



AdDriver™ from Acxiom®

Sample Assessment Report



Prepared for
Valued Acxiom Customer



ACXIOM FAST FACTS

- *Founded: 1969*
- *Publicly traded since: 1983*
- *Nasdaq symbol: ACXM*
- *FY2005 revenue: \$1.22 billion*
- *Headquarters: Little Rock, Arkansas*
- *Over 6,000 associates employed throughout the world*

SERVING THE MARKET LEADERS

- *9 of the top 10 credit card issuers*
- *8 of the top 9 automotive manufacturers*
- *5 of the top 6 magazine publishing companies*
- *9 of the top 10 retail banks*
- *7 of the top 10 retailers*
- *8 of the top 10 telecom companies*
- *5 of the top 6 media entertainment companies*

ACXIOM TECHNOLOGY FACTS

- *Over 20 billion customer and prospect records under management*
- *Over 1.5 billion customer records integrated each day*
- *Over 18,500 MIPS of mainframe processing capacity*
- *Over 2,400 terabytes of server-attached storage (enough to hold the entire contents of the U. S. Library of Congress 48 times over)*
- *95% data append match rates (industry average is 85%)*
- *Almost 300,000 square feet of raised floor space in 11 high-availability, high-security data centers located throughout the world*

OVERVIEW

Acxiom offers a three-part analysis that will outline the premium development opportunities in your book of business. Drawing from 43 compliant data sources, including active and historic driver's license files, we have applied best-in-class name and address matching logic to ensure we find more undisclosed drivers. In addition, our predictive modeling has identified even more leads. Our analysis engine looks beyond the data sources and identifies unique policy characteristics that reveal additional premium opportunity.

Part I – Initial Data Pass

Part I of the assessment passes your policy data through the AdDriver file to identify potential unlisted drivers at the policyholder address. In addition to returning residents who do not appear in your policy files, this portion of the assessment will verify the hygiene of your data for items such as:

- Incorrect addresses
- Vehicle matching to address checks (optional)
- Seasonal, drop box or prison addresses
- Deceased customers

Part II – Baseline Analysis

Part II will segment your book to establish your baseline rating and driver blends to help identify unusual or unexpected patterns. This section of the report will show:

- How your book of business is currently distributed by various rating thresholds found in your rating plan
- A breakdown of your listed drivers by age segments
- A comparison of your listed drivers to expected demographic averages

Part III – Predictive Modeling

Part III of the assessment will pass your policy data through advanced predictive models to provide you with various pursuit scenarios and the expected corresponding benefits. This comprehensive analysis will provide:

- Several pursuit options designed to maximize your returns
- A realistic premium uplift projection for each pursuit option
- Estimated first year ROIs

For demonstration purposes, we have included a sample of Part I – Initial Data Pass from a typical Opportunity Assessment Report. Samples of Parts II and III can be provided when meeting with your AdDriver representative.

AdDriver Assessment
Sample Part I – Initial Data Pass

| SUMMARY FOR VALUED ACXIOM CUSTOMER | | |
|--|----------------|--------------------------------------|
| HOUSEHOLD RECOGNITION | | |
| Total Policy Records Provided by Valued Acxiom Customer | 50,000 | |
| Total Drivers Provided | 85,000 | 1.7 drivers per policy |
| Unrecognized/Invalid Households | (1,650) | 3.3% of total records provided |
| Corrections Applied | 960 | |
| <i>Address Corrections</i> | 440 | |
| <i>Add. Completions</i> | 120 | |
| <i>New Address</i> | 400 | |
| Valid Households (as corrected) | 48,350 | 96.7% of total records provided |
| HOUSEHOLD DRIVERS | | |
| Households Carried Forward | 48,350 | |
| Drivers Carried Forward | 82,200 | |
| Household Matches to AdDriver Base | 41,000 | 84.8% |
| Drivers Carried Forward | 69,700 | |
| Potential Undisclosed Drivers Returned | 22,960 | .56 per household |
| Potential High Risk (ages 16-25) | 5,500 | 24% |
| Target Verification Leads | | 25-50% client specified ROI |
| HOUSEHOLD VEHICLE AUDIT (OPTIONAL \$) | | |
| Drivers Carried Forward | 82,200 | |
| Less Restricted States | (16,600) | 20.2% |
| Net Household Vehicle Query | 65,600 | 79.8% of drivers carried forward |
| Household Vehicle Match | 49,660 | 75.7% of net household vehicle query |
| Vehicles Returned | 156,430 | 3.15 vehicles per matched household |
| <i>Passenger Vehicle</i> | 129,837 | 83.0% |
| <i>Commercial Vehicle/Truck</i> | 5,162 | 3.3% |
| <i>Motorcycle/RV</i> | 8,291 | 5.3% |
| <i>Unknown Vehicle Type</i> | 13,140 | 8.4% |

Selected Anomaly Detail

DATA INTEGRATION STATISTICS

| | | |
|------------------------------------|--------|--------|
| Unique Client-Identified IDs | 49,500 | 99.00% |
| Client-Identified Duplicates | 500 | 1.00% |
| Axiom-Identified Duplicates | | |
| Unique Axiom-Identified IDs | 49,100 | 98.20% |
| Axiom-Identified Duplicates | 900 | 1.80% |
| Incremental Duplicates Identified | 400 | 0.80% |

CUSTOMER ANOMALIES

Problem Customers

| | | |
|------------------|-----|-------|
| Deceased Drivers | 640 | 0.80% |
|------------------|-----|-------|

Problem Addresses

| | | |
|--|------|-------|
| Prison Addresses | 4 | 0.00% |
| Vacant Addresses | 450 | 0.90% |
| Seasonal Addresses | 200 | 0.40% |
| Miscellaneous Addresses (CMRA, Mail Drop, Non-Zip+4, Edit Fail, etc.) | 3900 | 7.80% |

Problem Name Information

| | | |
|---|------|--------|
| Total Name Anomalies | 2050 | 2.24% |
| Name is blank | 0 | 0.00% |
| Name contains offensive words | 0 | 0.00% |
| Multiple individuals indicated by name | 51 | 2.50% |
| Name contains "Care of" instructions | 0 | 0.00% |
| Name is a possible business name | 99 | 4.80% |
| Name is suspicious | 530 | 25.80% |
| Name contains title words | 15 | 0.69% |
| Last name is misspelled/abbreviated | 29 | 1.40% |
| First name is misspelled/abbreviated | 27 | 6.18% |
| Name contains invalid characters | 19 | 0.92% |
| Name contains digits | 20 | 0.95% |
| Name has consecutive symbols | 0 | 0.00% |
| Name is not formed correctly | 75 | 3.66% |
| Last name is blank/contains no words | 245 | 12.13% |
| First name is blank/contains no words | 539 | 26.32% |
| Some words have no vowels | 28 | 1.37% |
| Concatenated generational suffix found | 0 | 0.00% |
| Name has triple letter sequence | 24 | 1.14% |
| Name appears to have too many words | 0 | 0.00% |
| First name is identical to last name | 33 | 1.60% |
| Initial found in last name | 108 | 5.26% |
| Surname is possibly missing | 10 | 0.46% |
| Last name contains unlikely letter combos | 10 | 0.46% |
| Potential word order reversal | 37 | 1.83% |

ADDRESS ACCURACY

Anomalies

| | | |
|-----------------------------|--------|--------|
| Deliverable Records | 43,900 | 87.80% |
| Undeliverable Records | 6100 | 12.20% |
| Incorrect/Missing ZIP Codes | 120 | 0.20% |

Corrections

| | | |
|---------------------------------|-----|--------|
| Corrected Undeliverable Records | 840 | 13.80% |
| Zip Code Corrections | 105 | 86.90% |

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Acxiom's view on privacy

Acxiom is a global thought leader in addressing consumer privacy issues and earning the public trust. We build great relationships with our clients and help them build great relationships with their customers by turning compliance challenges into opportunity.

Acxiom fosters trust-based relationships by delivering customer and information management solutions that facilitate privacy compliance and preference management.

Acxiom was the first company in the data services industry to appoint a chief privacy officer to advance policies and oversee compliance. Acxiom has a team of privacy specialists dedicated to understanding the complex issues of information flow and consumer choice, as well as crafting and enforcing responsible privacy best-practices. We continually educate consumers, our clients and every Acxiom associate about proper privacy policies and conduct.

Acxiom is a member of the Direct Marketing Association, and we support the Center for Information Policy Leadership and the Information Policy Institute. Acxiom endorses the privacy standards of these organizations.