



Vertical markets in North America

Thursday 5 December 2024



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North America Automotive

John Gray



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Why the Automotive vertical?



- Large, growing and robust market opportunity (B2B and B2C)
- Headroom for double-digit continued growth
- Auto is a large part of consumer spending, second behind their homes
- The automotive lifecycle is digitising and playing to our marketing and transacting strengths
- Experian is well positioned to succeed in this market

Business Unit Overview

Comprehensive portfolio of unique Auto products and data assets powered by all US Experian Units

OUR PRODUCTS



AutoCheck®

- Vehicle History Reports
- Summary Reports
- Report Elements



Auto Marketing

- Targeting
- Retention
- Engagement
- Attribution



Auto Statistics

- Market Analysis
- Statistical Reports
- Industry Loyalty



Credit Solutions

- Profiles
- Prescreen / Prequal
- Account Management & Analytics



Fraud/Value Recovery

- Fraud prevention/identity
- “Power booking* by dealers
- Diminished value for lenders’

EXPERIAN DATA



North American Vehicle DatabaseSM

1 of only 2 vehicle databases that knows every vehicle on the road.



File OneSM Credit Database

1 of only 3 credit bureau databases.



Consumer ViewSM Marketing Database

1 of only 3 consumer databases.



Online Activity Database

5.4 billion+ digital actions from all device types.



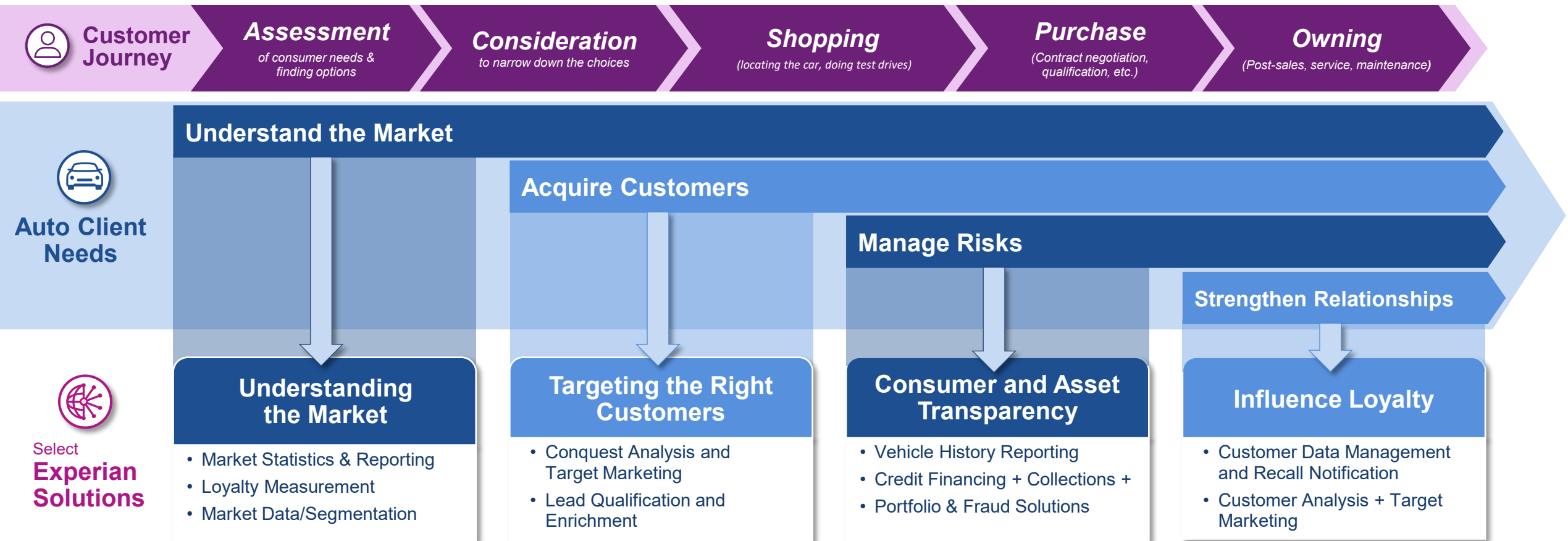
National Fraud DatabaseSM

Multi-industry database of verified fraud records.



Vision: Power Every Decision

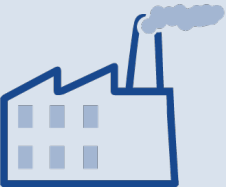
Along the car buying, selling, and owning lifecycle, that drives the best outcomes for all



Experian Automotive - we Serve a Broad Market Beyond Credit

Our solutions integrate Auto-specific propositions with core Experian capabilities to address a range of emerging opportunities

Our reach across key channels



OEM

Over **85%** of the top manufacturers use at least one: **Vehicle Market Stats, Owner Loyalty, Owner Tracking, Customer Data Management, and Recall.**



Dealers

Over **15,000** dealers draw on our broad-range of solutions including **Marketing Insights, AutoCheck®, Credit Reporting and Customer data hygiene.**



Lenders

Over **90%** of the top-50 auto lenders rely on **AutoCount®** vehicle finance market reporting. Over 30 lenders using the **Auto ID®** recovery product.



Commercial & consumer

Over **1.2 billion** **AutoCheck®** vehicle history reports run annually.



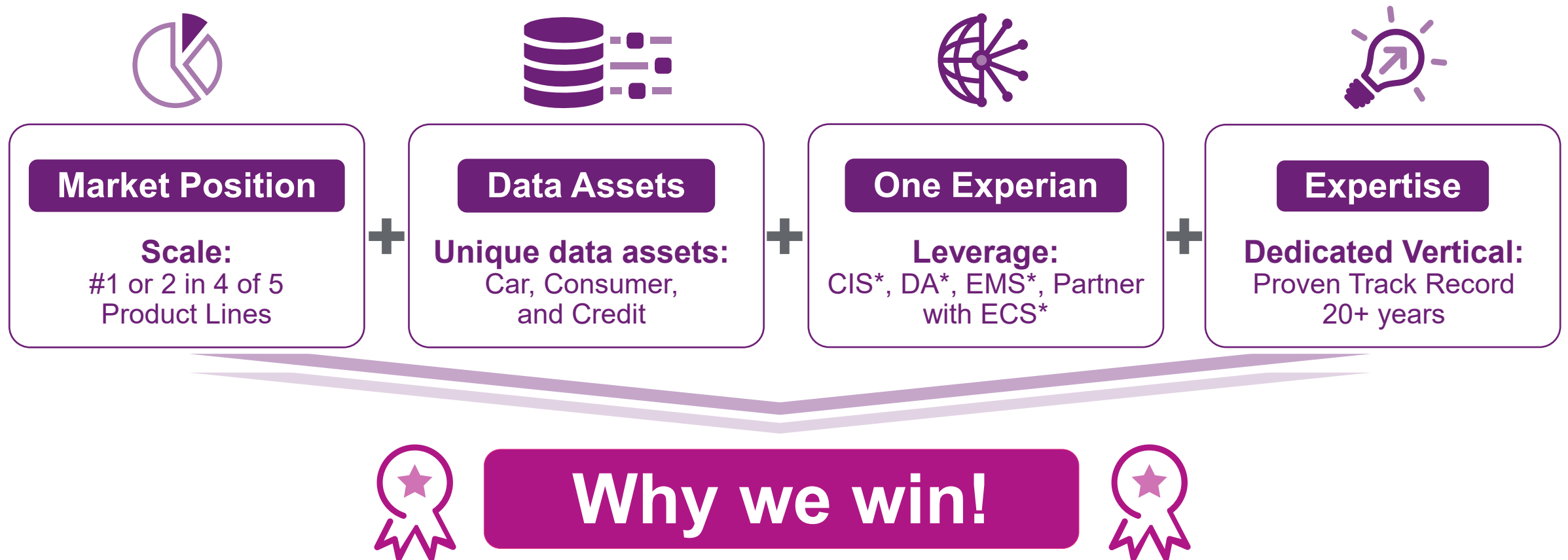
Aftermarket

Over **50%** of key clients use our **Vehicles in Operation** market statistics solution, which includes data from almost 80 countries.



Why we Win?

Experian is the trusted data partner to the auto industry

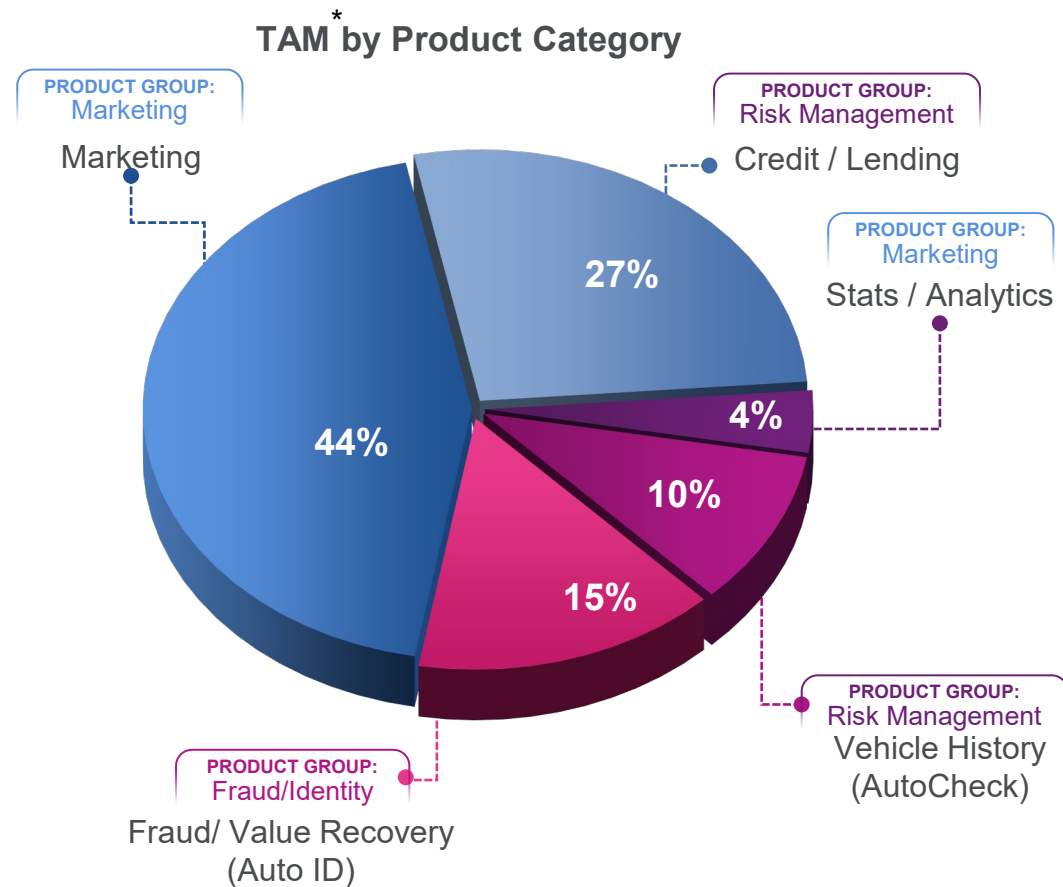


*Notes: Consumer Information Services (CIS), Decision Analytics (DA), Experian Marketing Services (EMS), Experian Consumer Services (ECS).



Large, Growing and Dynamic Market Opportunity

TAM \$5.0bn* (The market increases by \$3-5bn including the Consumer opportunity.)



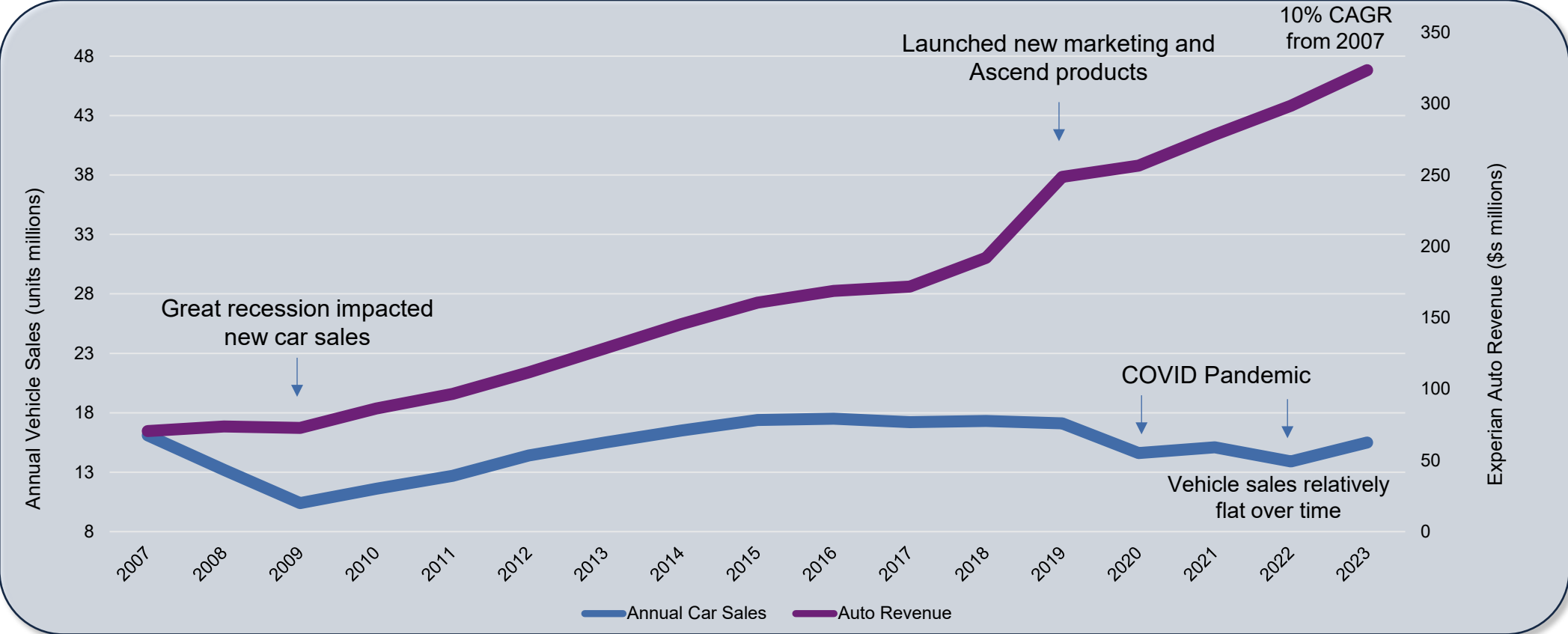
* Total Addressable Market (TAM): products we sell with a sales team capable of reaching the customers.



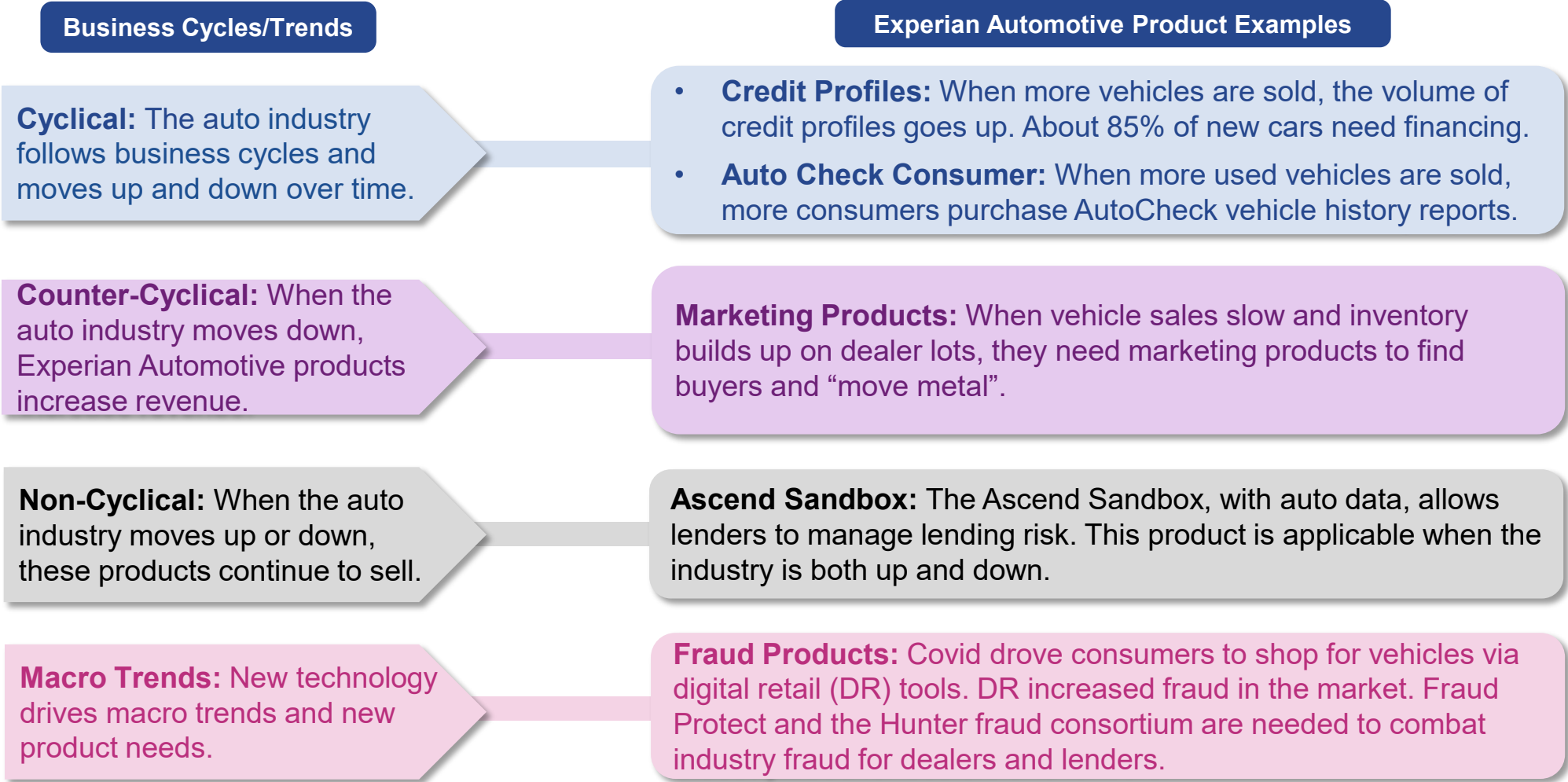
Experian Auto Revenue Tracks U.S. New Car Sales, but Historically has Been Resilient on the Downside and Overperforms on the Upside

Takeaway: While there is some correlation, Experian Auto revenue generally outperforms new car sales by high single digits each year.

Vehicle Sales vs. Experian Automotive Revenue

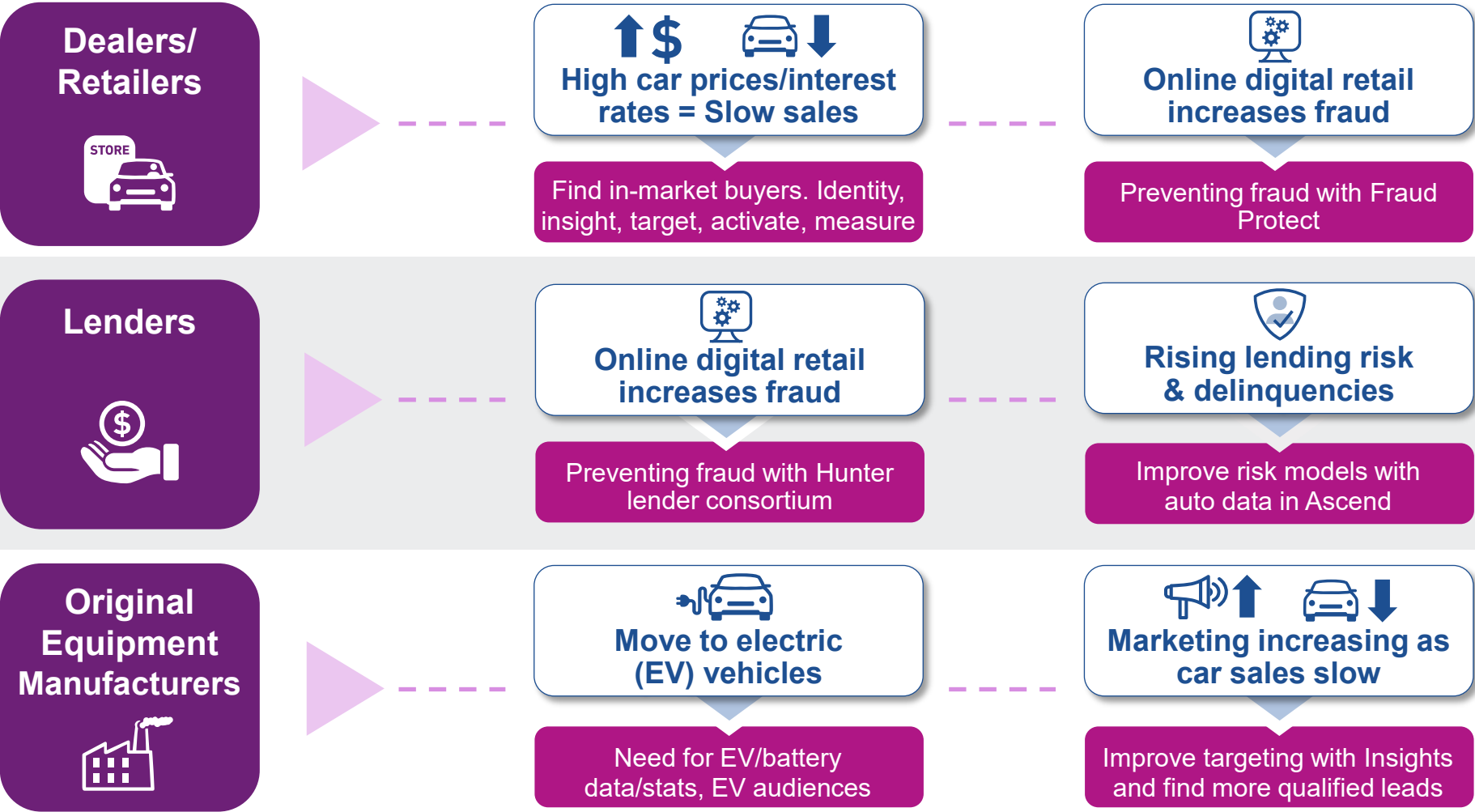


Experian Automotive’s Diverse Portfolio of Products Allows us to Grow Revenue in all Economies. “We put the wind at our back”.



Industry Trends and Related Opportunities to Leverage

Starting to return to normal after the pandemic. 2025 interest rates expected to fall and improve affordability.



Key: Clients (purple), Trends (blue), Experia opportunities (pink)



Fraud and Identity

Experian Automotive has a significant opportunity to expand its fraud and identity presence across the automotive industry

Solutions mitigating fraud for multiple industry constituents

Automotive Fraud Prevention Solutions

- **Customers:** Dealers, lenders, consumers
- Allow consumers to transact with safety
- Prevent synthetic identity fraud
- Identify straw borrowers, so the real buyer is known
- Identify the ability to pay with income/employment accuracy

Fraud Protect

Fully hosted front-end solution to allow consumers to verify their identities online with their phones, including Driver's License scan.

Hunter Fraud Consortium

Lenders can identify fraudulent applications through Experian's Hunter fraud consortium. Hunter is currently operational in other regions across the globe.

CrossCore Suite

API based solution for clients to call multiple fraud services.

- Precise ID
- Neuro ID
- Device Intelligence
- Phone Number and Email risking

Ascend Fraud Sandbox

Analytical environment containing fraud and identity data allowing for clients to conduct analysis and build custom fraud scoring models

Power Booking Recovery

Lenders can identify loans with misrepresented vehicle collateral and recover their losses from the dealers that submitted the inaccurate vehicle information.

Marketing

Making marketing easy. Optimized solutions and a configurable platform to increase sales through effective marketing and decision making.

Customer Pain Points

- **Customers:** OEMs*, dealers, agencies, aftermarket, lenders
- Find the right consumer at the right time
- Reach consumers when and how they want
- Engage with consumers in a personalized way
- Convert consumers: shop → buy → own
- Measure performance, learn and optimize



Powered by Auto Data | EMS + Auto



Cars



Consumers



Credit

Experian Marketing Engine



Identity Resolution

Auto Owner Identity links a VIN to a consumer and helps clients leverage 1st party data in clean rooms.



Auto Marketing Insights

View brand performance & penetration across market.



Audience Targeting

Leverage automotive, predictive, credit, and lifestyle data, including EV characteristics



Media Activation

Leverage relationships with partners and digital platforms.



Campaign Measurement

Determine the ROI of your online and off-line campaigns.

Placeholder - Automotive video

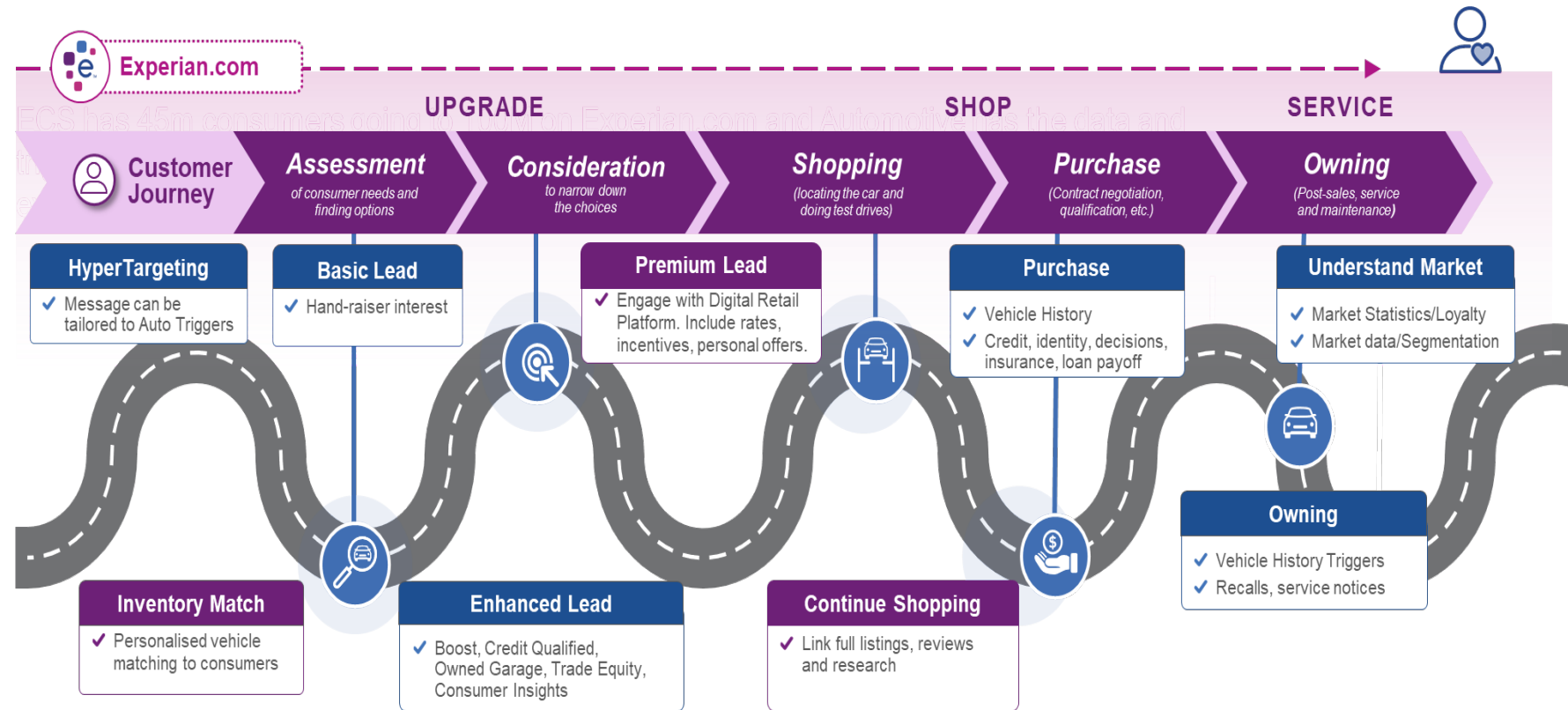


Consumer Automotive Lifecycle

Experian to offer a trusted experience across the automotive buying, selling and owning lifecycle

Customer Pain Points

- **Customers:** Experian.com members, dealers
- **Consumers:** Simple, safe, self-directed method offering control over the auto buying, selling, and owning process in a trusted and transparent way.
- **Dealers:** Ability to expand reach to consumers for when and how they want to be contacted.

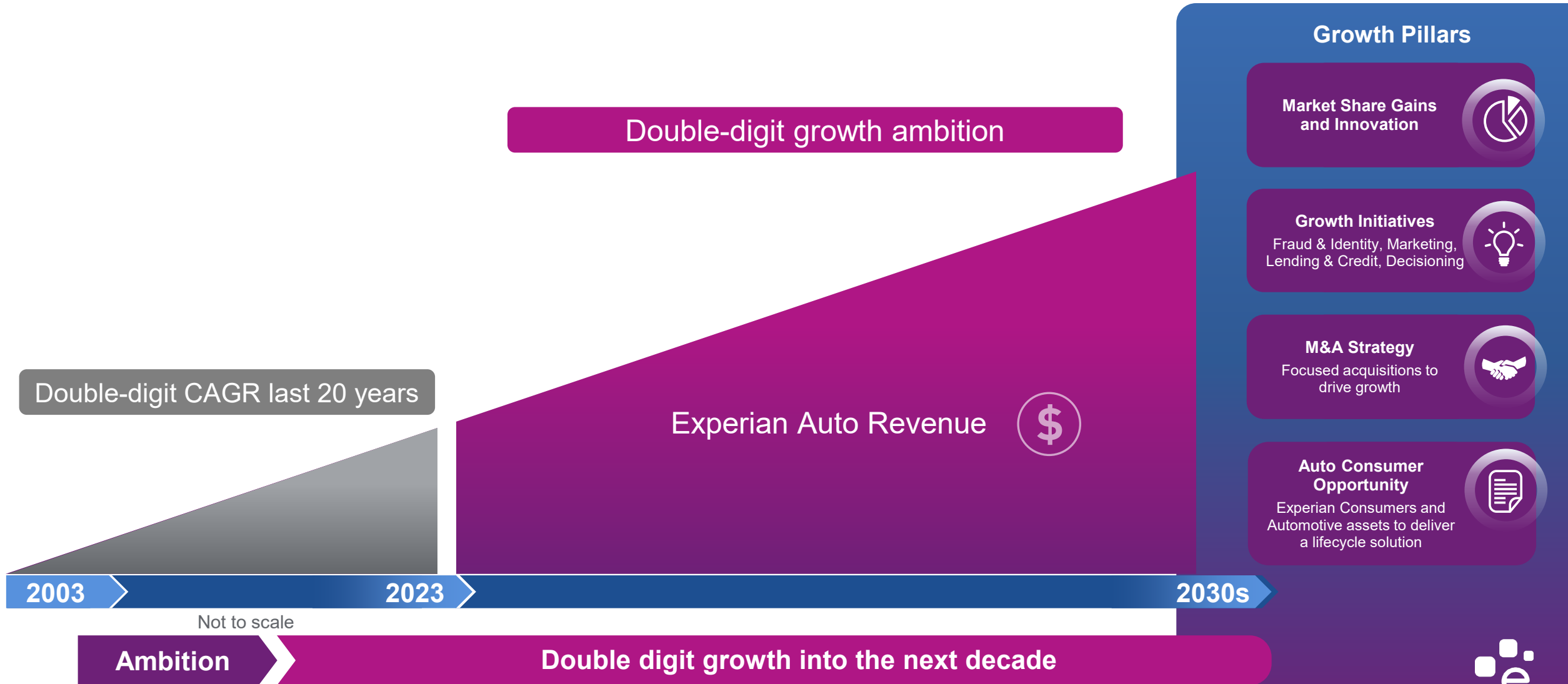


*Experian Consumer Services (ECS).



Auto positioned for double-digit growth into the 2030s

Takeaways: market position, unique data assets, One Experian, auto expertise





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Experian Health

Tom Cox and Jason Considine



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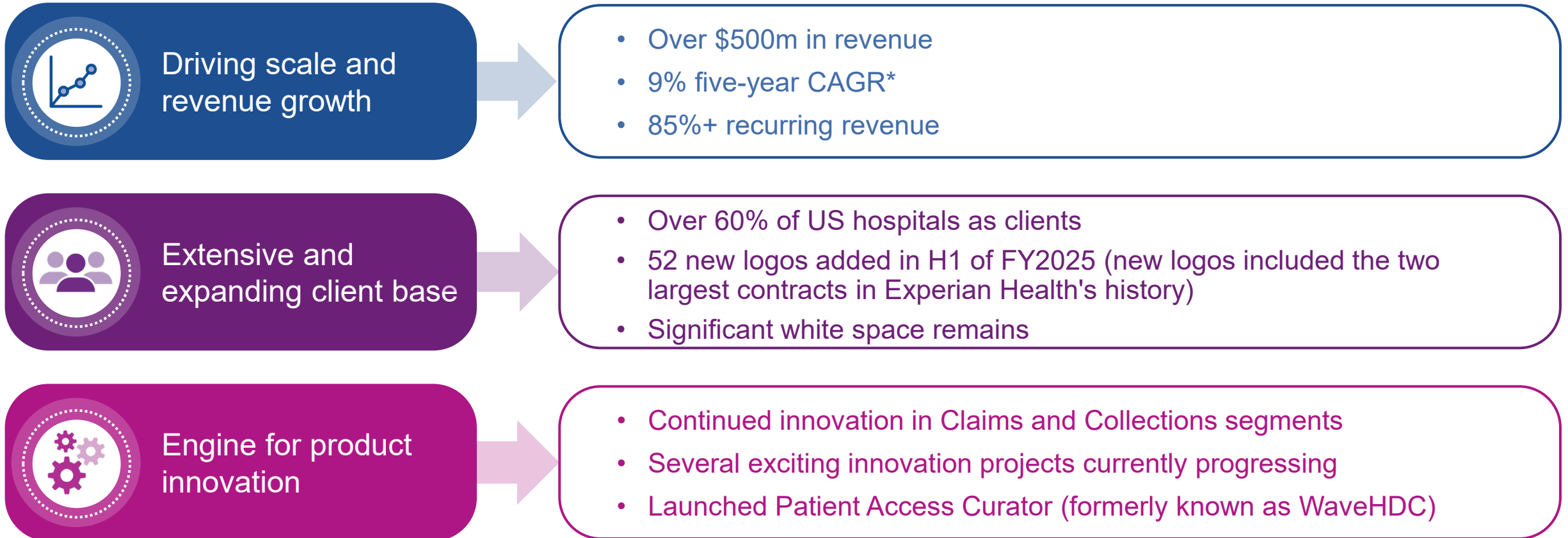
Why we like the Healthcare vertical



Experian is well-positioned to capitalise on the industry's ongoing digital transformation of the patient journey and revenue cycle management



A large and growing business



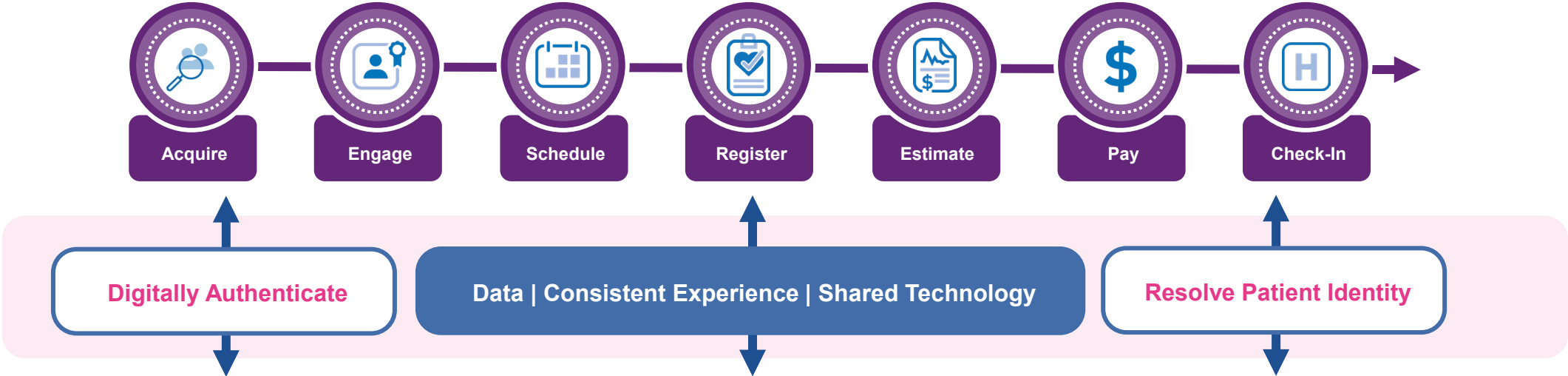
* To FY24



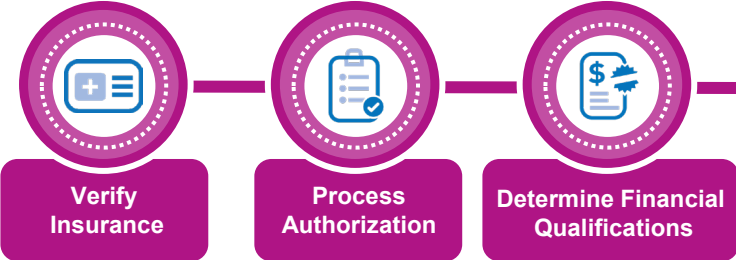
What we do

A comprehensive suite of solutions to reduce administrative complexity for clients and improve the patient experience

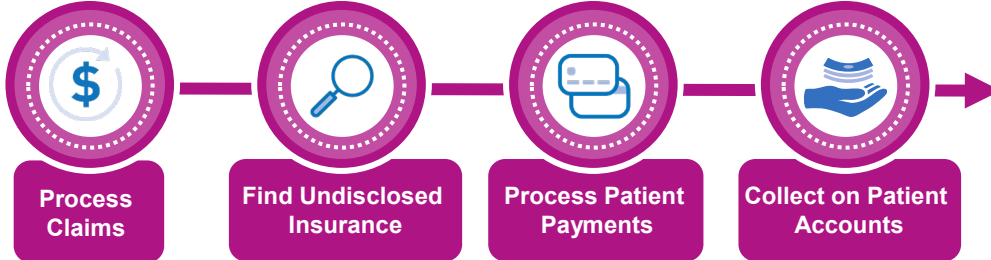
Digital Front Door (“digitise the patient journey”)



Front End



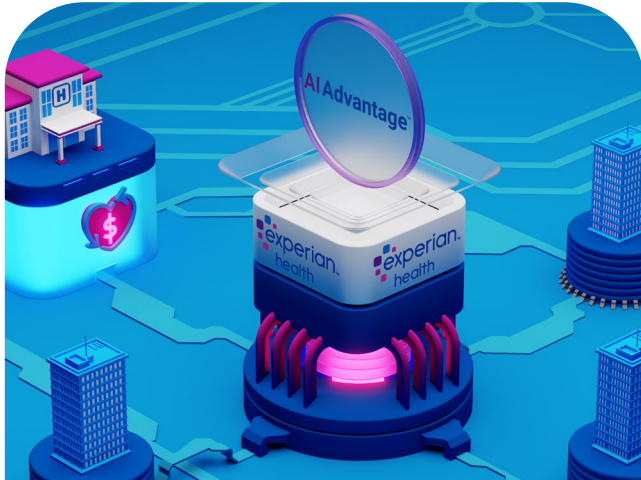
Back End



Revenue Cycle Management (“collect every dollar due”)

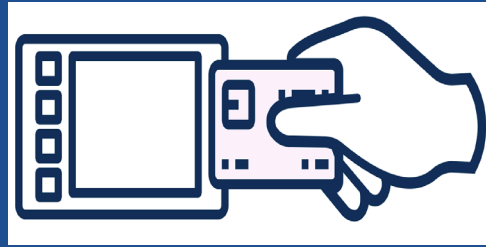


New product innovations addressing clients' most pressing pain points



AI Advantage™ integrates with our Best in KLAS claims processing solution to help clients avoid denied claims

One Tap Registration



Bring any card to an Experian-sponsored facility. Simply **Tap** to complete many tasks at once (verify, registration, check in, and pay your copay).

wave[®]
A part of **experian**.

Patient Access Curator allows providers to capture all patient data in a single inquiry in less than 30 seconds at registration to drive cleaner claims.

Placeholder - Healthcare video



Client Case Study

Large National Health System – New Business Win

Not-for-profit health system operating 101 hospitals and 285 other continuum of care service locations in 27 states. The organization employs more than 120,000 people, including over 8,200 physicians and clinicians. It is the fourth largest nonprofit health system in the US by staffed beds, the fifth largest health system in the US by net patient revenue, and its annual revenues exceed \$20b

Competition:

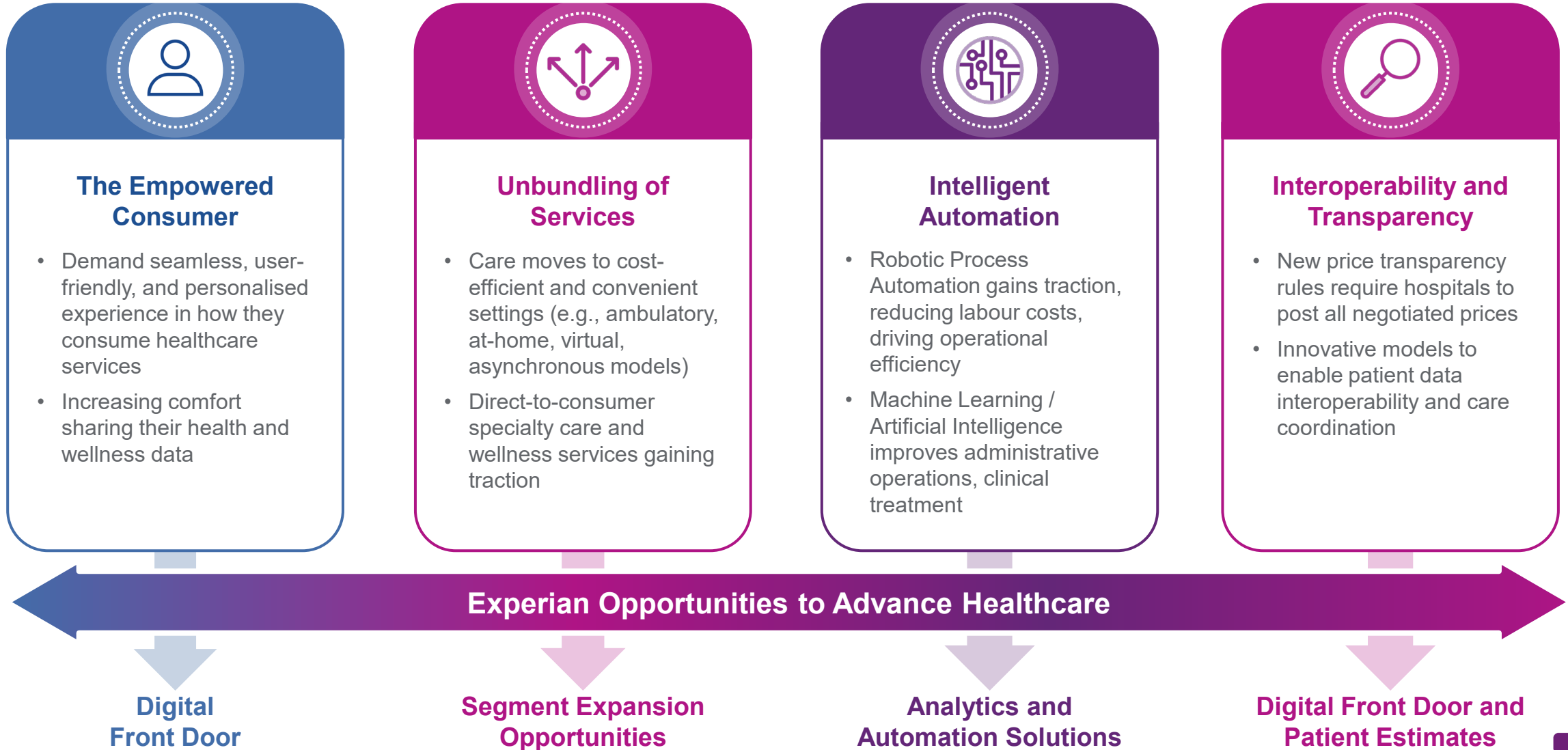


Reasons for Win:

- **Patient Access Curator's** powerful denial reducing capabilities were highlighted through a denials assessment performed on the organizations claims data
- **Claims "rescue implementation"**, which rapidly re-established payer connections for clients impacted by the Change breach, allowing revenue to flow back into the system
- **Client references** that attested to the success of our rescue implementation option as well as the Claim solution's success in nation-wide health systems more broadly



We are positioned to capitalize on secular trends



Driving product excellence – Best in KLAS



Experian Health ranked #1 in Best in KLAS for 2023 and 2024



About KLAS:

KLAS research directly represents the provider voice and acts as a catalyst for improving vendor performance. Founded in 1996, KLAS has been providing transparency to the healthcare industry for over 20 years.

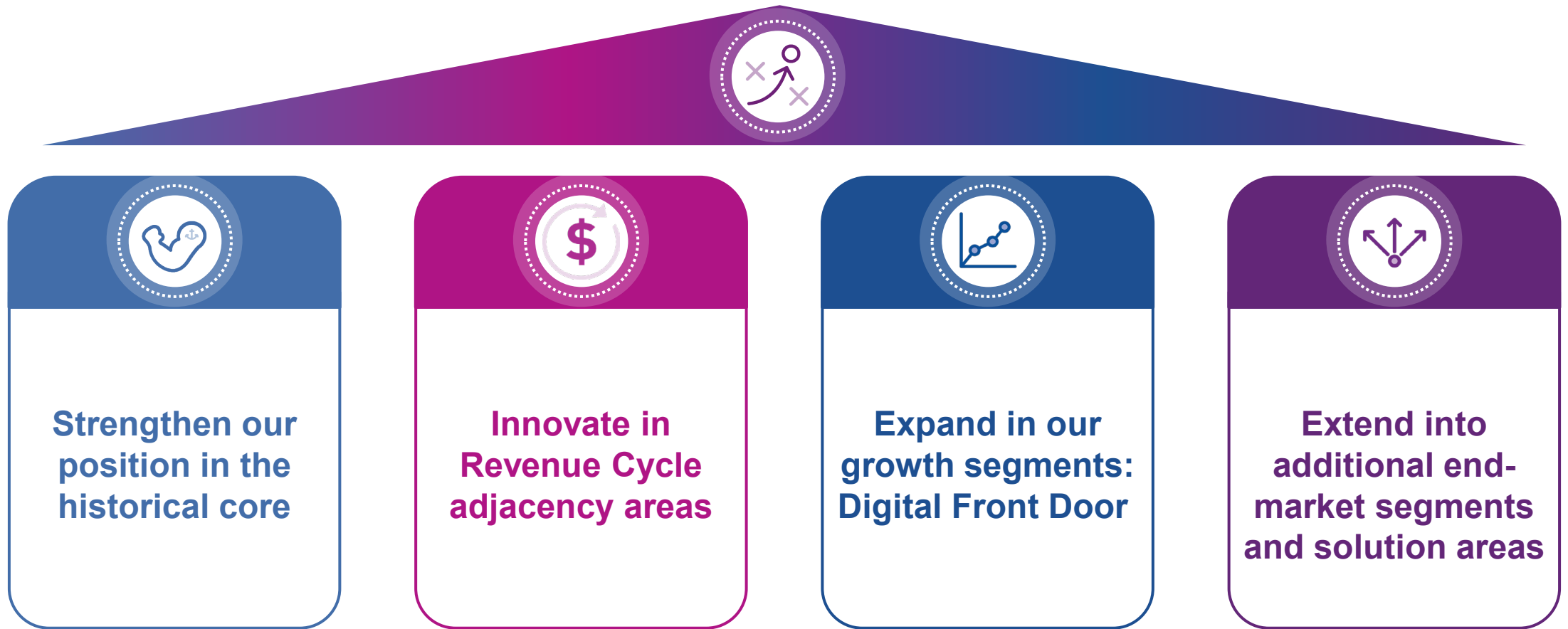
Our clients appreciate our:

- Strong client footprint, brand recognition and scale
- Broad product portfolio with customized workflows to improve processes and lower cost
- Ability to leverage customer and Experian data to create unique value and drive innovation

*KLAS Research is the predominant healthcare technology rating agency used by clients.



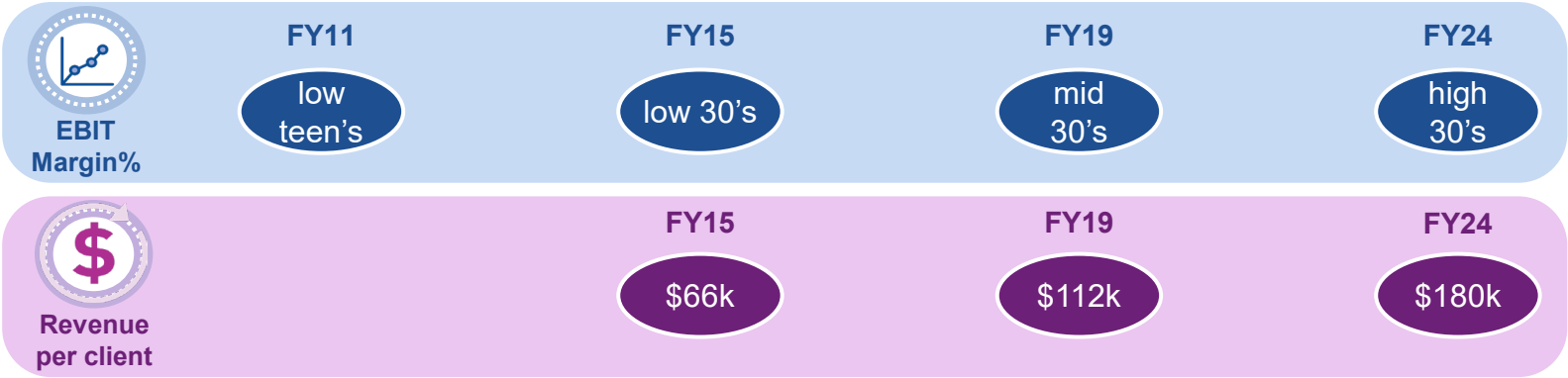
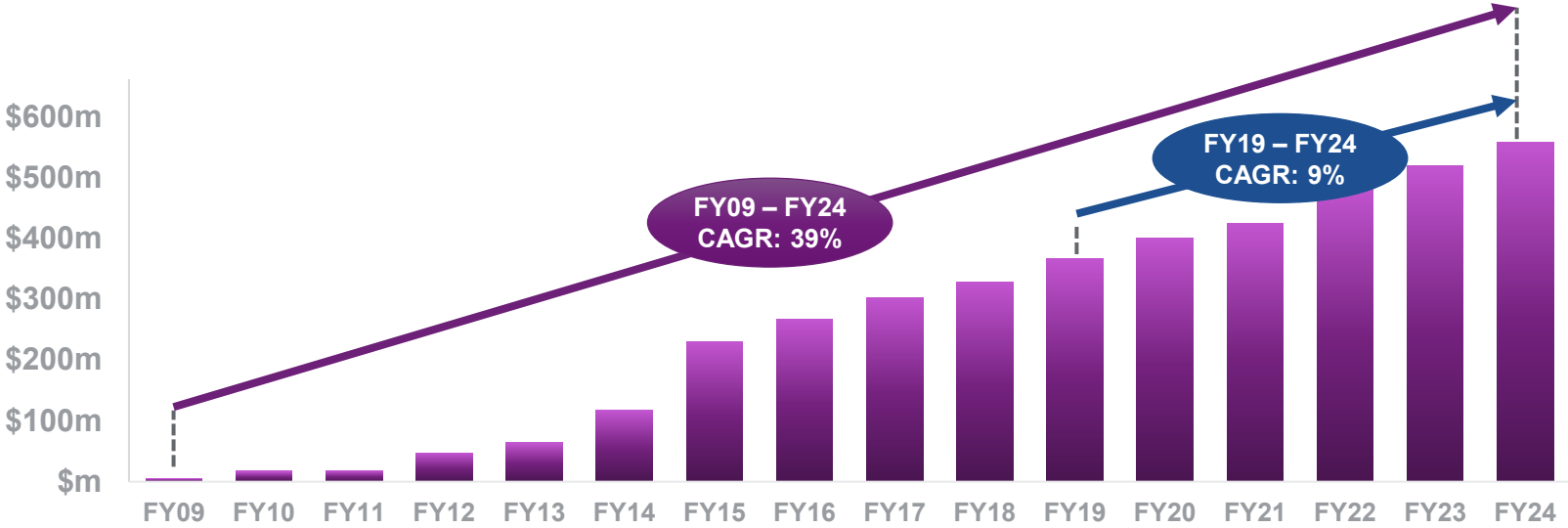
Our four-pillar strategy



Our Purpose: To simplify healthcare



Strong historical track record



Why we are confident in continued growth:

1. Trends around consumer experience
2. Growing client demand for technology
3. Experian positioned to innovate



Key takeaways



Poised to sustain our growth trajectory

- Client expansion
- Innovation pipeline
- Tapping into "One Experian" capabilities



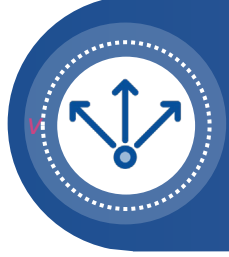
Positioned to address attractive secular trends

- From price transparency regulations to consumer demand for a more seamless experience, our portfolio is evolving with the industry



Product strength and recognition

- Best in KLAS, client kudos
- Voice of client insights driving solutions to address market's greatest pain points



Diversifying and innovating

- Pursuing ways to scale through new markets and white space



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