



# Barclays Global Credit Bureau Forum

Wednesday 7 September 2022



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# Agenda

Welcome/Introduction

Paul Sullivan

Q&A with Lloyd Pitchford

Moderated by Paul Sullivan

Seizing a unique opportunity in Brazil

Valdemir Bertolo

A spotlight on our Agribusiness vertical in Brazil

Marcelo Pimenta

Q&A

Valdemir Bertolo, Marcelo Pimenta and Lloyd Pitchford

*Break*

North America Consumer Information

Alex Lintner

Redefining Consumer Services in North America

Jeff Softley

Q&A

Jennifer Schulz, Alex Lintner, Jeff Softley and Lloyd Pitchford

Wrap up/Close

Paul Sullivan





## Q&A with Lloyd Pitchford

Moderated by Paul Sullivan







# Seizing a unique opportunity in Brazil

Valdemir Bertolo



# Structural changes are boosting the financial & credit markets, bringing unique opportunities for our business in Brazil



## Positive data

Structural changes in data access



## Fintechs

Creation of new payments and financial institutions



## Instant Payments

Pix: a revolutionary payment method



## Open Finance

More sources to boost financial inclusion

### Benefits to the Credit market

#### POSITIVE DATA RESULTS TO-DATE:

★★★ **74% of consumers and 80% of companies** maintained or improved their scores

👤♿ **22m+ consumers** gained access to credit

#### MEDIUM/LONG-TERM EXPECTATIONS:

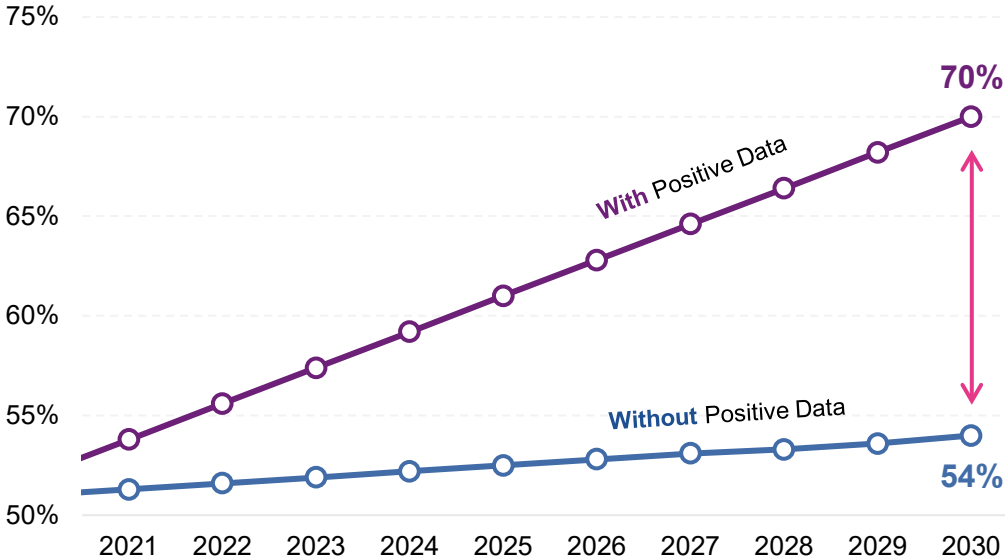
💰 **+20 p.p. total credit/GDP ratio** (~70% in 2030 vs. current ~50%)

📄 **\$240bn new credit** in four most benefitted sectors

#### FINANCIAL INCLUSION:

👤 **16m people enfranchised** in the last 2 years (85% of total population now have access to financial services)

Credit / GDP relation (%)



**Positive data can add BRL +1.5 Trillion** to the credit market in the first 10 years

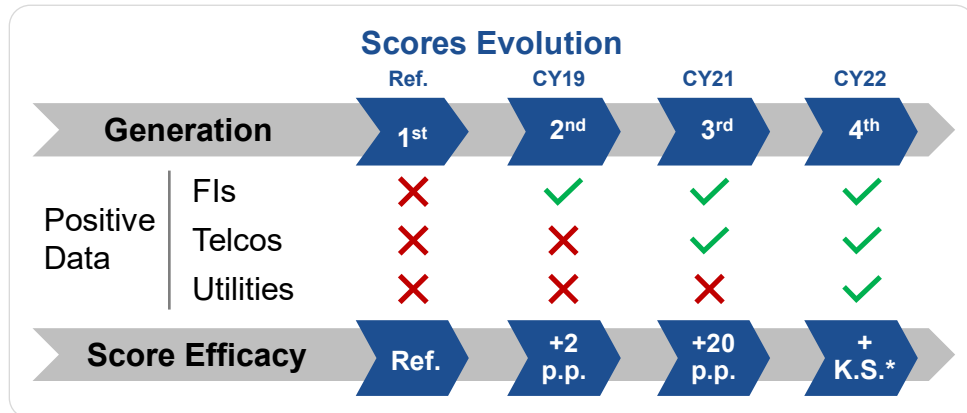


# We are well-positioned to benefit from the trends, expanding beyond the negative bureau into new growth markets



# Great progress in Positive Data, with plenty of opportunity ahead

We have a significant first mover advantage...



\*Kolmogorov–Smirnov


## Our Performance (FY20 – FY22)

- **150+** products launched
- **105+** Scores | **45+** Attributes
- **10%-20%** better performance vs. competitors
- Penetrated our **top 50 clients** with Positive data propositions, including all the 5 big banks

... and are investing behind a large addressable opportunity

### Opportunity




 Capture a share of risk assessment solutions for the **BRL 1.5bn credit market organic growth**

 Sell more **analytical and integrated solutions**

### Our right to win

-  **Negative Data superiority**
-  **Largest SME database**
-  **Access to 70m+ registered consumers**
-  **Market leader (54 years), and highest brand awareness\*\*.**

### Investment areas


-  **Exploring key verticals** to accelerate growth and protect revenue (Large accounts, SMEs\*\*\*, Fintechs, etc.)
-  **Integrating Credit Services products and Decisioning** (Online Scores, Ascend, PowerCurve, Experian One & Open Banking)
-  **Constantly expanding and optimising our portfolio** to gain footprint in each step of the credit journey



# Powered by positive data, expansion of fintech sector creates material growth opportunity

## Market Potential

Very active market with high growth history

 **1,288**  
Fintechs

 **64**  
M&As

 **\$3.8bn**  
Invested

Source: Distrito Fintech Report 2022


## Right to Win

- **Best score** in the market (10% to 20% better vs. competitors)
- **Comprehensive portfolio** spanning the whole credit journey
- Specific offers **tailored by vertical** (e.g., insurance, payments)
- Suitable **Go-To-Market and commercial conditions**
- **Global expertise** with cutting-edge technology customizable for the Brazilian context

## Our Penetration of Fintechs so far

 **+159%**  
Fintech clients  
in 2 years

 **+290%**  
Revenue from  
Fintech clients  
in 2 years

 **50% of top  
100 fintechs**  
in clients' base

 **5**  
Investments  
on Fintechs





# Accessing small-sized companies through digitisation is taking our SME business to another level

## Small-Sized Companies Potential Market

**17.5m**  
SME  
companies

**90%+**  
of total  
companies

**~30%**  
of GDP

Source: Sebrae

## SME Client Needs

- **Easier and safer credit** concessions for **SME lenders**
- Access to **affordable credit** for **SMEs borrowers**
- **Operational and financial management** support

## Value Proposition



### Digitisation

Digitize our business to drive greater reach



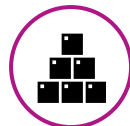
### Experience

Create personalised journeys that are clean and easy to use



### Analytics

Leverage advanced analytics to increase engagement and boost sales

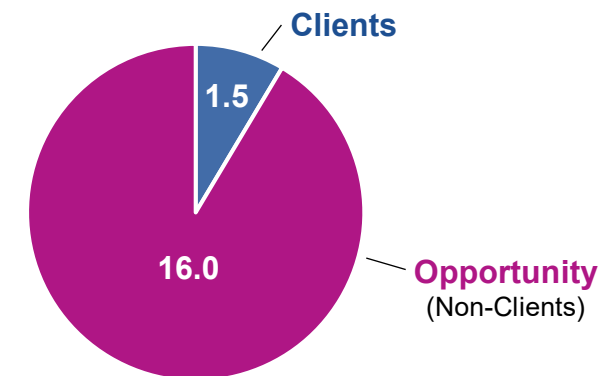


### Portfolio

Support each stage of the business through integrated & industry-specific solutions, specially for Small companies

## Huge Market to Explore

**SME Market Penetration** in number of companies (millions)



Additionally, **5 million SMEs** are expected to be created until 2025



# Consistent investments in new and highly attractive markets to expand and diversify our portfolio



Jan '21

brain.ag

AgTech



Oct '21

trAive

AgTech



Mar '21

BrScan

Fraud Prevention



Feb '22

PayHop

Open Receivables



Oct '21

pagueveloz

Banking-as-a-Service



May '22

mova

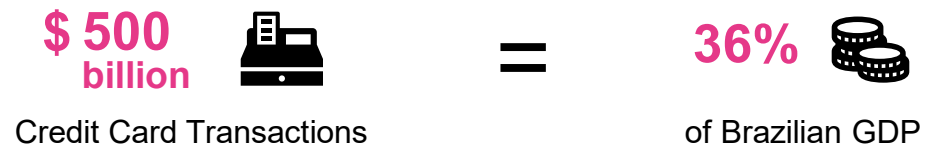
Credit-as-a-Service

(Pending BCB Approval)

## Spotlight on Open Receivables

### Seizing the Opportunity...

- Allow SMEs to collateralize credit card receivables, becoming tradeable.
- Serasa can provide decisioning services to accurately assess credit quality and Credit-as-a-Service solutions.



### Our Right to Play...

- **13,000+ existing SME clients** that can cross sell open receivables solutions.
- **First mover**, investing in PayHop speed-up our entry, **bringing know-how, a scalable platform to build on, and a tool to capture data** from SMEs.
- 54 years of **undisputed leadership on the Business Information** market, with ~75% market share.

Key Venture Investment Acquisition

\$ @ BRL 5.34

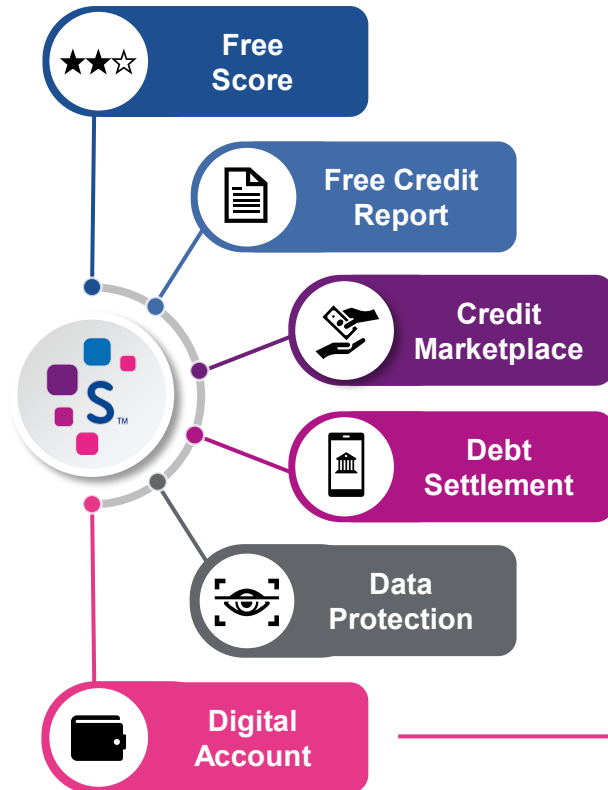
\* Small and Medium Enterprises



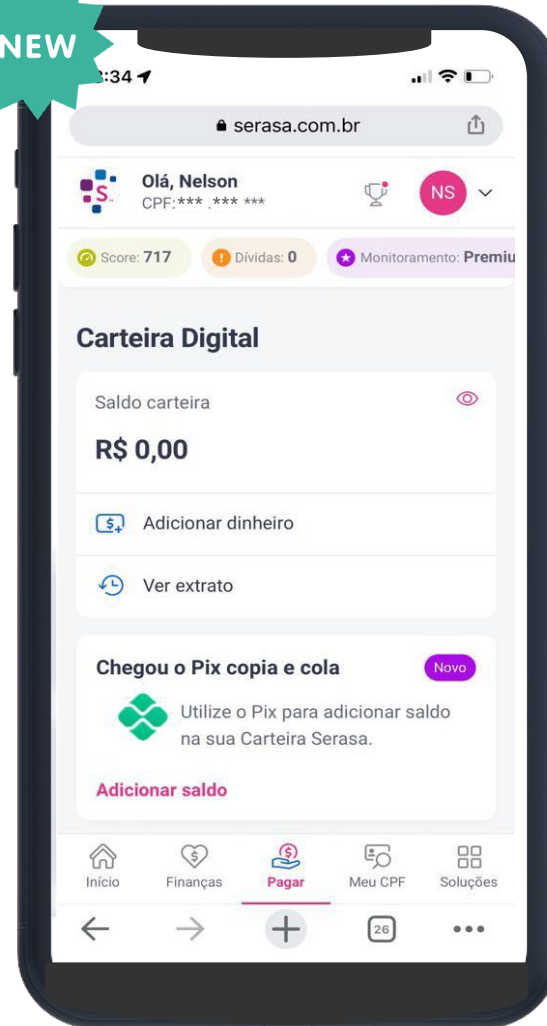
# Singular consumer ecosystem to retain audience and accelerate monetisation

## Comprehensive Consumer Ecosystem

Most complete portfolio provides full relationship with our members



NEW



## Newest addition: The Digital Account

Adding payments services to our ecosystem enables us to **further drive engagement, increasing heavy users, thus monetise our customer base.**

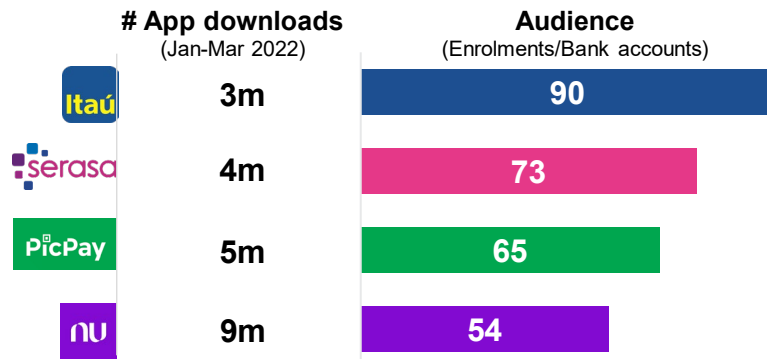
### BENEFITS TO CONSUMERS

- **Pay regular bills** (taxes, utilities, etc.)
- **Manage your financial health** (review your score, get recommendations to improve it, access positive data records)
- **One-Stop-Shop** to the ecosystem (settle debts, data monitoring, get credit offerings)



# Vast consumer audience allow us to capture data, nurture our B2B business and explore new opportunities

## Monetize our Large audience (Enrolments/Bank accounts comparison)



### Enhance Consumer Attraction

- Expand *Limpa Nome* to more capitals
- Free, user friendly and frictionless disputing bureau data channel

### Enhance Engagement & Monetization

- Increase App engagement with broader proposition set
- Improve existing products (e.g., Serasa Premium)
- M&A

## Win-Win Strategic Synergy



Direct **relationship with consumers** will allow us to access **consumer contributed data** to enhance our datasets, **enrich our B2B offers** and **enable credit access for all Brazilians.**

## Solid opportunities in the Consumer's segment

- Become the **largest consumer financial platform in Brazil**
- Be the **go-to place for consumers** financial needs
- Serve the **unbanked population** and mitigate **thin-files**
- Expansion to **Small & Medium Businesses**
- **Strong ongoing dynamic** (+97% CAGR\* last 4 years)
- Unmatchable **local brand**





# All our initiatives rely on a powerful brand, with a strong talent attractiveness and impacting ESG positioning

## An inclusive and rewarding company culture



~ 4,000 full time employees



43% of women in total full time employees



20% of positions filled by internal recruitments



Training programs: >3,000 minutes of contents



Flexible working day



Innovative & top employer, recognized by global agencies

## A sustainability roadmap integrated to our businesses

### Community Investment

- Social causes and targeted audiences focus
- New projects pipeline and impact generation

### Environment

- Carbon Neutral and waste management long-term plans

### Sustainability best-in-class business practices

- ESG Certifications

### Social Impact + ESG Products

- Local pipeline development (Business Units, DataLab, ESG score)



# We are capturing the unique market growth opportunity in Brazil

-  **1** **Strong position in the market**
-  **2** **Winning strategy in place**
-  **3** **Clear competitive advantages to address an evolving credit space**
-  **4** **Good momentum with positive data products**
-  **5** **Plenty of opportunities in addition to positive data**



# A spotlight on our Agribusiness vertical in Brazil

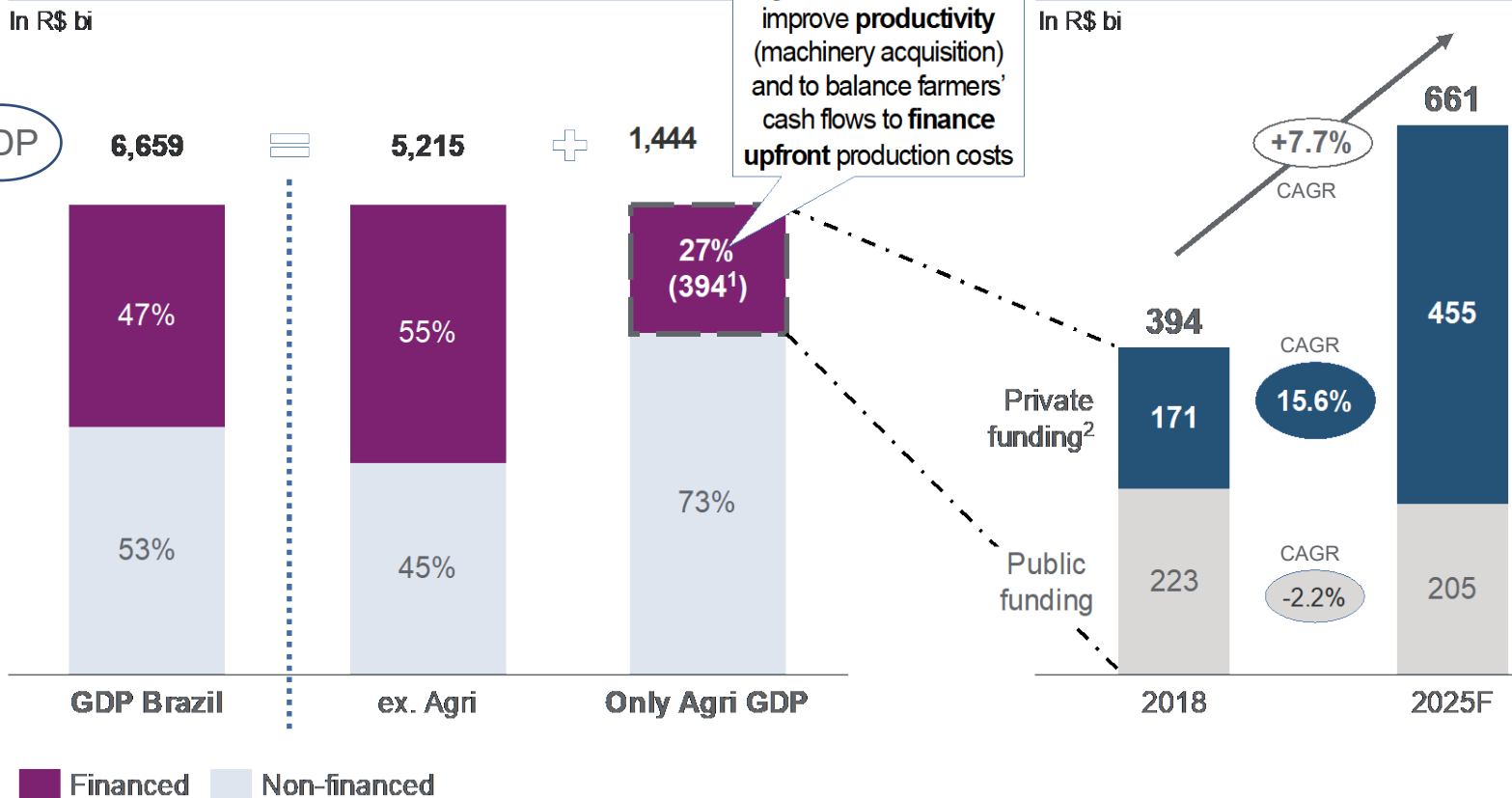
Marcelo Pimenta



# Brazilian Agribusiness Credit Market

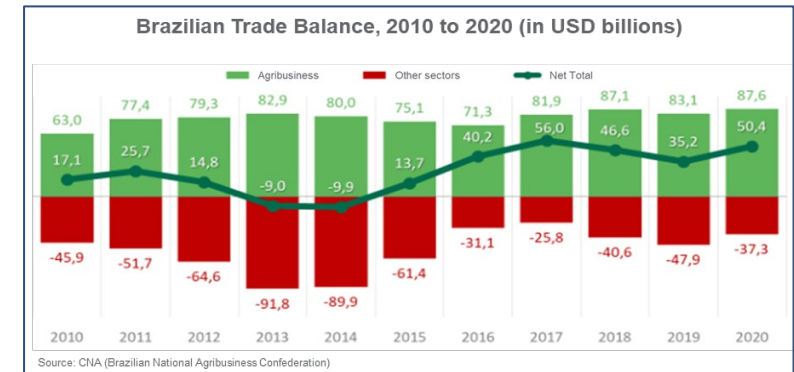
Agribusiness Credit is a large and underfinanced segment in Brazil, with a positive outlook for private funding credit which is expected to triple in the next few years.

## Credit as share of Brazil GDP (2018)



PRODUCTION			EXPORTS		
	global share (%)	20/21		global share (%)	20/21
Orange Juice	66%	1 <sup>o</sup>	72%	1 <sup>o</sup>	
Coffee	40%	1 <sup>o</sup>	32%	1 <sup>o</sup>	
Soybeans	37%	1 <sup>o</sup>	55%	1 <sup>o</sup>	
Sugar	23%	1 <sup>o</sup>	51%	1 <sup>o</sup>	
Beef	16%	2 <sup>o</sup>	20%	1 <sup>o</sup>	
Poultry	15%	2 <sup>o</sup>	32%	1 <sup>o</sup>	
Corn	10%	3 <sup>o</sup>	21%	4 <sup>o</sup>	
Pork	4%	4 <sup>o</sup>	11%	4 <sup>o</sup>	

Source: ABAG (Brazilian Agribusiness Association)



Notes: [1] Banks and credit unions represent 57% of total Agri Credit and 43% is commercial credit by tradings, inputs providers, industry, resellers and cooperatives. [2] Cepea study. / Sources: Serasa past studies, Cepea, Esalq, Bacen, IBGE





# Financial institutions have faced difficulties offering credit upstream in the agri value chain

## Reasons...



### Cost to serve

High transactional & operational costs; decentralised debtors' & respective properties' credit-related info



### People

Hard to deploy qualified employees across distant, expanding farming regions



### Lack of local presence

Lack of face-to-face relationships with farmers and their extended families; resulting in poor understanding of farmers' risks and performance factors

## Consequences ...



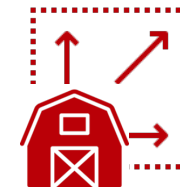
### Poor risk management

On scattered credit portfolios



### Financial penalties

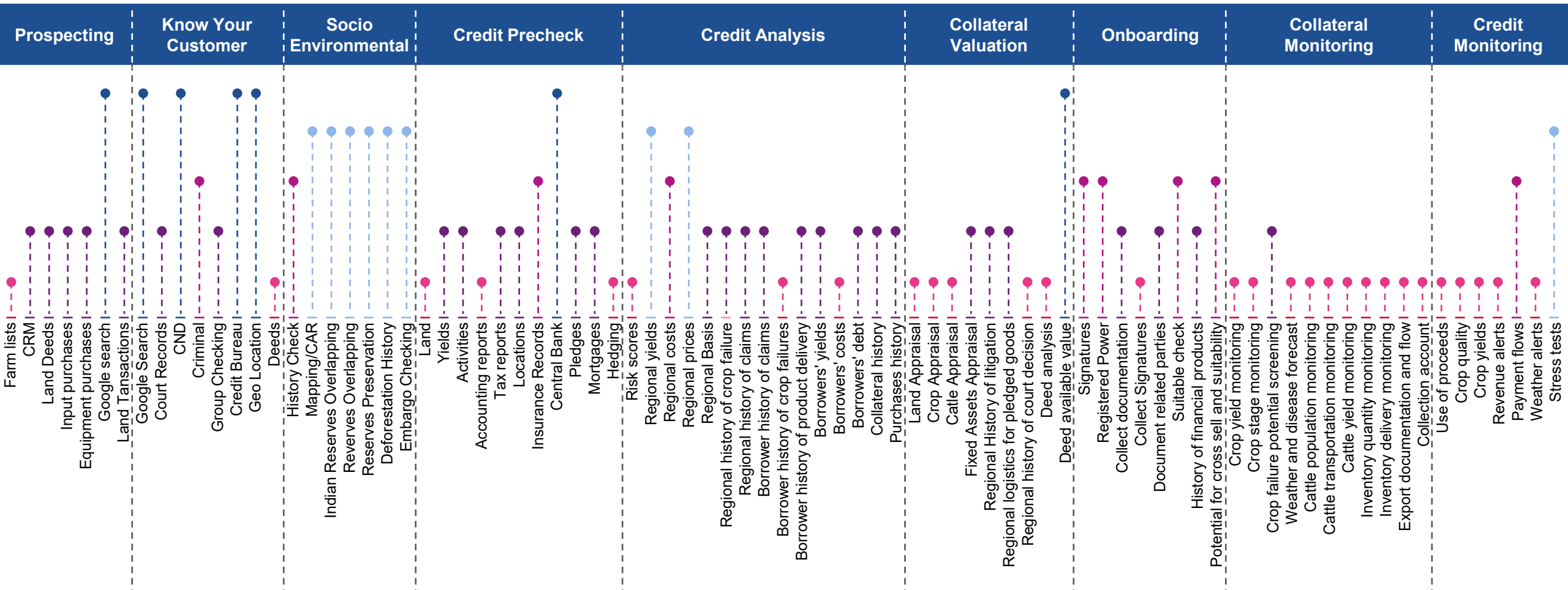
When underachieving public credit lines allocation rules / commitments



### Concentration in mid-large farmers

For dilution of transaction costs

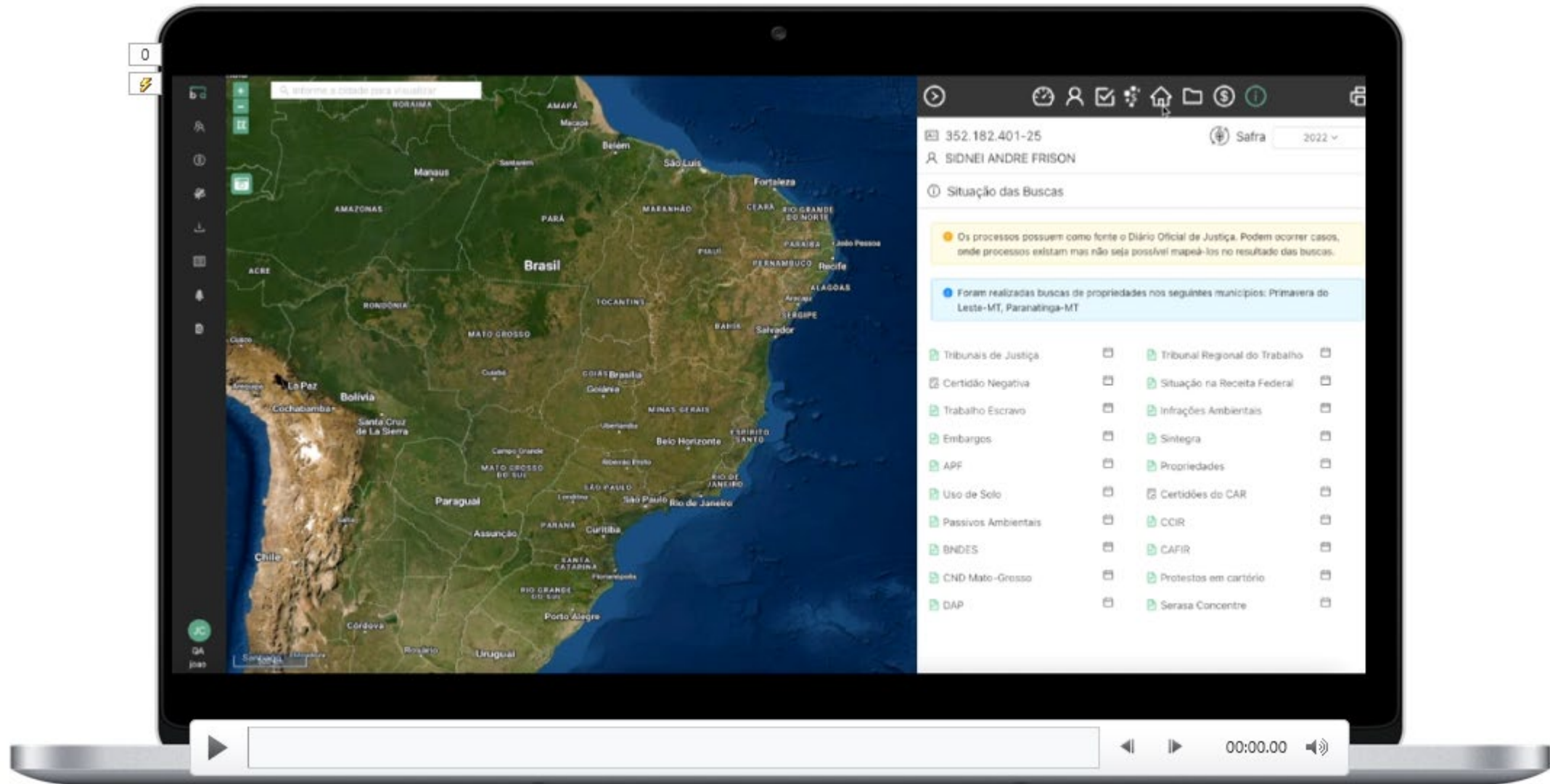
# Agri credit chain pain points



- Low difficulty to access the data and automatic process to check
- Low difficulty to access the data and semi automatic process to check
- Medium difficulty to access the data and semi automatic process to check
- Medium difficulty to access the data and manual process to check
- High difficulty to access the data and manual process to check



# Brain Platform, a one-stop-shop for agri risk management



# Serasa Experian agribusiness - progress update

- Four out of the six biggest Brazilian agri lenders under contract
- Two out of the four biggest agri traders use the platform
- More than 250,000 farmers under credit, Know Your Customer (KYC) and collateral monitoring
- 4.5 million hectares (10% of the market) are under ESG compliance monitoring





# Summary

- Bureau data and alternative data combined create robust Agri Scores for the market
- Experian data and infrastructure reduce credit analysis from days to a few minutes
- The current data and software assets allow new collateral / ESG monitoring services for lenders, agri traders and other stakeholders
- This new portfolio of services will unleash new sources of finance for smallholders





## Q&A

Valdemir Bertolo, Marcelo Pimenta  
and Lloyd Pitchford

Moderated by Paul Sullivan







# Break

Back at 12:00 EST/17:00 London time



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# North American Consumer Information

Alex Lintner



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# Industry-leading data assets fuel innovation and growth

Alex Lintner  
*Group President, Consumer Information Services*

**Strong Data Fundamentals**

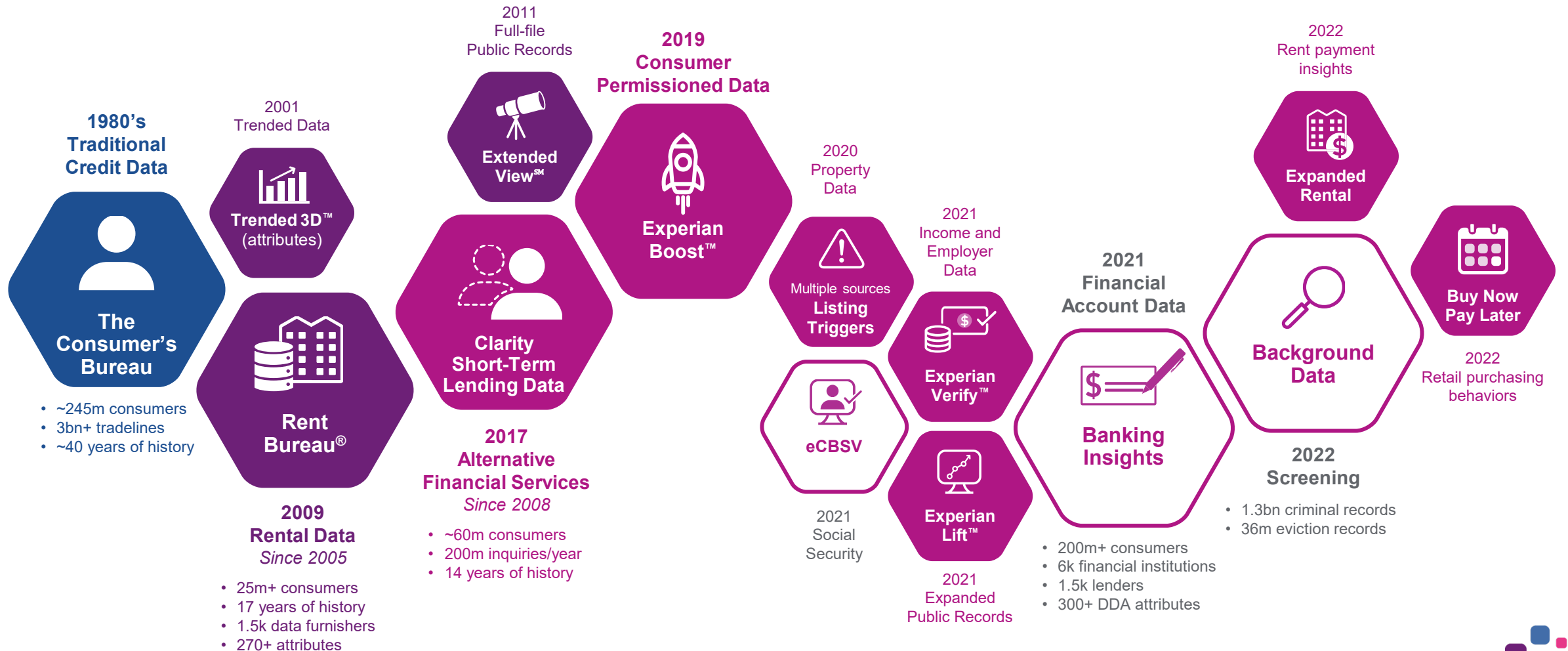
**Innovation as a Growth Driver**

**Employer Services  
and Verification Solutions**

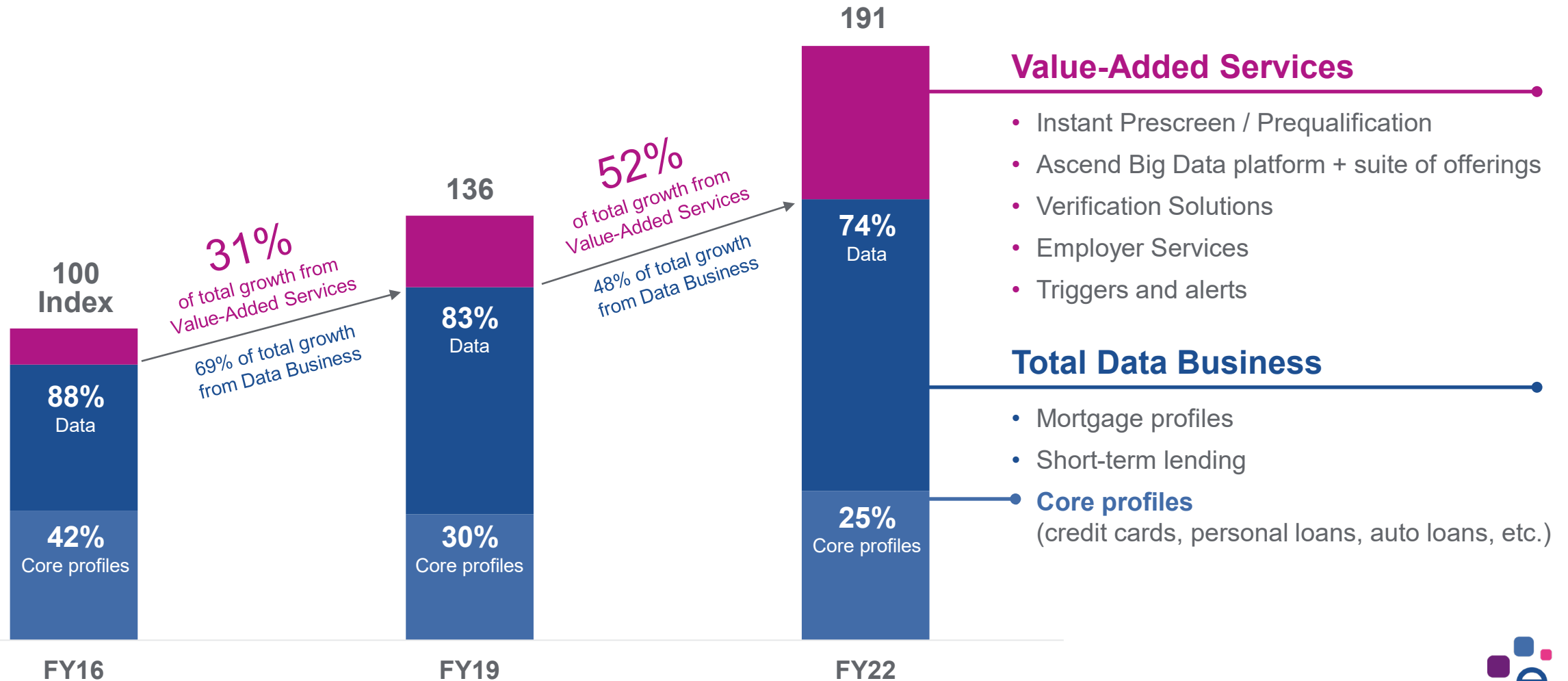
**Customer Response  
to Environment**



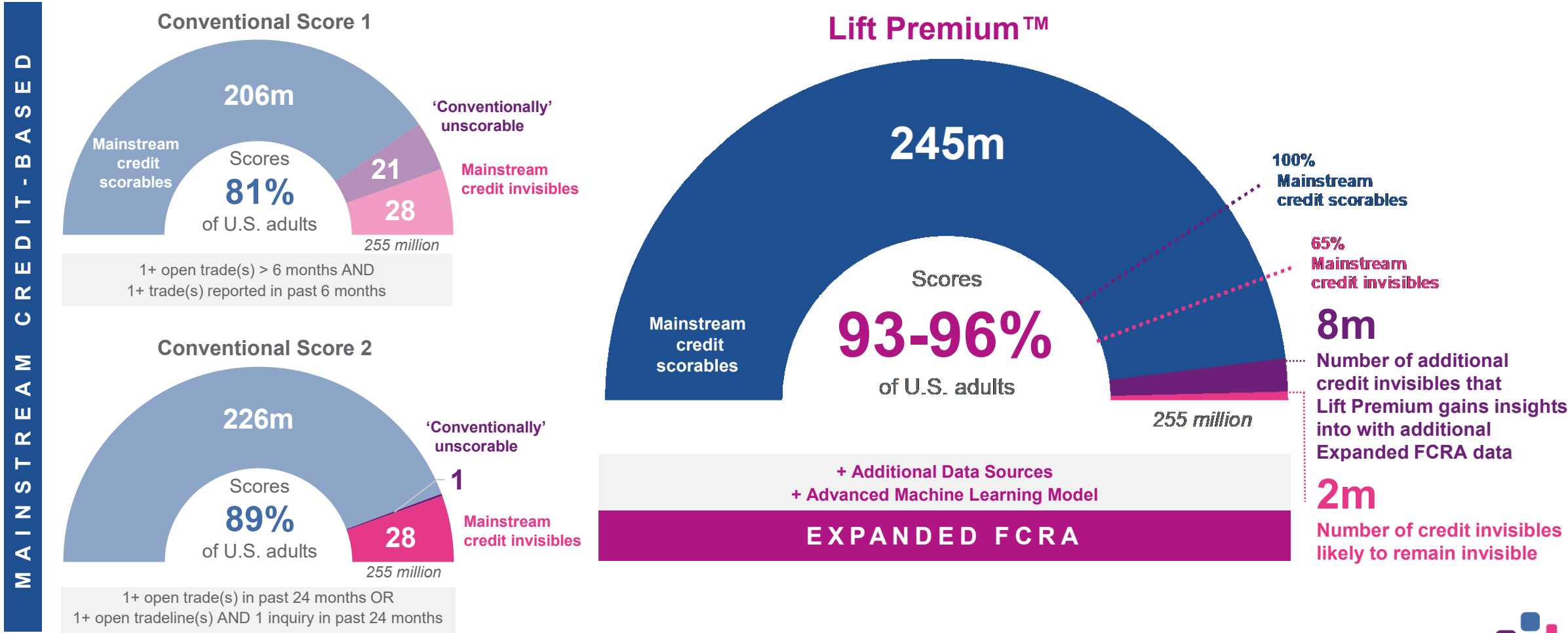
# Our industry-leading data assets are expanding at an accelerating rate, opening up new market segments



# These new data assets accelerate our innovation far beyond the credit lifecycle



# Experian Lift: driving growth and financial inclusion through data

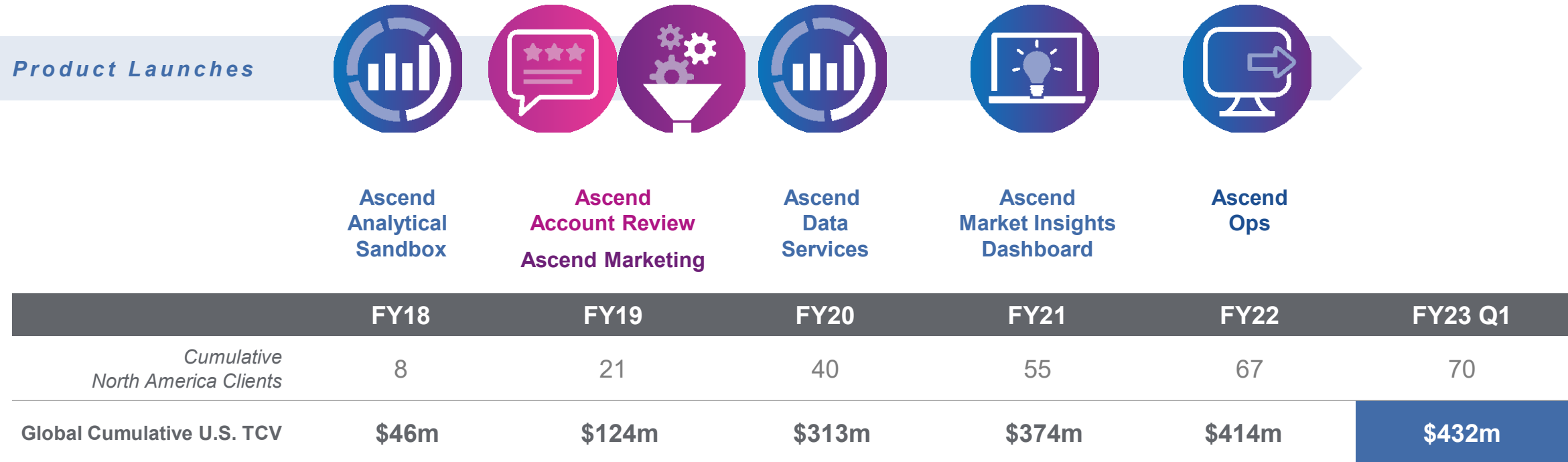


Definition: Mainstream credit visible: consumer with one or more tradelines, hard inquiries or public records in a mainstream credit record  
 Source: US Census 2019, 255m U.S. adults are credit-eligible \*CFPB: [Credit Invisible Policy Report](#),





# Ascend big data platform: Expanding suite of services



**Average client spends \$6m for 3-year contract**

FY23 Q1 Global TCV with AIS: \$431.5m, 298 clients



# Historically, one third of our growth has come from innovations... with ample runway moving forward

## Rental Industry

- ~10% YOY growth
- Gaining share in \$500m+ total market

## Buy Now Pay Later

- ~55% YOY growth
- \$160bn+ expected purchases volume by 2025
- 100m consumers

## Fintech

- ~80% YOY growth
- \$300bn+ market

## Big Tech

- Entering lending markets as disruptors
- Early adopters of advanced analytics to drive financial inclusion



# We entered the Employer Services and Verifications space at the request of key market players, to provide a credible alternative to the incumbent

## Changing market environment

- Market used to be concentrated on mortgage only, driven by regulation
- Pandemic-related uncertainties drove other loan types to recognize the benefit of income and employment data
- Key financial institutions asked us to enter this space to fulfil this growing demand
- Smaller Employer Services providers were looking to consolidate under large corporate umbrella to more effectively take advantage of the expanding market

## How we know we're making progress

- Expanding records at rapid pace (+68% versus Nov. 2020, +40% versus Sep. 2021)
- Ability to sign several payroll providers with more in negotiations
- We're being asked for proposals and winning by the highest pedigree clients
- We're able to win in direct competition versus the incumbent
- Steep trajectory of revenue (from zero to \$150m+)

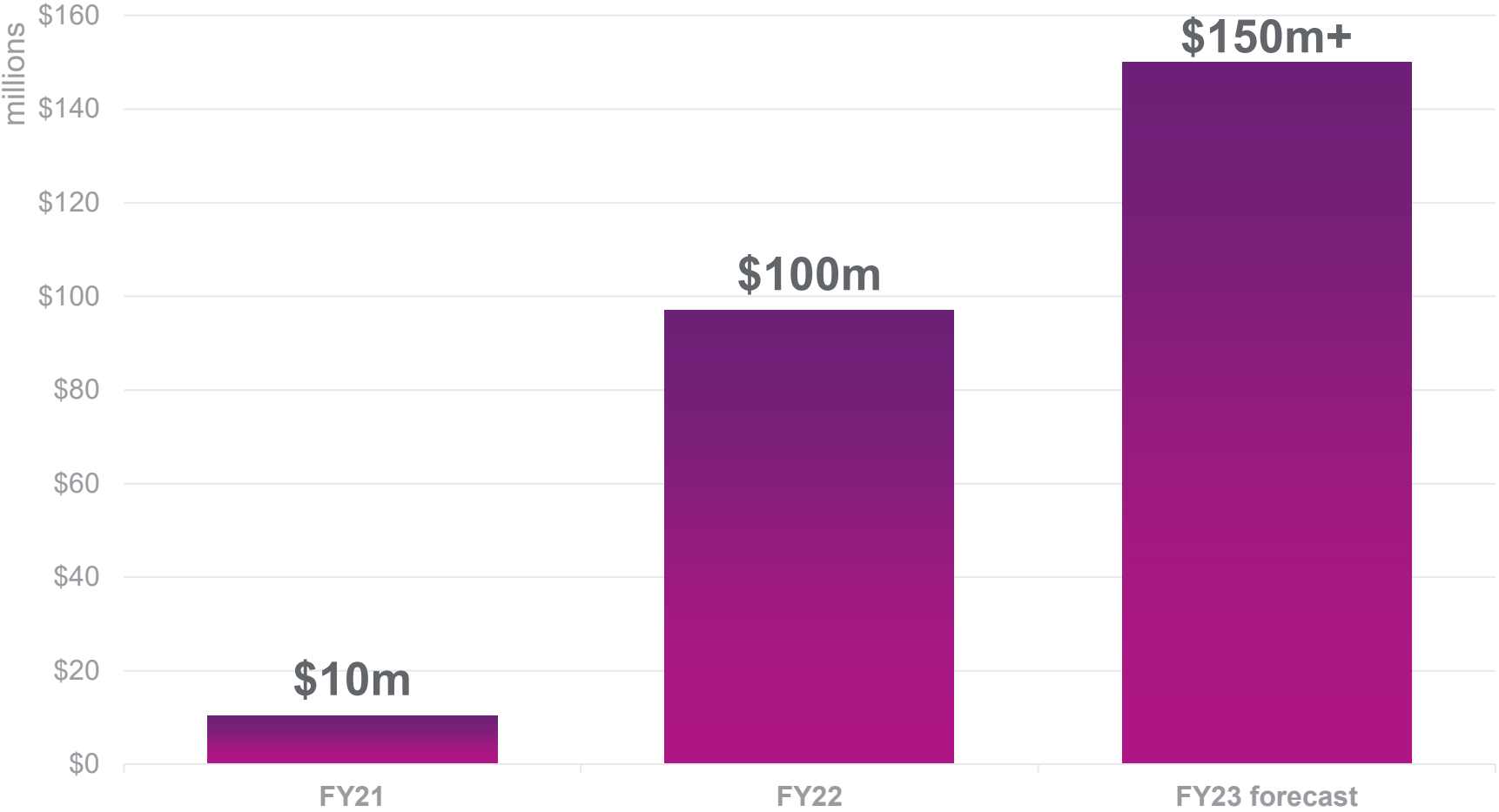


# We have made significant progress building out our record count



# Revenue trajectory looks very promising

Verification Solutions and Employer Services Revenues

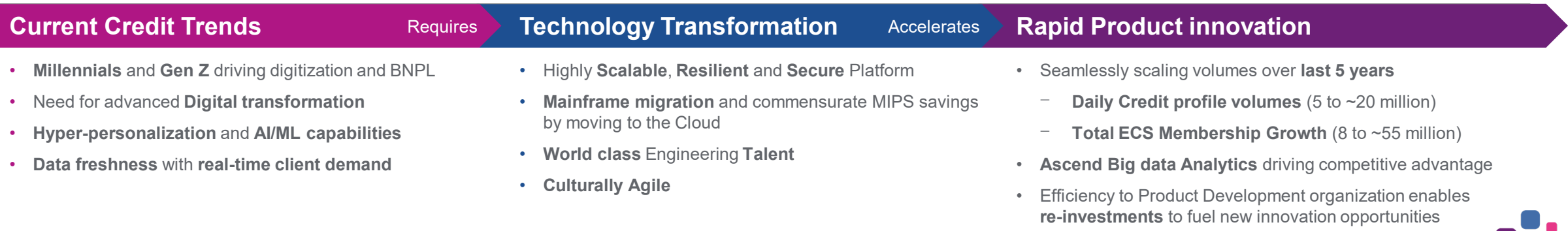
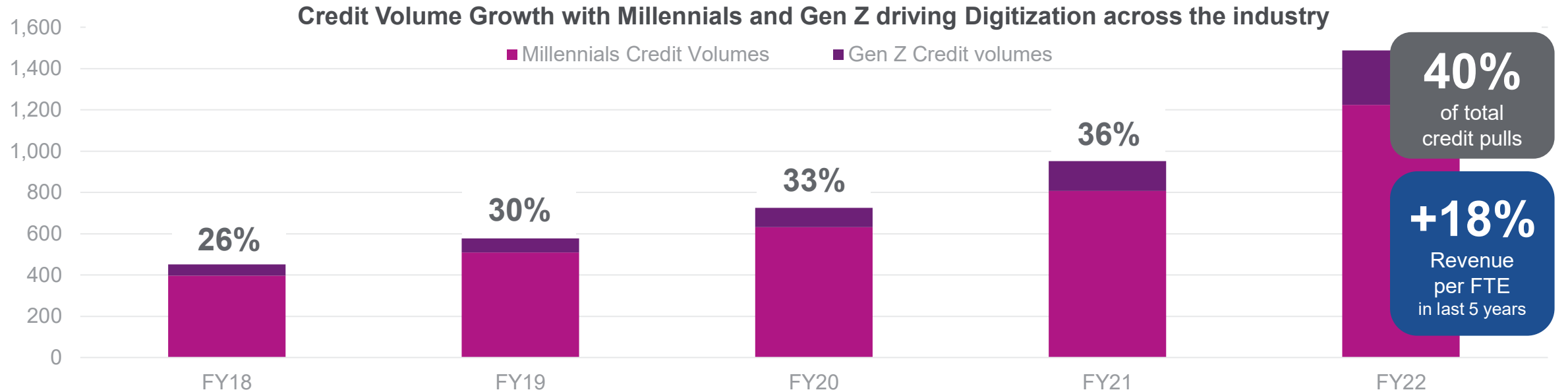


- Received Fannie Mae 'Day-1 Certainty' certification in June, which will allow us to participate in the segment of the market that sells mortgage loans back to Fannie Mae
- Expecting Freddie Mac certification this fall













# Lending population demands increasing digitization *and* efficiencies. With 70% of our NA bureau technology modernization complete we are well underway



# Clients often mention these leading indicators when thinking of recession risk and understanding their existing portfolio

## "Credit predicts risk, collateral predicts default"

	<b>Home Equity</b>		Home prices at historic high increasing opportunity to use HELOCs.
	<b>Credit Card Delinquency</b>		90-day delinquency rates at similar pre-pandemic levels.
	<b>Credit Card Balances</b>		Dollar balances at similar pre-pandemic levels.
	<b>Job Security</b>		<b>Unemployment rate</b> at historic low. <b>Layoffs</b> at historic low.

# Summary: Formula for success is expanding Data Assets, driving innovation

## Our Data Assets are Expanding at an Accelerated Rate

- 11 new data sets introduced since 2011 (previously business relied on 3 data sets)
- Chief Risk Officers consistently show appetite for additional data to further optimize their ability to confidently predict applicant risk

## These New Data Assets Accelerate Our Innovation

- Overall Consumer Information business has nearly doubled over the past six years
  - More than half of growth in past three years coming from Value Added Services
  - Reducing dependency on traditional Bureau / Core Profile revenue
- Ascend approaching \$500m Total Contract Value from >70 clients

## Significant Progress Building Out Employer Services and Verifications Business

- Verifications business metrics indicating strong progress
  - 42m records as of May 2022 (up from 28m in November 2020)
  - 125+ contracts signed, incl. Some of top Financial Institutions
- Forecasting over \$150m revenue for FY22 (second full year after launch)

## c.70% of NA bureau Technology Transformation is Done

- c.70% of Bureau functionality "in the cloud", expecting mainframe retirement in 18 months
- Productivity growth of 18% in terms of revenue per engineer whilst growing engineering capacity by 200%+

**THE BEST IS YET TO COME**





# Redefining Consumer Services in North America

Jeff Softley





We are building a durable growth platform through the consumer business - with the potential to transform Experian



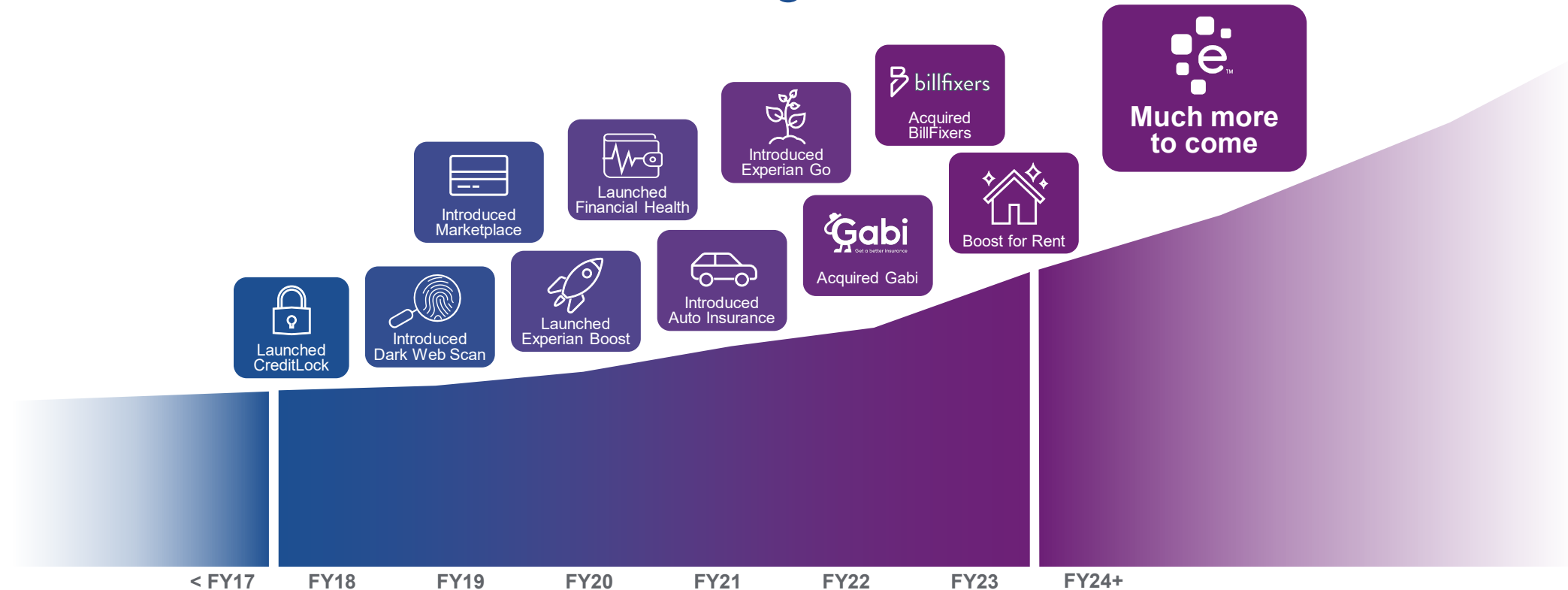
Opportunity to become preeminent consumer finance platform

## REDEFINING CONSUMER SERVICES

- ▶ **Grow and deepen** consumer relationships and transform our brand
- ▶ **Redefine premium subscription** products within financial health
- ▶ **Build significant scale** in marketplaces
- ▶ **Help consumers daily** – financial health and resiliency, saving, debt, insurance
- ▶ **Unlock consumer-contributed data** at scale
- ▶ **Enable transformation** via next horizon growth categories



# We are extending far beyond credit, as we aim to empower 100m+ consumers to attain their financial goals



## Establishing our growth foundation

- Re-platformed the business
- Built the foundational elements of a consumer business
- Set an expansive growth agenda

## Accelerating Growth with Enhanced Value Proposition

- Scaled audience with free value proposition and freemium model
- Expanded product ecosystem and monetisation sources
- Moved from transactional to engagement-driven CRM model

## Redefining the Art of the Possible

- Empowering 100m+ consumers with our products and platform
- Leveraging our scale to transcend credit and move up the value chain
- Creating utility and driving financial outcomes with data from consumers

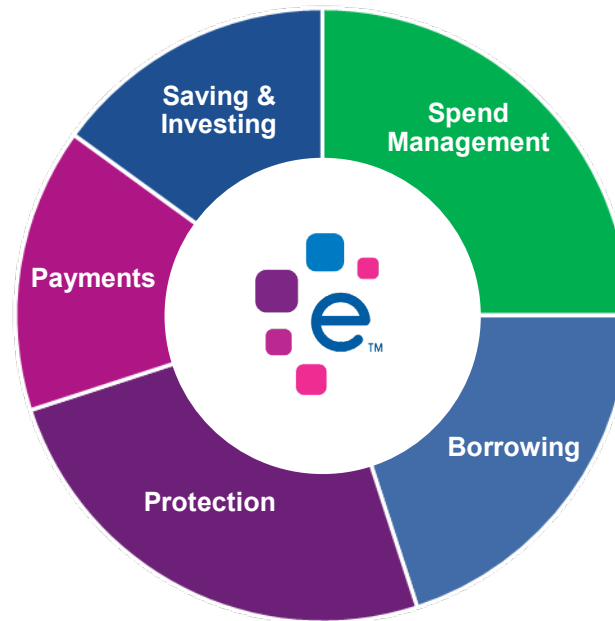


We've built an enviable position in consumers' financial lives – reaching new value pools by addressing a wider range of consumer financial needs

## REDEFINING OUR MARKET OPPORTUNITY

	THEN	NOW	NEXT
Customers	3M	55M	100M+
Active Verticals	1	10	40
TAM	\$1B	\$20B	DOUBLE

Our TAM is already \$20bn and set to double



### WHY WE WIN

- We sit at the centre of the financial ecosystem, playing a central role in important, digital workflows
- We've built a diverse, resilient, business model
- Consumers trust Experian
- Nobody can help consumers more than Experian

### INGREDIENTS FOR SUCCESS

- Fueling meaningful engagement across expanding value pools
- Frictionless experiences
- Ability to work in any mode the consumer desires
- Creating an "endorsed" or "owned" offering in each category for any consumer segment



# We are making significant progress against our key growth drivers



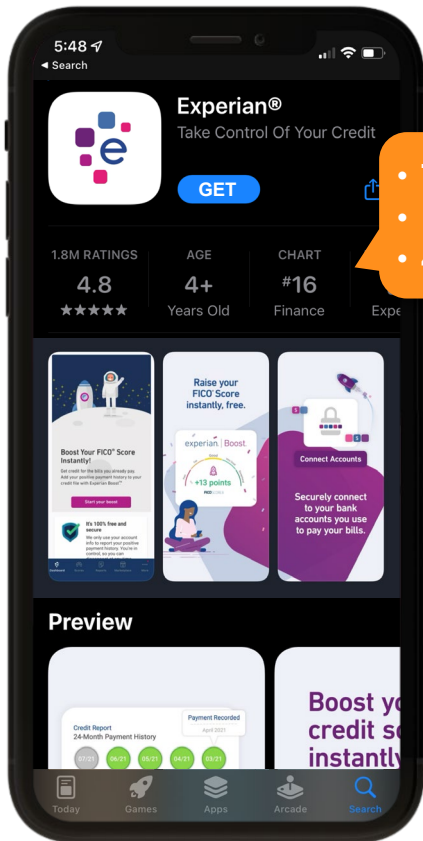
Key Strategic Growth Drivers		Ambition	Progress FY23 vs. FY22
<b>Audience</b>	Grow membership base with new channels and partnerships	<b>100M+</b> <i>Member Base</i>	<b>+21%</b> <i>Member Base</i>
<b>Engagement</b>	Drive more frequent interactions with members, moving towards daily utility	<b>Daily</b> <i>Utility</i>	<b>+11%</b> <i>Engagement at 1-year mark</i>
<b>Data</b>	Orchestrate 1 <sup>st</sup> party and Consumer Permissioned Data (CPD) to drive personalised 1:1 relationships.	<b>1:1</b> <i>Personalisation</i>	<b>+17%</b> <i>Data utilisation*</i>
<b>Monetisation</b>	Expand product offerings to increase value for consumers and drive higher Lifetime Value (LTV)	<b>Double</b> <i>Lifetime Value (LTV)</i>	<b>+19%</b> <i>LTV</i>



## Audience

We have achieved material audience scale, creating new growth opportunities and distribution models

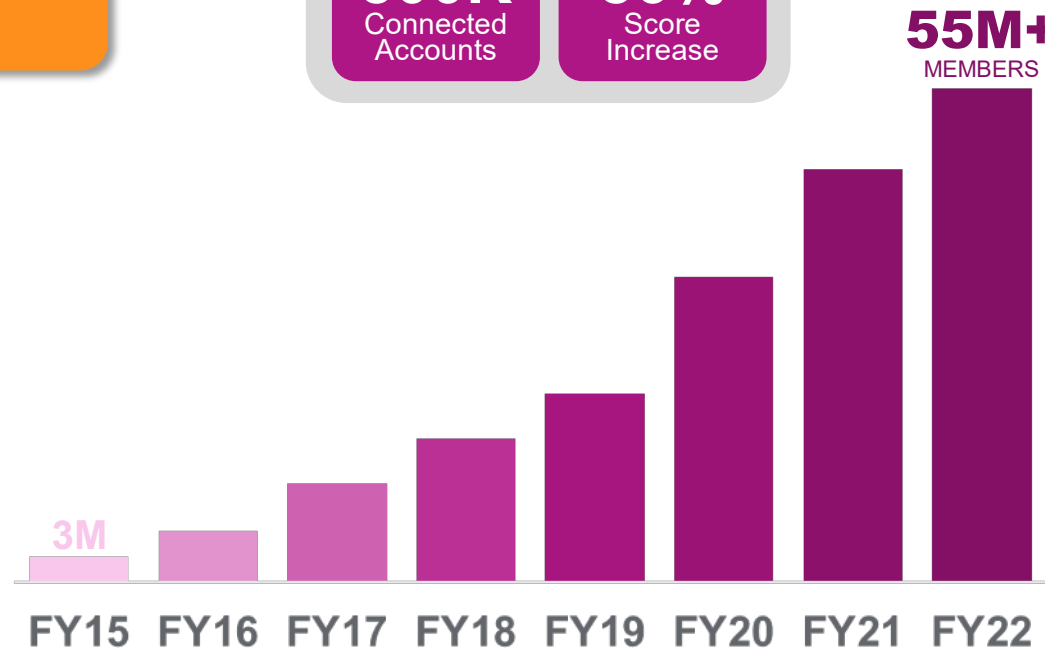
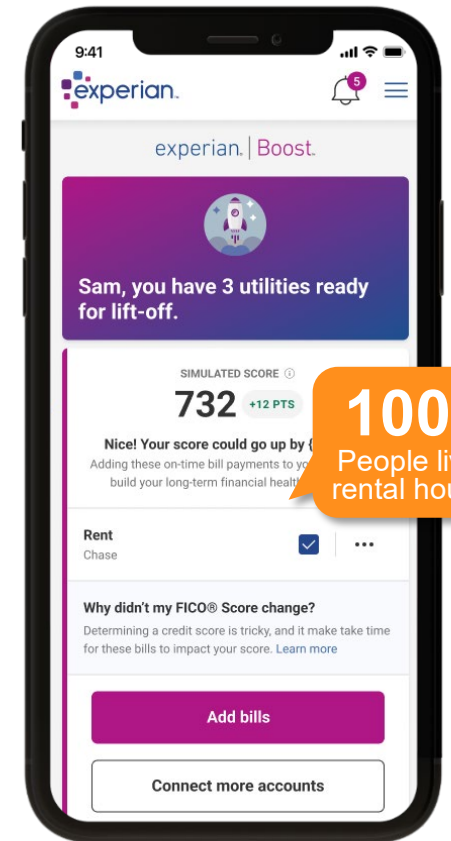
1 Our app has become a trusted financial co-pilot



2 New partnerships have expanded our distribution



3 Broadening Experian Boost® - rental payments





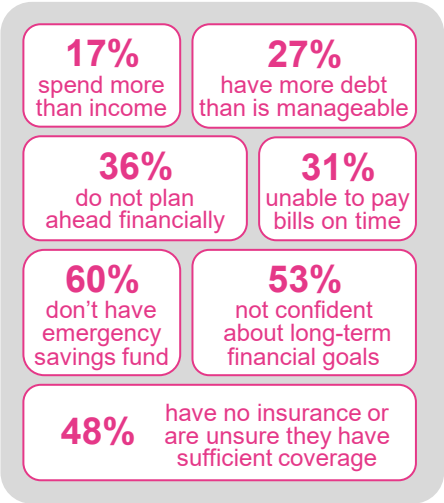
**Engagement**

# We are building a high engagement franchise, creating growth across new and existing member cohorts

1

**Consumer pain points drive our innovation**

**Key Consumer Pain Points**

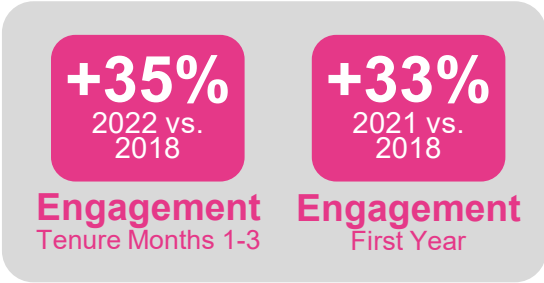


**How we work with the consumer to resolve**

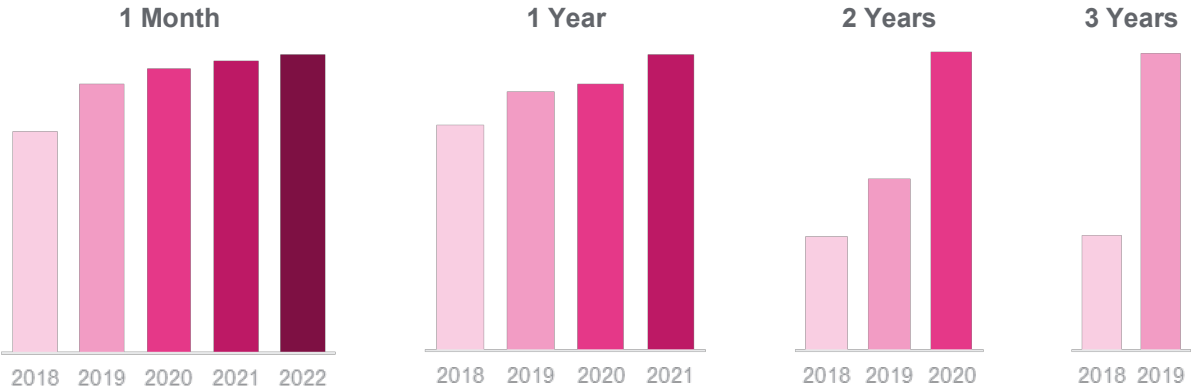
- ✓ Ability to work more closely together with the consumer
- ✓ Personalised solutions for individual consumer needs
- ✓ Help consumers navigate and avoid financial pitfalls
- ✓ Empower consumers to reach their financial goals
- ✓ Sustained utility as we can adapt to consumers' changing needs

2

**Our expanding business is creating daily engagement and improved persistency**



**Percent Engaged by Tenure Cohort**



**Data**

# Our data assets enable us to create 1:1 recommendations for our members

1

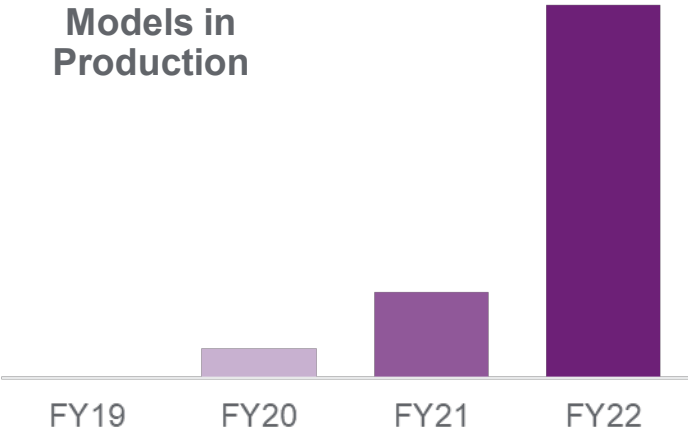
Once unlocked, our data can help consumers make the right financial moves

**4x**  
FY22 vs.  
FY21

**Models in Production\***

**Millions**  
of Data Points

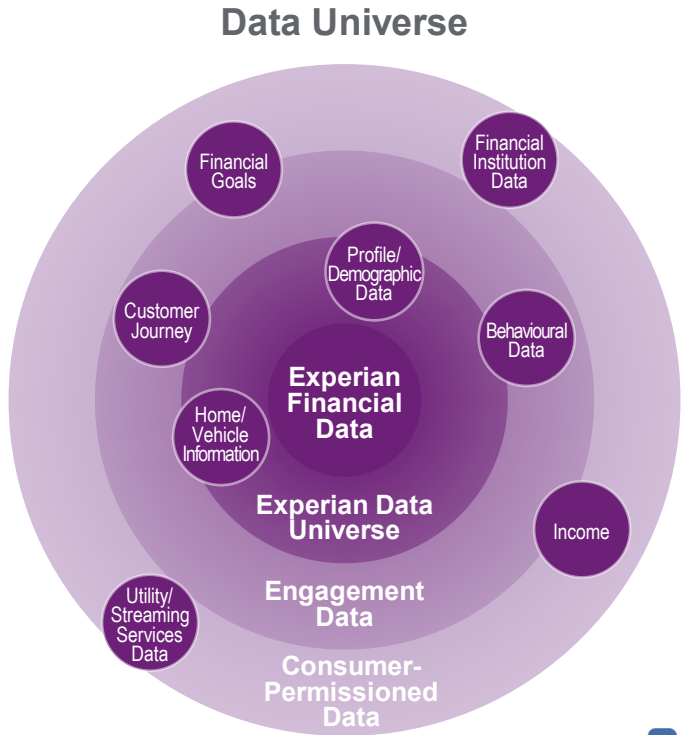
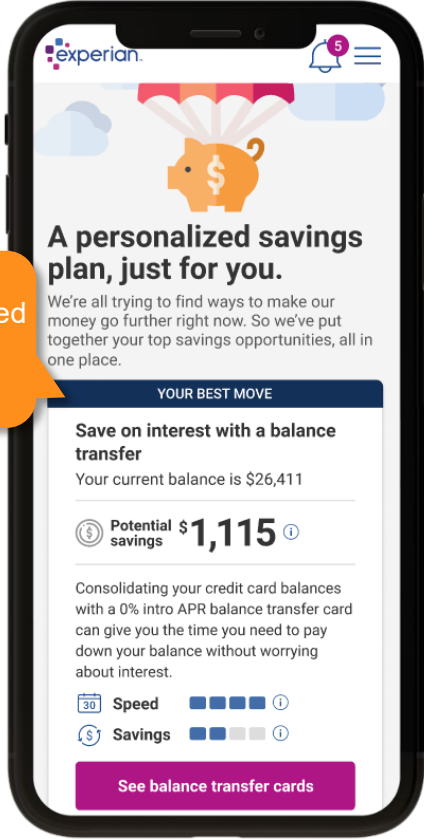
**Authenticated Base**



2

Universe of data continues to expand, facilitating 1 to 1 recommendations

Behavioral, credit & consumer-permissioned data come together for smart recommendations



\*Predictive or mathematical models utilised in production to create efficiencies



## Monetisation

# Our business model creates expanding customer lifetime value

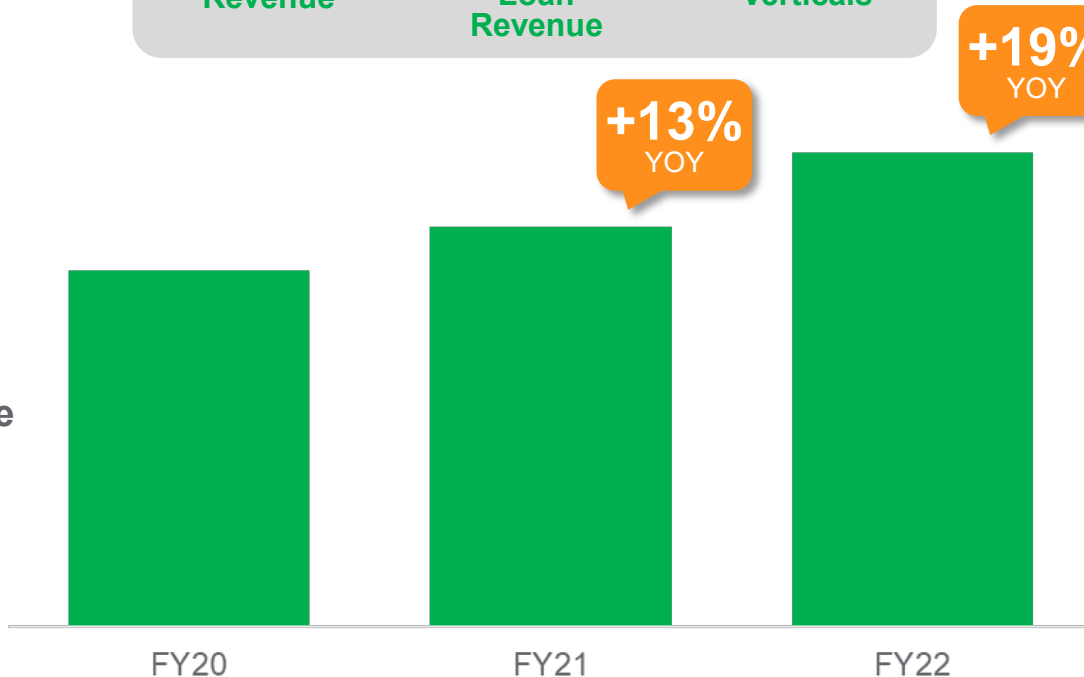
① Marketplace continues expansion of offerings and value to consumers

**\$100M+**  
annually  
Incremental Revenue

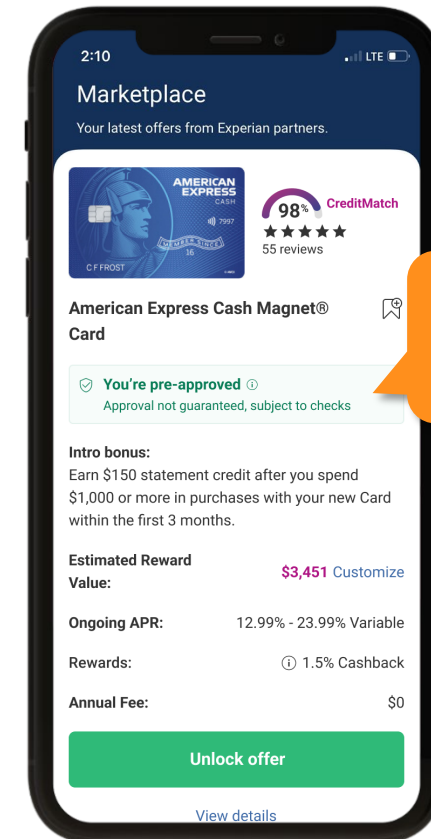
**2x**  
year over year  
Personal Loan Revenue

**Coming Soon**  
Additional Verticals

Lifetime Value (LTV)



② Lender integration and insight tools benefit both consumer and partners



# We are using our unique market position and assets to deliver material growth

GET BETTER  
FINANCIAL  
PRODUCTS



ONE EXPERIAN INITIATIVE



\$7bn  
TAM

EXPERIAN  
MARKETPLACE

## MARKETPLACE IS ONE OF EXPERIAN'S FASTEST GROWING BUSINESSES EVER

Marketplace  
Revenue **FY18**  
4-month moving average

**FY23**

**\$300m**  
Annual Run Rate



# We have built a scaled innovation engine that allows us to access new growth markets

## OUR EXPANDING SET OF OPPORTUNITIES

A NEW, EASIER WAY TO SAVE MONEY ON INSURANCE



+ MULTI-BUSINESS UNITS



EXPERIAN INSURANCE

\$4bn TAM

OPTIMISE YOUR FINANCIAL SITUATION



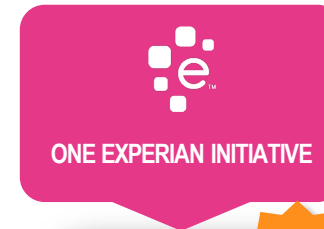
+ MULTI-BUSINESS UNITS



FINANCIAL HEALTH

\$8bn TAM

JUMPSTART YOUR FINANCIAL LIFE



ONE EXPERIAN INITIATIVE



EXPERIAN GO

60k VISIBLE

IMPROVE YOUR FINANCIAL STRENGTH INSTANTLY



ONE EXPERIAN INITIATIVE



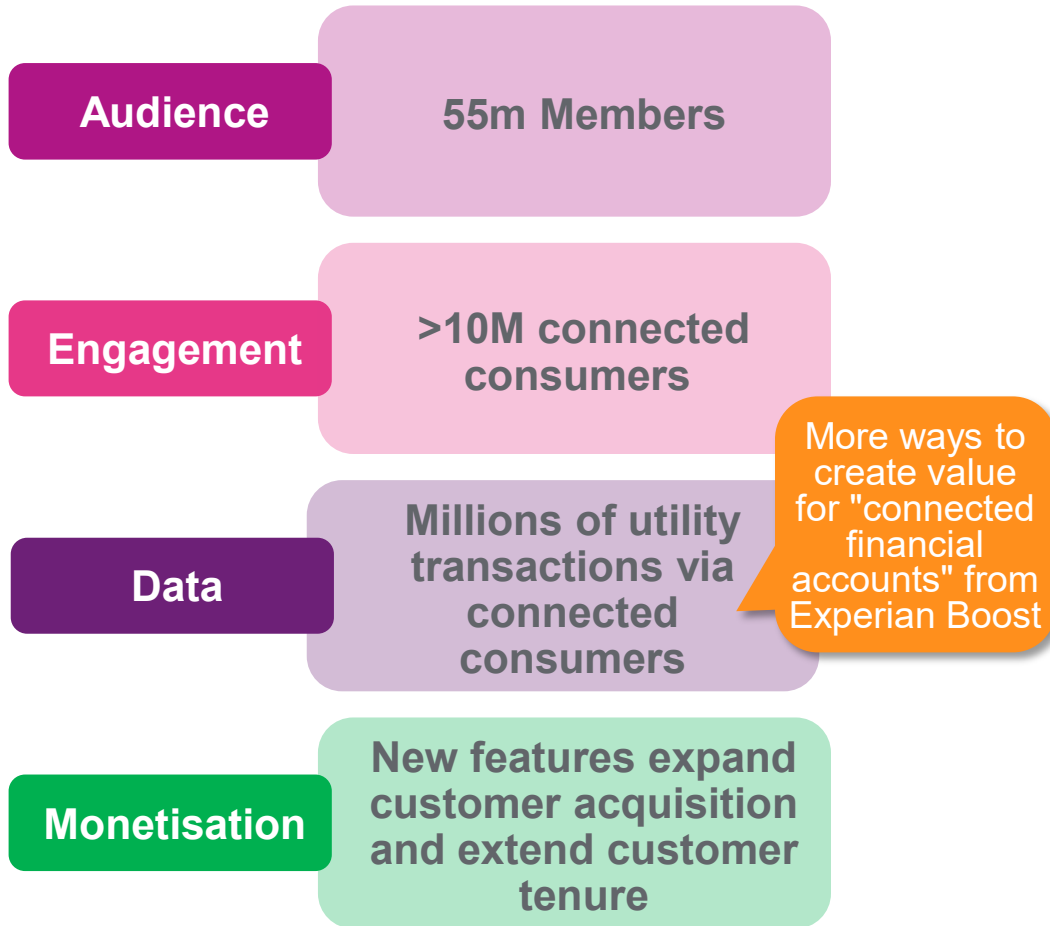
EXPERIAN BOOST

8m BOOSTED

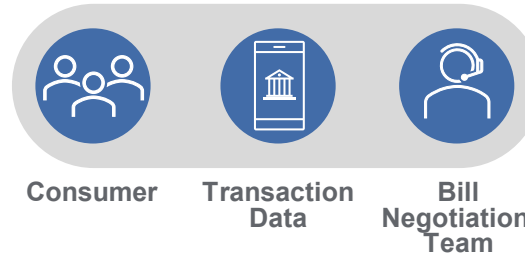


# Case Study: BillFixers advances premium membership into a financial wellness platform

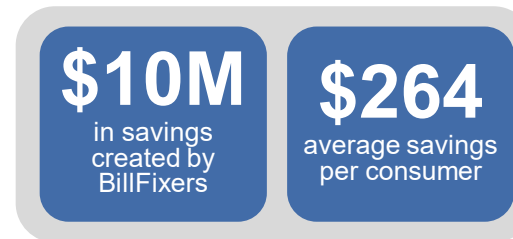
## Applying our growth drivers to BillFixer



## Combining the key components for success



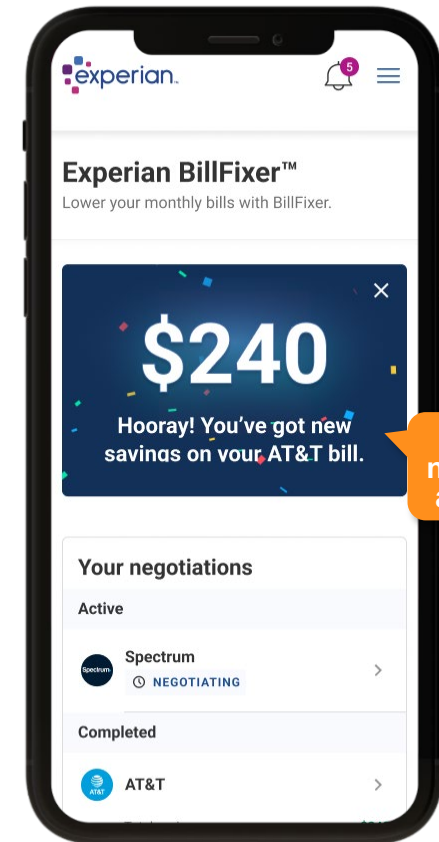
## BillFixers + Experian



## Experian Financial Health Membership

A financial wellness platform that helps consumers make the right financial decisions, improving their savings and resilience.

## Unlocking savings and a financial wellness platform



Bill negotiation and more!



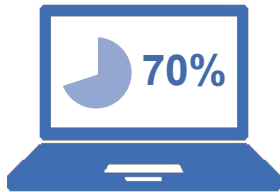


# US Insurance Market Overview

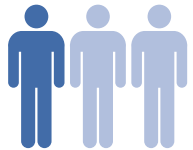
## The Consumer

### Top Reasons For Switching

1. Wanted to save money
2. Got a new vehicle
3. Wanted better customer service



70%  
of auto insurance shopping is done online



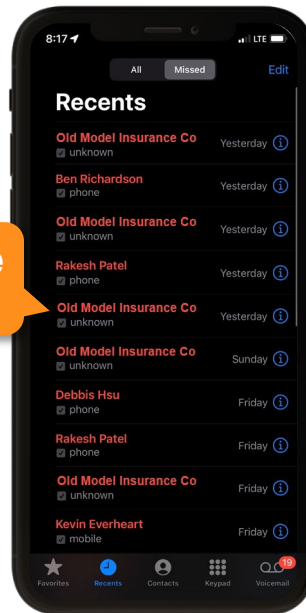
**1 out of 3**

consumers are actively shopping for insurance per year

## The Marketplace

- Majority of insurance aggregators rely on customer experience which is suboptimal for consumers
- Aggregator revenue model encourages switching – which is suboptimal for carriers
- Most common way of acquiring insurance is through an agent via phone or in person

**Multiple Calls**



## Experian's Opportunity

### The US insurance market is on the verge of a massive transformation...

- Consumers expect ease of shopping and switching
- Digital customer journeys are gaining broader adoption
- Secular trends creating optimal conditions for win-win model for consumers and carriers

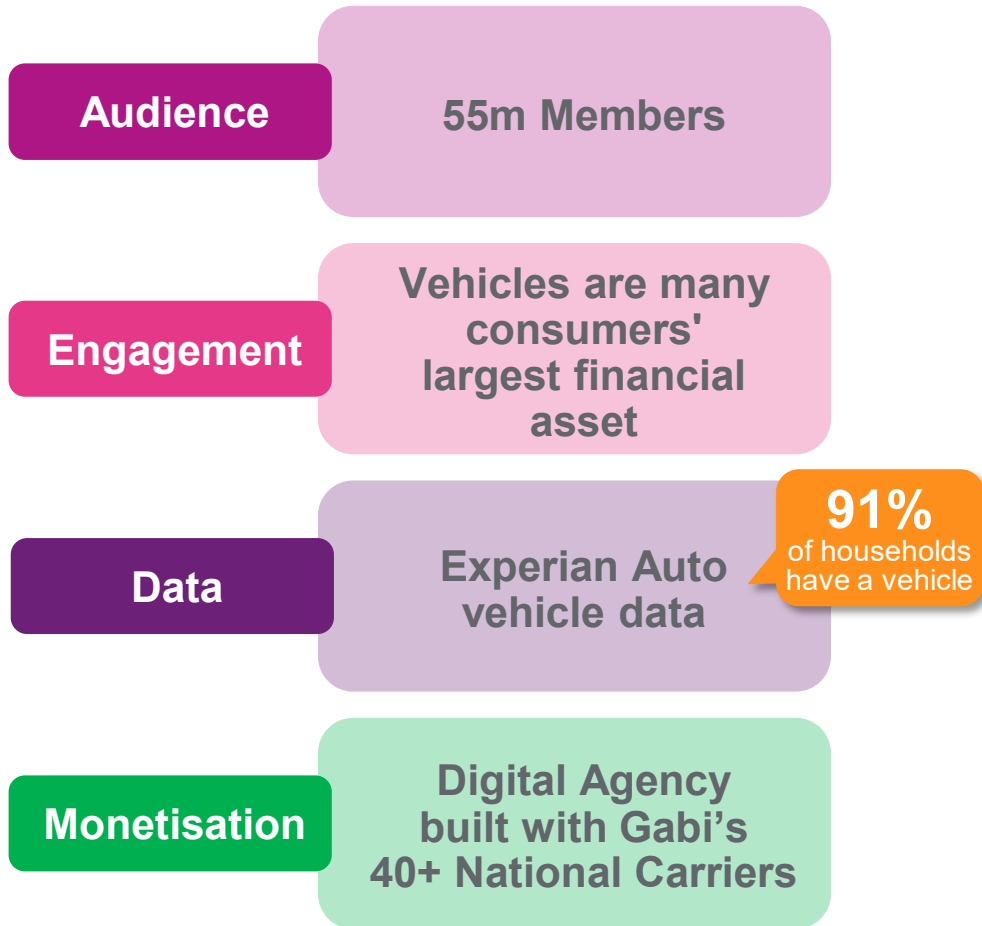
### Why Experian's Digital Agency can change the market

- Revenue model is recurring – incentivising alignment across both supply and demand
- Consumers can shop, switch and save – all digitally
- Credit and insurance are intricately linked – making Experian's data assets and engagement model optimal for insurance shopping

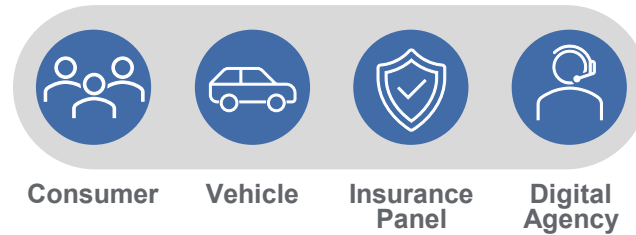


# Case Study: We have the potential to reinvent how consumers shop for insurance in NA

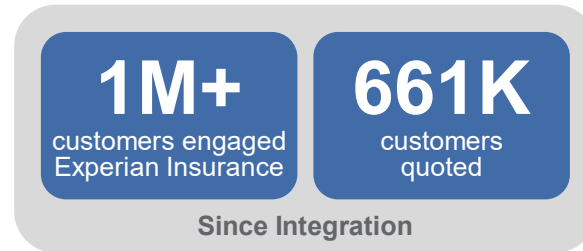
Applying our growth drivers to insurance



Combining the key components for success



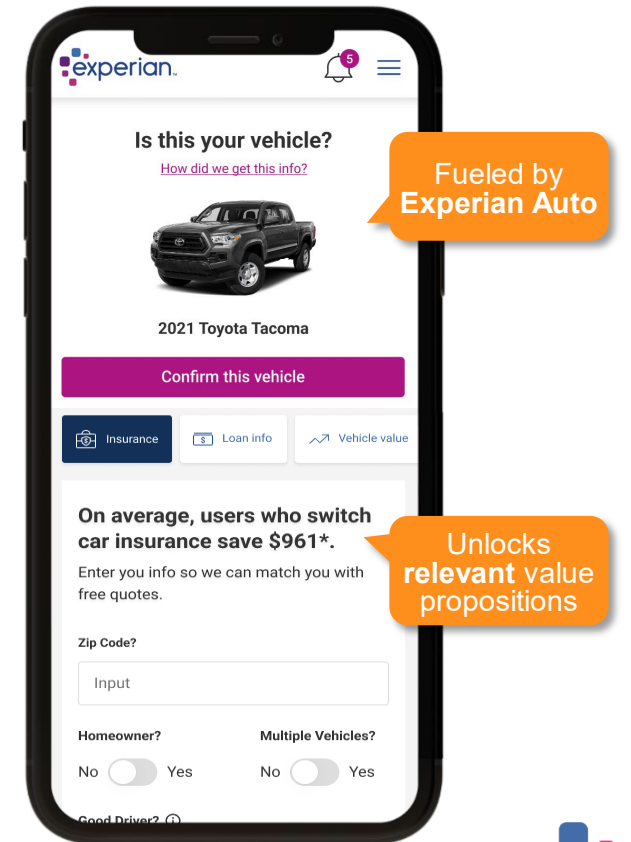
Gabi + Experian



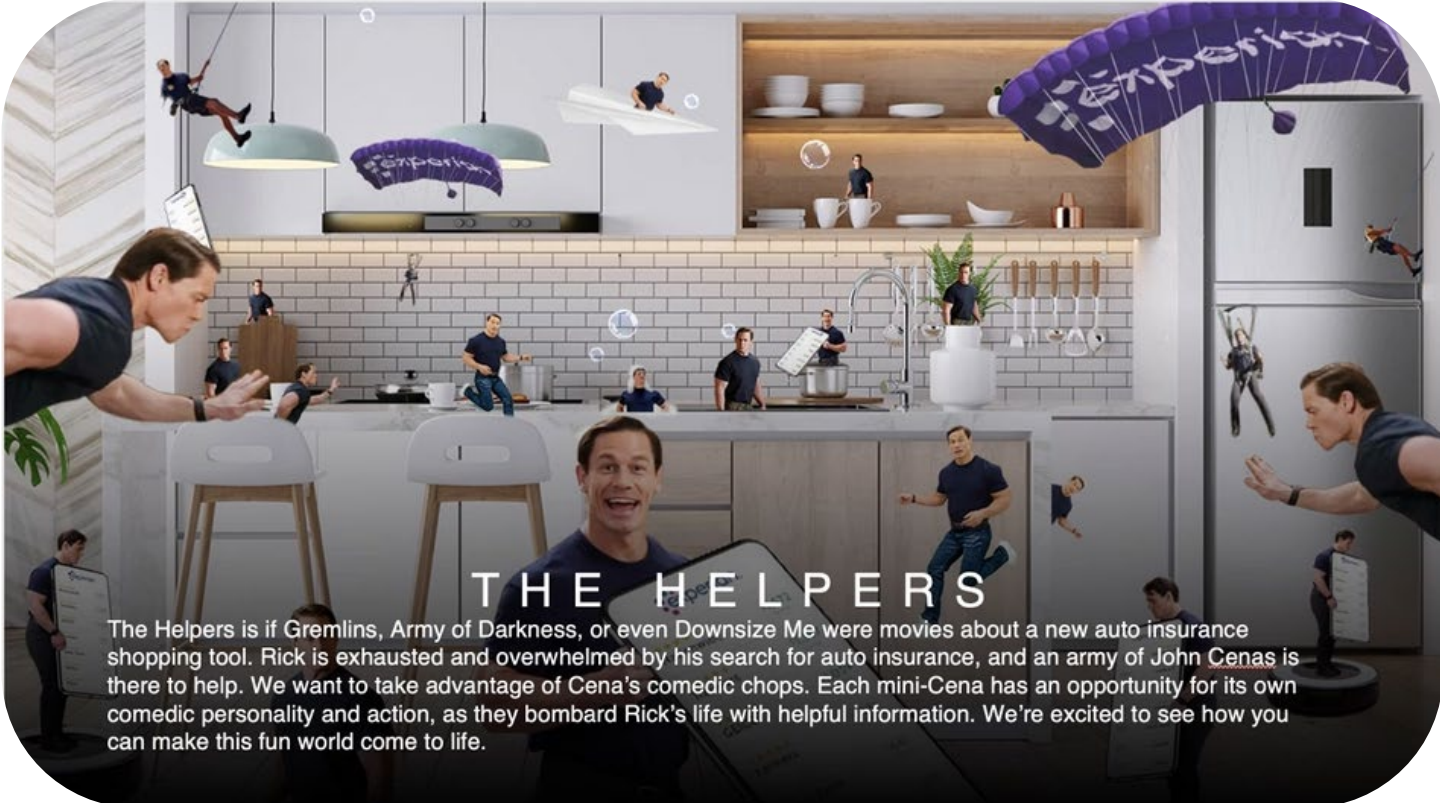
Experian Insurance Marketplace

A fully integrated dynamic experience, pre-approved rates, continuous insurance rate monitoring and more

Creating an ultra-customised experience



# A NEW, EASIER WAY TO SAVE MONEY ON INSURANCE



**NOW BOOST  
YOUR SCORE WITH  
RENT PAYMENTS**





- ▶ Consumer segment is a company redefining opportunity
- ▶ Accessible markets are creating material growth
- ▶ Adjacent markets are enormous and transformative
- ▶ Consumer-contributed data has the potential to unlock the largest unique data source in the company





## Q&A

Jennifer Schulz, Alex Lintner, Jeff Softley  
and Lloyd Pitchford

Moderated by Paul Sullivan





Close



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# Barclays Global Credit Bureau Forum

Wednesday 7 September 2022

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