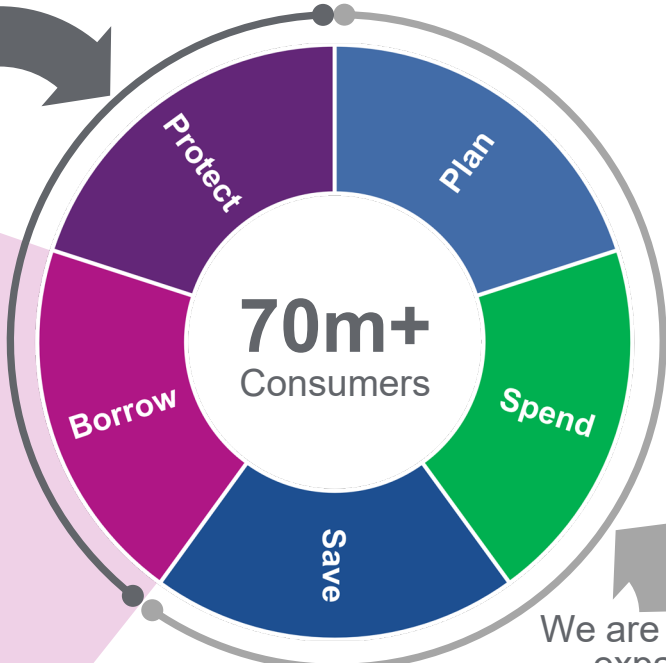


FUTURE

Experian helps consumers save time and money in their daily financial lives.

We have created a \$1.5bn business with large, untapped adjacent needs and markets that we can expand across

Consumer Needs



- More than 10m consumers have added more than 100m points to their credit scores
- Hundreds of thousands of consumers are getting their first credit score on our platform
- Consumers have accessed billions of dollars of credit because of Experian Boost and Experian Go

We are pursuing expansive opportunities in under-penetrated markets across financial health

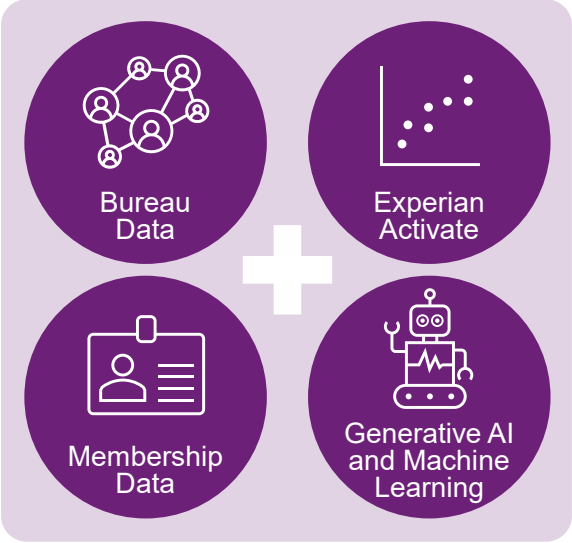
Our Advantage: Our customer base, unique data, integrated platform and product innovation

Scaled Customer Base

- 70m+ free members
- 16m+ connected accounts**
- 38bn financial transactions
- 7m vehicles claimed
- 10m auto loans*
- 2.8m homes purchased*
- Tens of millions of credit cards and personal loans opened*

Scaled Consumer Base covering more than 25% of US adults

Wide-Ranging Data



Unique data vantage point covering all parts of consumers financial lives

Integrated platform which connects consumer demand to lending supply

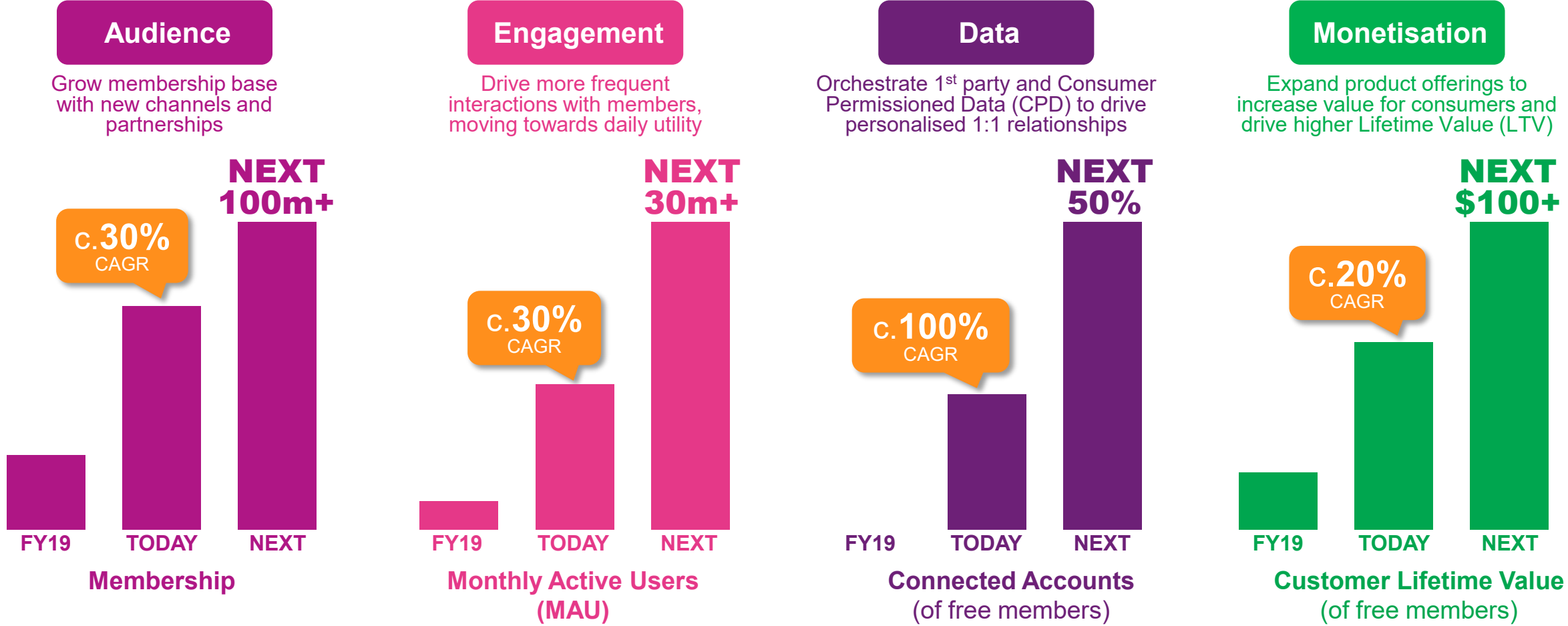
Differentiated Products and Experiences

A collage of six mobile app screens. From left to right: 1. 'Experian Marketplace' showing a 'Matched for you' card for an 'Everyday Cash Back Card'. 2. 'Experian Smart Money' showing a 'Digital Checking Account & Debit Card' with features like 'Build credit using your bills' and '\$50 bonus with direct deposit!'. 3. 'Experian Virtual Assistant (EVA)' with a 'Chat with' interface. 4. 'Experian Boost' showing a 'SIMULATED SCORE' of 704 and an 'Add to Boost' button. 5. 'Savings Scan & Subscription Cancellation' showing 'Your savings scan results are in!' with a potential saving of '\$374/year'. 6. 'Insurance Rate Monitoring' showing 'We found a cheaper option for you' with a quote of '\$120 / mo'.

Delivering unique value propositions available only on our platform and **driving growth** across existing and new verticals

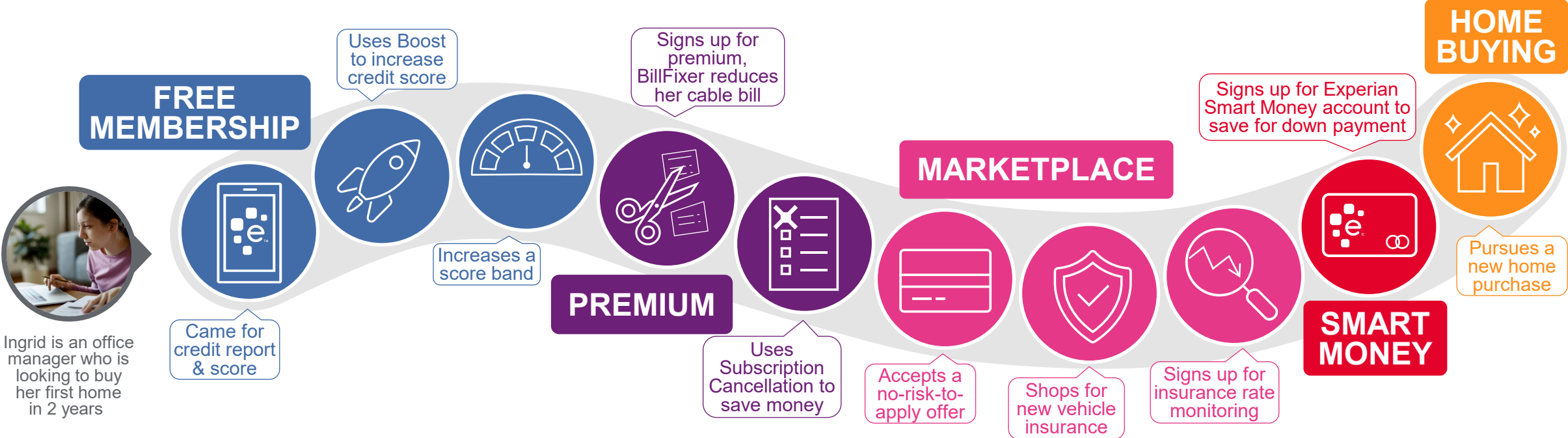
*Lending outcomes associated to ECS members
 **Connected Accounts through Boost or Personal Financial Management features

We measure our business across key growth drivers and are making significant progress in each of them



One of the largest consumer financial platforms

Experian helps consumers achieve their financial ambitions... and this fuels our business



Experian Smart Money | Driving the next generation of financial inclusion with Experian and for our partners

Expanding Financial Power to All



Experian Boost

Empowers consumers to instantly impact their FICO® Scores



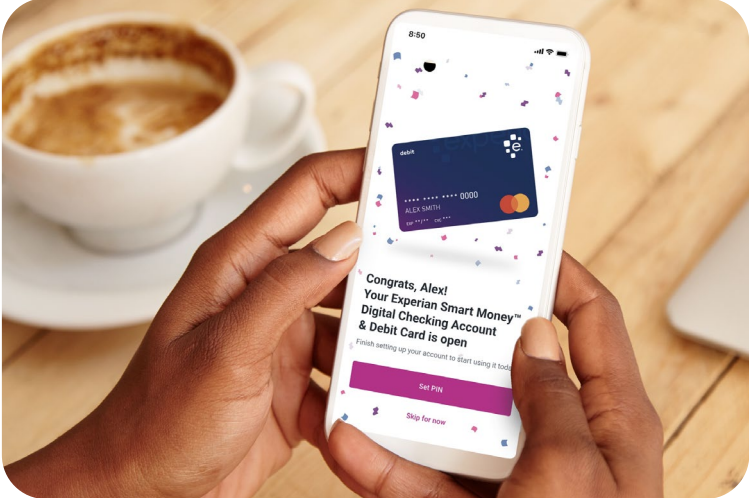
Experian Go

Enables consumers to create their own Experian credit report



Experian Smart Money

Allows consumers to build credit without going into debt



Experian Smart Money Benefits:

- Creates daily engagement
- Provides rich transaction stream to help consumers
- Further rounds out view of consumer's balance sheet
- Enables graduation into partners' portfolios
- New vertical growth for marketplace expansion

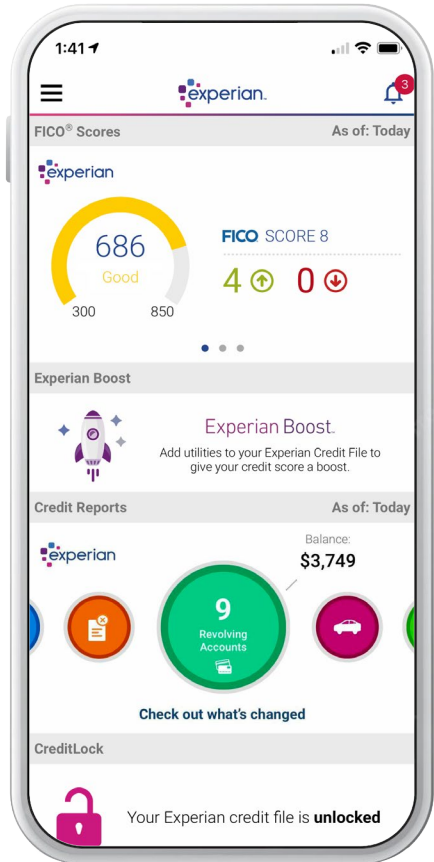
750k+
accounts opened

80%+
of funded dollars by direct deposit

200%+
increase in funding rate since launch

Our product is evolving into a platform that helps consumers improve their financial health every day

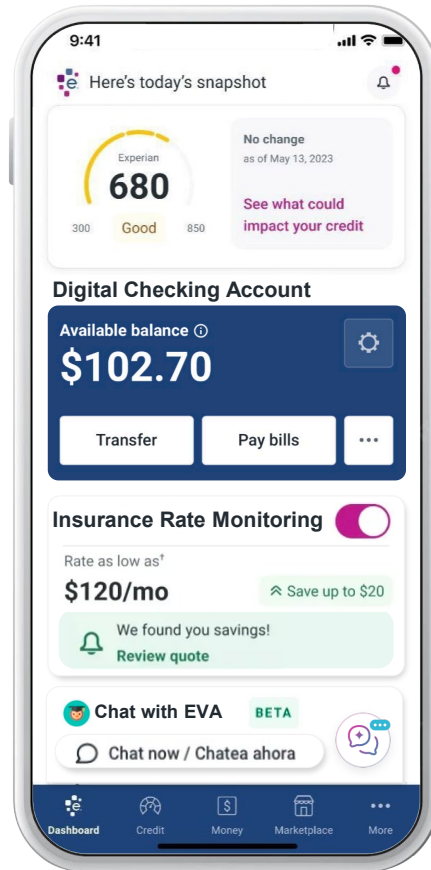
BEFORE



See your credit report and score, read to learn more about credit, upgrade to identity theft protection.

- Scores and Reports
- Credit Monitoring
- Alerts
- Score Simulator

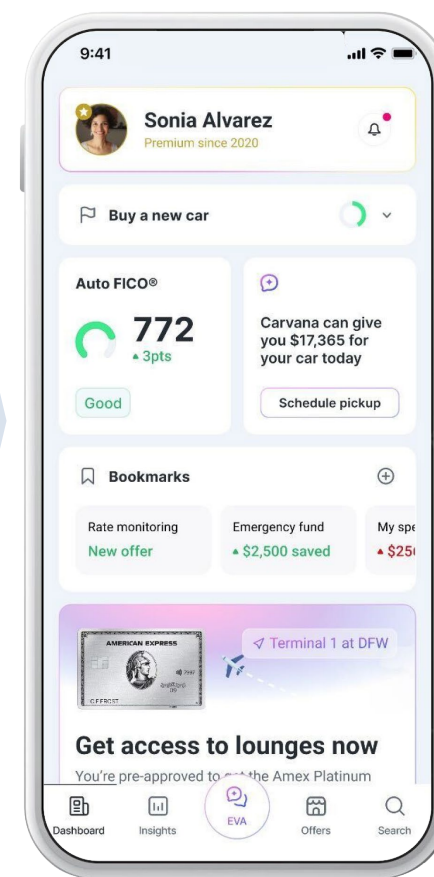
TODAY



Tools to improve your score or begin your financial journey. Solutions to reduce bills and save.

- Experian Smart Money
- Expanded Experian Boost
- Experian Go
- Personal Financial Management
- Marketplace with pre-approved and no risk offers powered by Activate
- Insurance Rate Monitoring
- BillFixer
- Personal Privacy Scan
- Dark Web Scan
- GenAI Chatbot: EVA

FUTURE



An AI-powered daily financial co-pilot that reinvents how consumers make big and small money decisions with minimal friction. Consumers share information when it suits them.

- AI-fueled recommendations with do-it-for-me budgeting and savings tools
- A user experience that secures a complete view of a consumers' balance sheet and financial profile
- Automatic shopping and switching for insurance and other services
- 'On Your Terms' Passport which removes the friction of applying
- Automatic credit and debt improvement



Marketplace and Insurance

Our ambition is to build the largest, most inclusive financial platform

WHY...

**FINANCIAL
POWER
TO ALL™**

Help millions
of consumers

HOW...

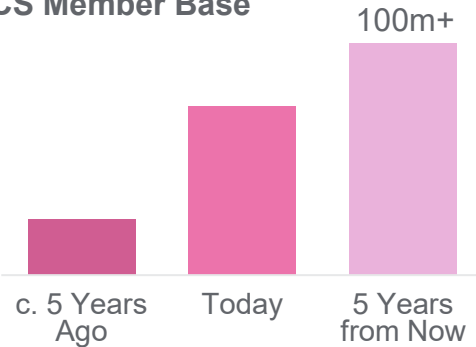


Command outsized growth
with a dual sided platform

The foundation of our dual-sided platform is in place...

DEMAND

ECS Member Base



We help consumers...

- Get insurance
- Manage debt
- Save time and money
- Achieve financial goals



SUPPLY



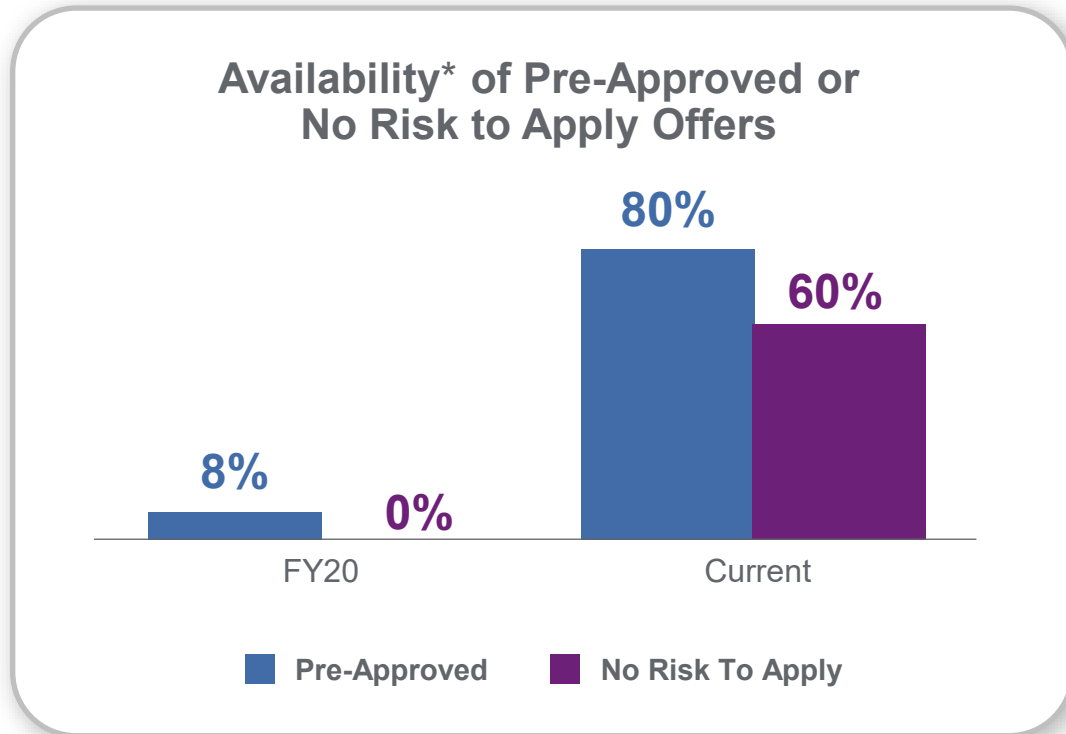
We help partners...

- Manage risk
- Find the right customer
- Eliminate friction
- Grow profit

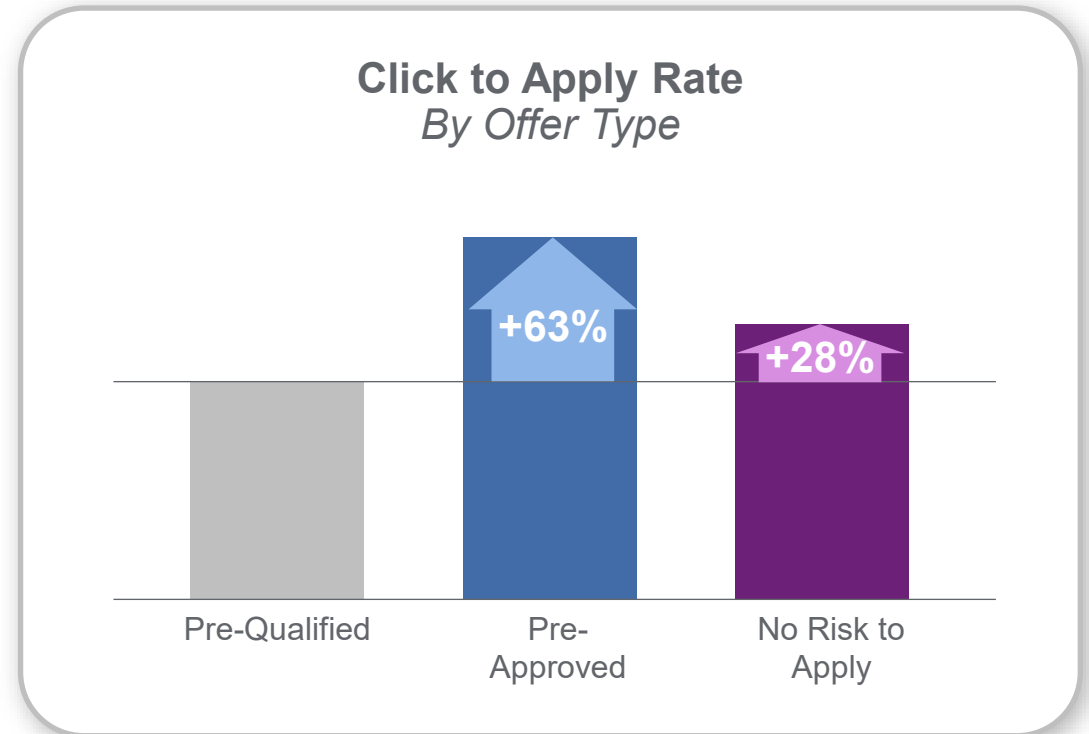
ECS Membership Activate Ascend

Active Partners	Stats
<ul style="list-style-type: none"> • 10 Card • 9 Loan • 1 Auto Refi • 1 Insurance 	<ul style="list-style-type: none"> • 32% lift in conversion • 80% members receive preapproved offers • 60% members have "no risk" offers

Activate maximizes yield, creates certainty for consumers and partners and unlocks increased engagement and monetization of offers

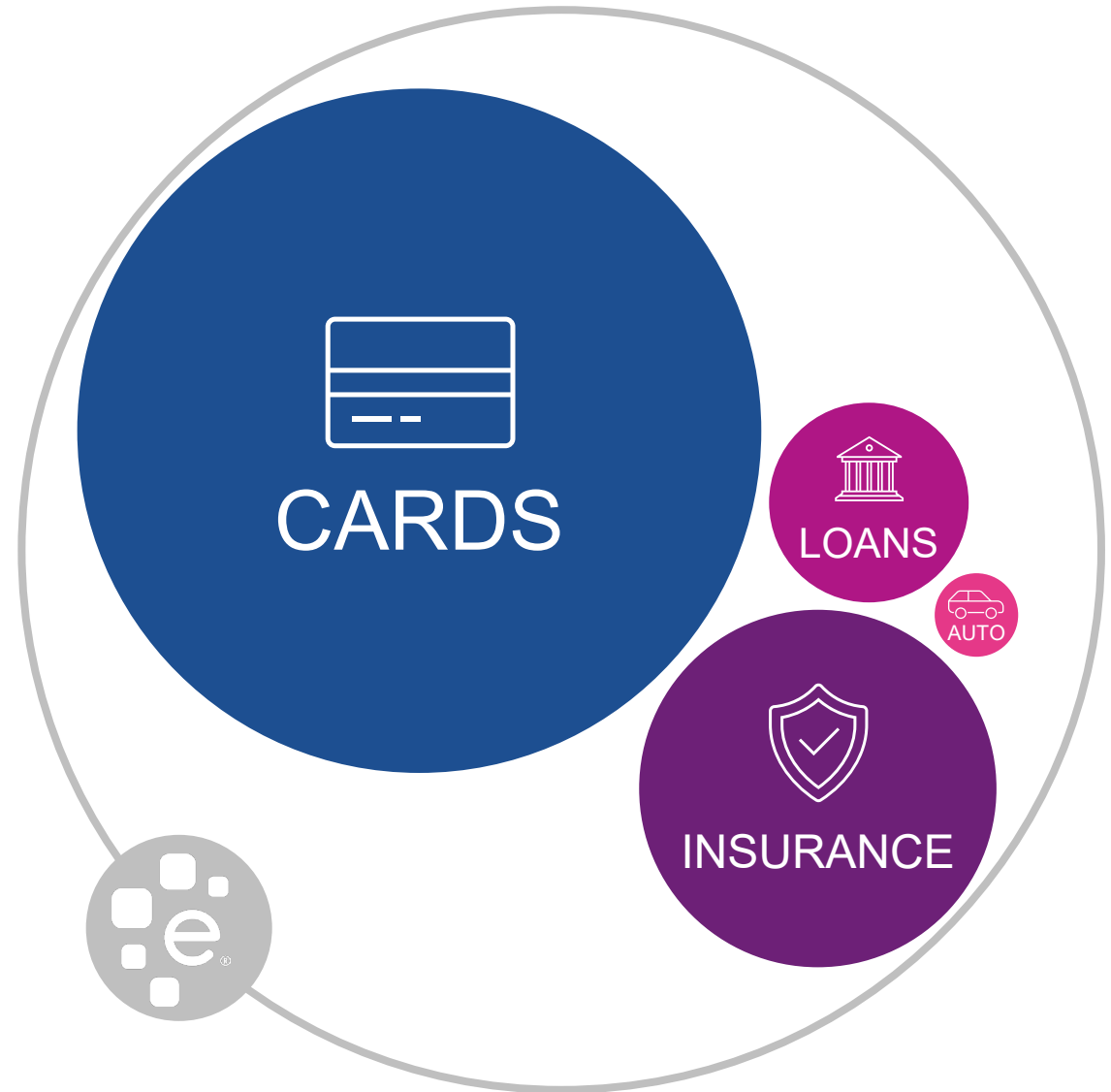


Lender onboarding into Activate programs has accelerated, now covering the majority of our active member base

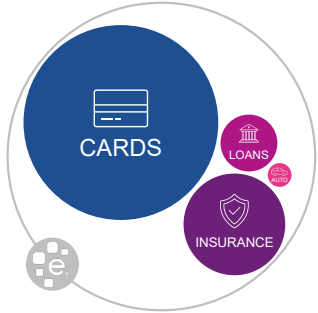


Activate eliminates the risk in applying for an offer, dramatically increasing engagement with offers and conversion rates across our member base

Last year, our members performed nearly 3m originations on our platform



But, our members created nearly 80m originations off our platform.



ON OUR PLATFORM

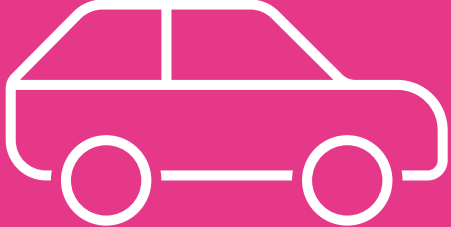
OFF OUR PLATFORM 



CARDS



LOANS



AUTO



INSURANCE

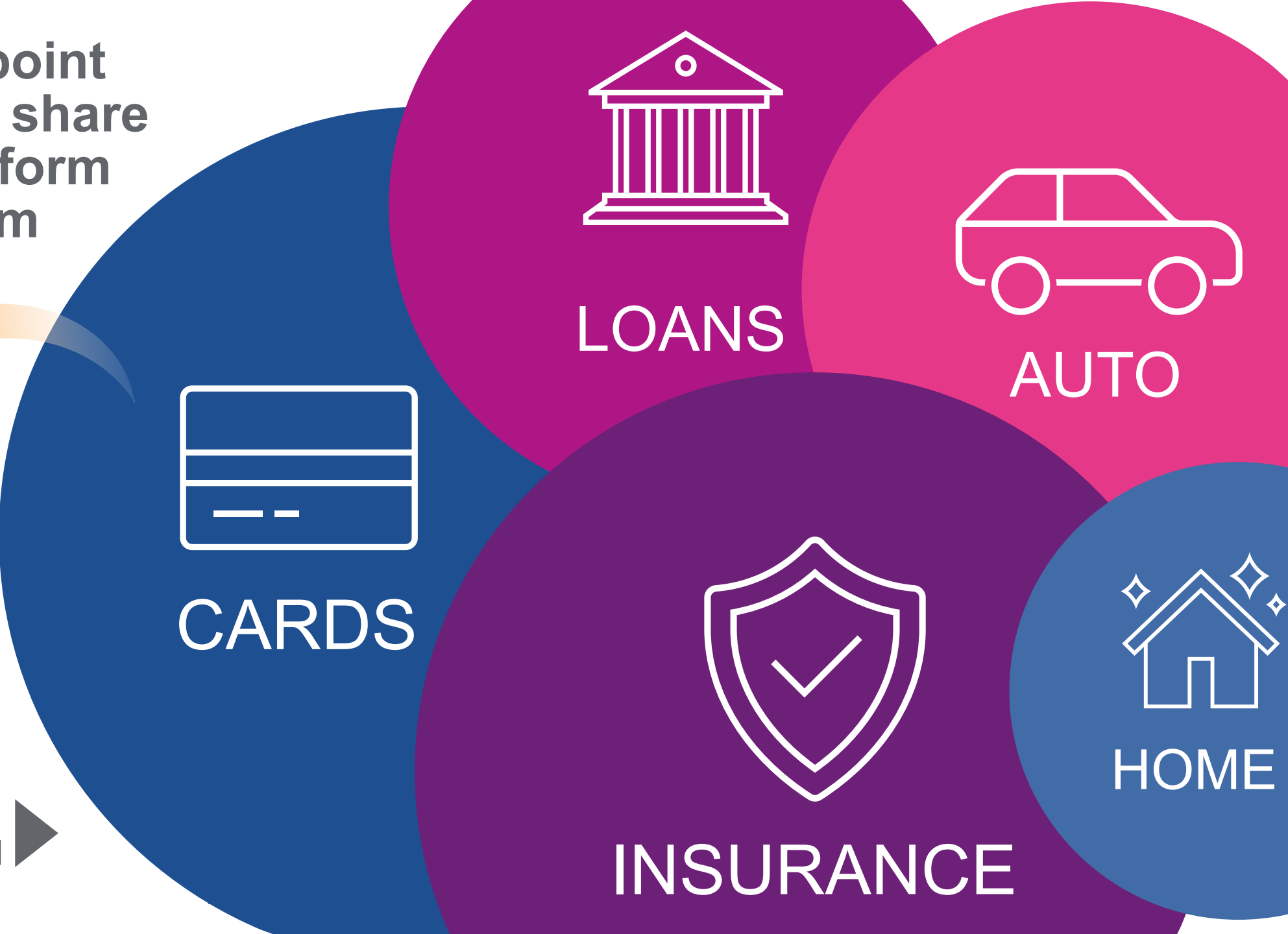


HOME

Shifting one point of origination share on to our platform is worth \$200m



OFF OUR PLATFORM



Insurance shopping is massive market, ripe for disruption, and tightly aligned to Experian's wheelhouse

The US market is massive, but complex for carriers and consumers...

- The insurance shopping market is \$12bn*
- Traditionally, carriers have avoided sharing rates outside their owned and operated platforms - making the process of comparing real rates challenging

Every consumer needs insurance, but comparison shopping is hard...

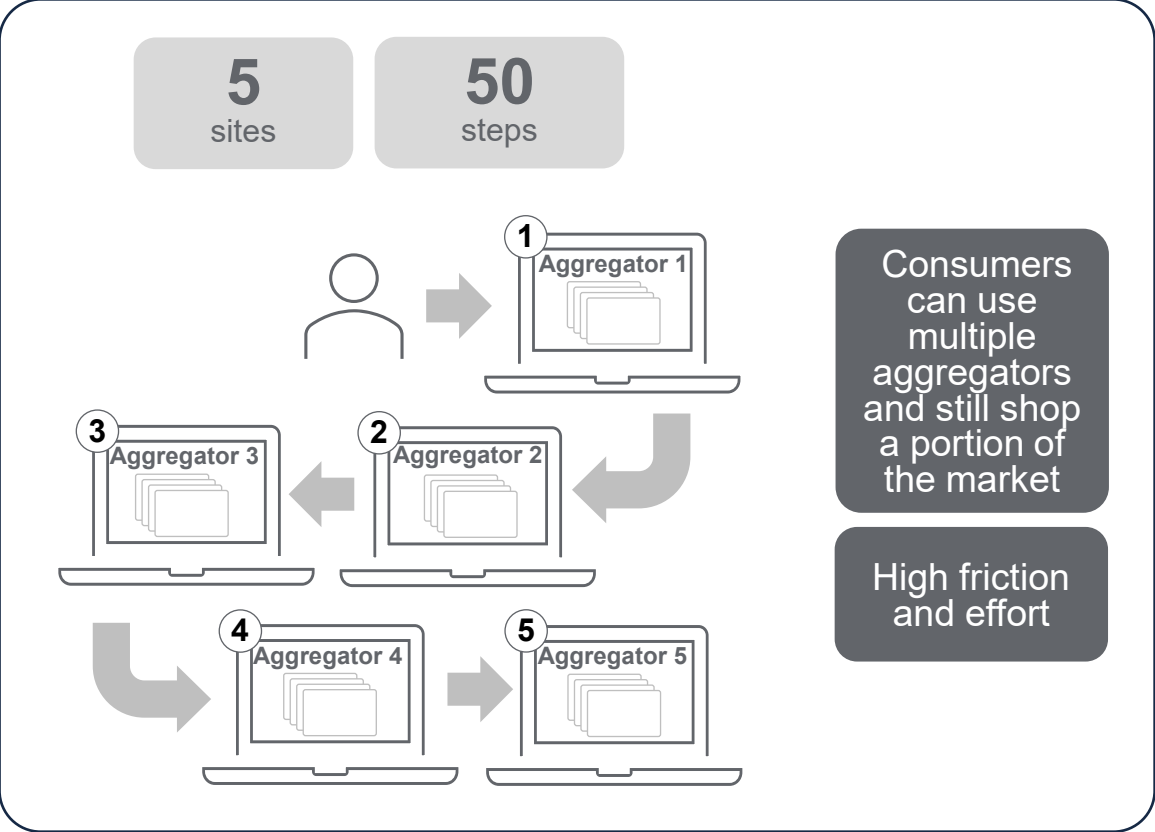
- Saving money on insurance is one of the primary savings opportunities for consumers
- Consumers don't understand how to easily compare offers, coverage levels and costs

Carriers are emerging from a once-in-a-generation market shift, with new needs...

- COVID sent shockwaves through the insurance market; driving massive profit growth, followed by new profitability demands
- Carriers and consumers have emerged with new needs and expectations

Insurance shopping is broken... and we aim to fix it

CURRENT INSURANCE LEAD AGGREGATOR EXPERIENCE



THE NEW WAY TO SHOP

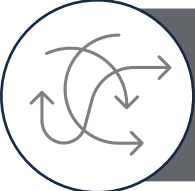
WITH EXPERIAN INSURANCE, YOU'LL NEVER SHOP FOR INSURANCE AGAIN

1 application **3 steps to bind**

We're always looking for savings

Experian Insurance Services enables partners an unrivaled precision to find their best customers profitably

CARRIER EXPERIENCE WITH AGGREGATORS



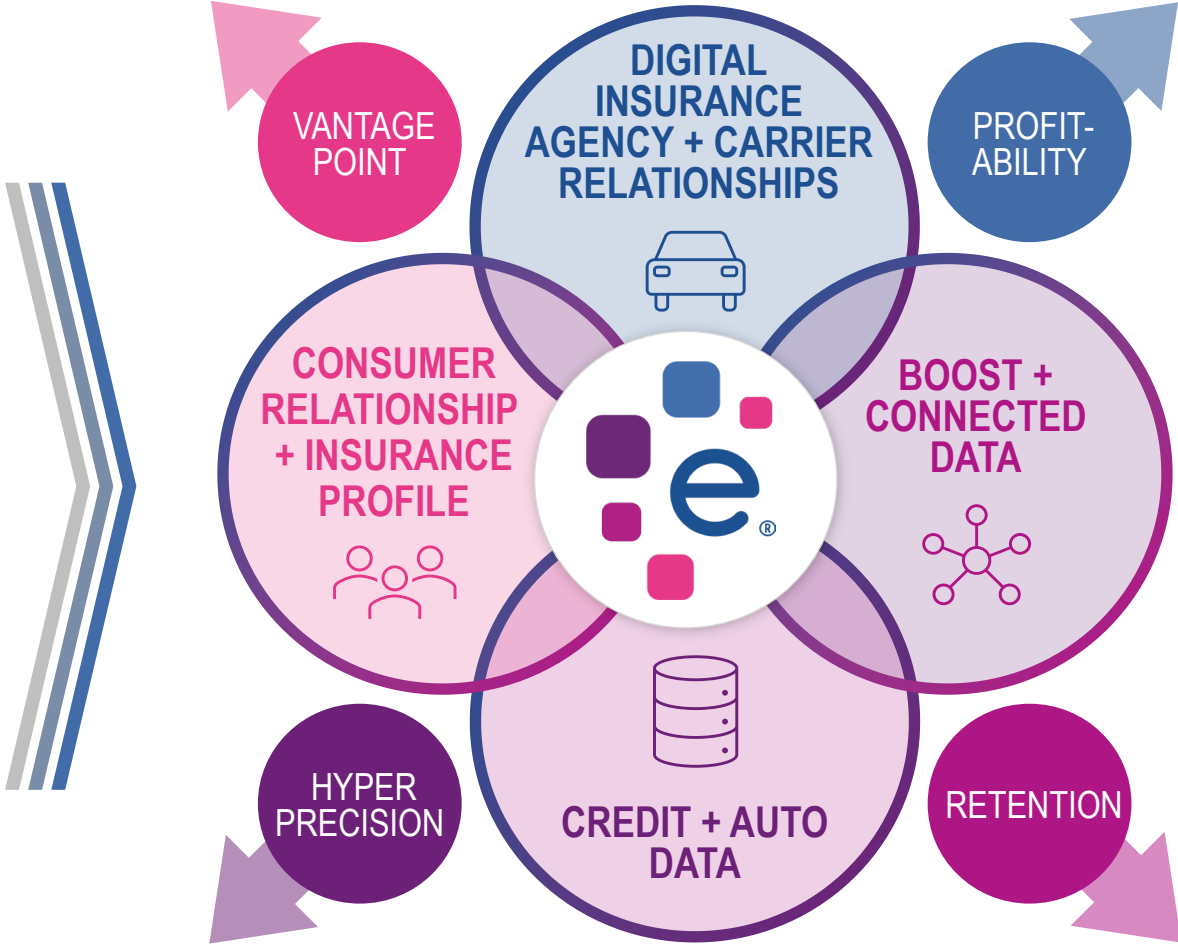
Unqualified leads and minimal targeting



Unclear profitability and fragmented sourcing


Carriers must accept unqualified traffic, paying for traffic and leads from a myriad of aggregators. Finding the right consumer is like finding a needle in a haystack.

EXPERIAN INSURANCE SERVICES



Our product innovation within insurance has delivered rapid impact, with more runway on the horizon

EXPERIAN INSURANCE CARRIER INTEGRATION COVERAGE

Top 5 Insurance Carriers	 TRAFFIC	 RATES IN PRODUCT	 INTEGRATED BINDING
Carrier 1	-	-	-
Carrier 2	X	X	X
Carrier 3	X	X	-
Carrier 4	X	X	X
Carrier 5	X	-	-

MORE VALUE TO CONSUMERS/CARRIERS 

EXPERIAN POLICY AND REVENUE GROWTH

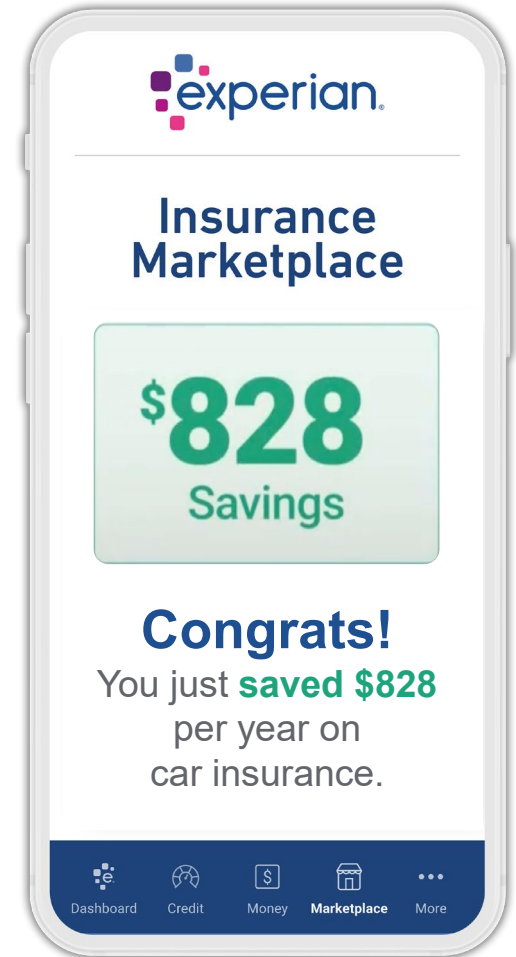
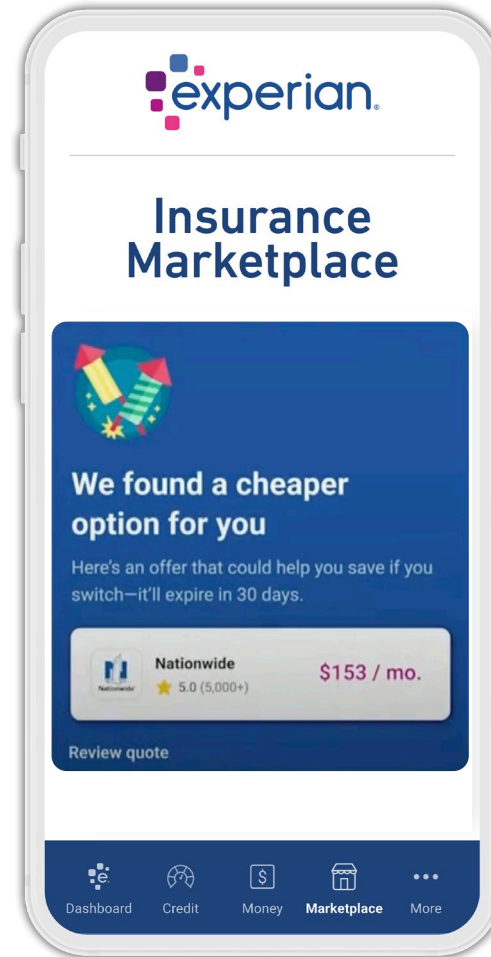
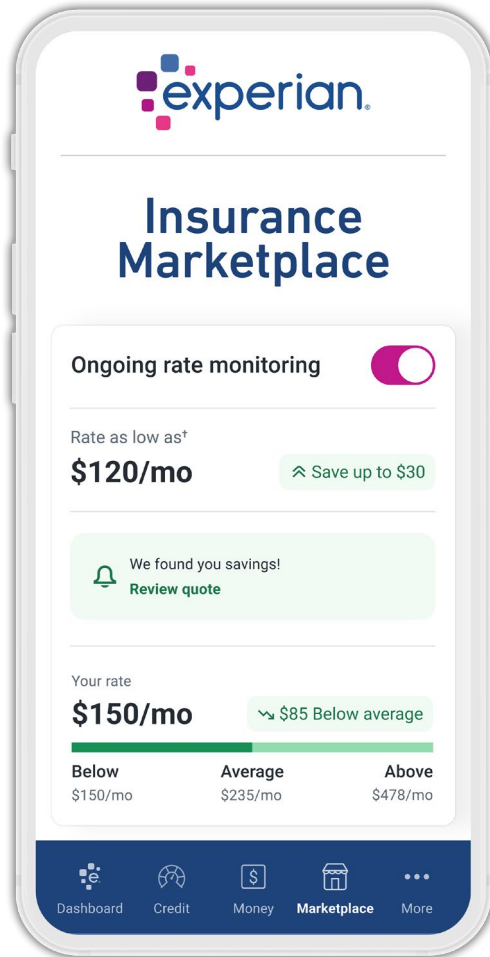


Experian is changing the way consumers shop for insurance... ...eliminating the need to shop for car insurance again.

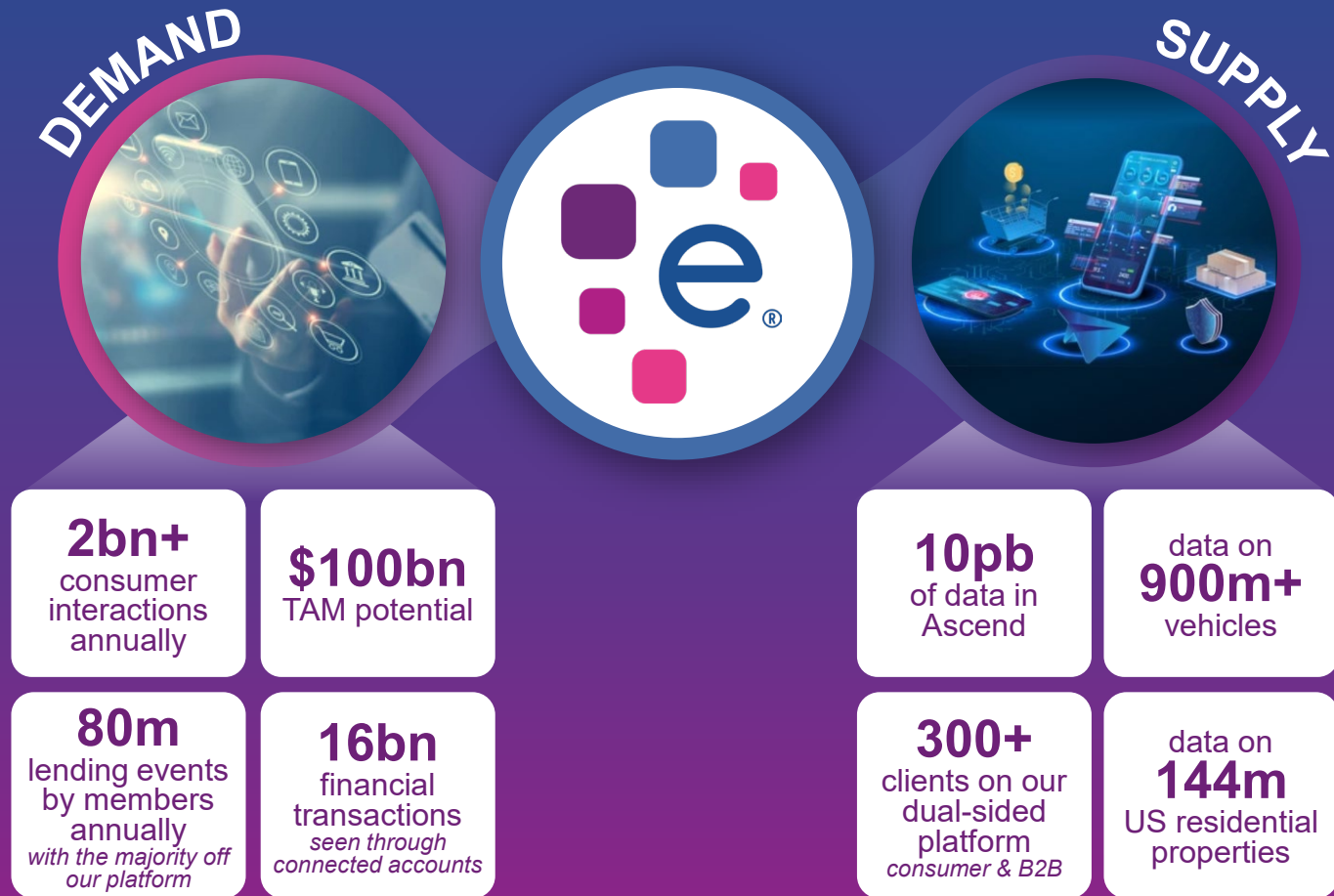
16M+
connected
accounts

**Top
40**
providers

**Unique
Vantage
Point**



Creating an unrivaled consumer financial platform



- ▶ \$50bn+ total addressable market opportunity
- ▶ Flywheel working, and expanding to new parts of consumers' lives
- ▶ Diversified business with exclusive data
- ▶ Brand and portfolio uniquely positioned to deliver on the potential of the market

Our plan unlocks the untapped value in our audience, our data, and our deep relationships with supply





Q&A

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Wrap-up/close

James Rose and Lloyd Pitchford



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Barclays Global Credit Bureau Forum

Thursday 5 September 2024



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