# LexisNexis and Kia Europe launch risk-based driving score to personalise insurance premiums



LexisNexis Risk Solutions and Kia Connect have announced a significant collaboration aimed at enhancing Kia's connected vehicle ecosystem across 27 countries in the European Union and the United Kingdom. Central to this initiative is the introduction of a consumer-friendly, risk-based driving score derived from the LexisNexis Drive Metrics model, integrated into Kia Europe's newly updated Kia App. This feature is designed to empower Kia owners, who opt into the service, with deeper insights into their driving behaviours and risk exposure, encompassing factors such as speeding, hard braking, acceleration patterns, time of day, and mileage.

The new driving score not only offers consumers targeted feedback to foster safer driving habits but also provides participating insurers with access to anonymised driving data, facilitating enhanced risk assessment and the potential for more personalised insurance premiums. The application’s tailored coaching tips encourage behavioural adjustments that could lower insurance costs and improve vehicle efficiency, reflecting a shift towards more dynamic, usage-based insurance models.

This collaboration addresses several key challenges in the automotive and insurance industries, notably data quality, regulatory compliance, and cost management. LexisNexis Risk Solutions plays a critical role in normalising and standardising the connected vehicle data to create insurer-ready insights, overcoming the common issue of inconsistent data formatting in telematics. The Kia App ensures compliance with stringent privacy standards such as the General Data Protection Regulation (GDPR) by requiring clear consumer consent before data collection, maintaining a privacy-first approach. Furthermore, the integration promotes cost reduction by encouraging safer driving, which can translate into lower insurance premiums, while also enhancing customer engagement for Kia through the inclusion of these insights within its app ecosystem.

The benefits extend beyond consumers to insurers and automakers alike. Kia Europe’s high adoption rate of the app ensures insurers gain direct access to engaged users without incurring the high costs associated with managing bespoke usage-based insurance programmes. This data facilitates more accurate risk segmentation, personalised pricing, and potentially stronger customer retention. From an automaker’s perspective, this collaboration represents a strategic advancement in connected mobility, combining real-time driving insights with the potential for smarter, safer driving experiences.

Industry observers highlight the rising expectations for personalisation, transparency, and cost efficiency, particularly among electric vehicle owners, asserting that those who can effectively translate driving behaviour into actionable insights will lead the market. This initiative, viewed as the first step in a broader data-driven approach to risk assessment, aligns with the growing trend of integrating advanced vehicle data analytics into insurance pricing and mobility services.

LexisNexis Risk Solutions continues to innovate in this space, providing vehicle data products that include real-time insights on vehicle status, history, and behavioural intelligence to support underwriting and pricing decisions. Complementing the Drive Metrics score are additional data modules such as Vehicle Passport, Vehicle Status, Behavioural Intelligence, and Vehicle Valuer, each contributing to a comprehensive understanding of risk and vehicle value. Similar efforts have been seen in other markets, such as the United States, where LexisNexis collaborates with Kia America to supply vehicle build data including advanced driver assistance systems (ADAS) information, enabling insurers to offer more accurate pricing and reward owners for their investment in safety technologies.

As vehicles become increasingly connected and data-rich, this collaborative approach exemplifies how automakers and insurers can harness telematics and analytics to benefit drivers with more personalised, transparent, and cost-effective insurance offerings, while fostering safer driving behaviours and deeper customer engagement.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[2]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[5]](https://owners.kia.com/us/en/usage-based-insurance.html)
* Paragraph 2 – [[1]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[2]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[5]](https://owners.kia.com/us/en/usage-based-insurance.html)
* Paragraph 3 – [[1]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[4]](https://risk.lexisnexis.co.uk/about-us/press-room/press-release/20200618-vehicle-build-uk)
* Paragraph 4 – [[1]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[2]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html)
* Paragraph 5 – [[1]](https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html), [[6]](https://risk.lexisnexis.com/about-us/press-room/press-release/20210913-kia-america)
* Paragraph 6 – [[3]](https://risk.lexisnexis.co.uk/products/vehicle-insights), [[7]](https://www.insurancebusinessmag.com/uk/news/auto-motor/lexisnexis-risk-solutions-launches-new-vehicle-data-solution-449077.aspx), [[6]](https://risk.lexisnexis.com/about-us/press-room/press-release/20210913-kia-america)

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## Bibliography

1. <https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html> - Please view link - unable to able to access data
2. <https://www.prnewswire.co.uk/news-releases/lexisnexis-risk-solutions-and-kia-europe-enhance-driving-insights-in-the-kia-app-to-help-owners-reduce-risk-and-seek-personalised-insurance-offerings-302490368.html> - LexisNexis Risk Solutions and Kia Europe have announced a strategic collaboration to enhance Kia's connected vehicle ecosystem. Kia Connect will utilise LexisNexis' scoring service, providing driving risk insights through the Drive Metrics model. This initiative, spanning 27 EU countries and the UK, introduces a consumer-friendly, risk-based driving score into the Kia App, empowering owners to gain deeper insights into their driving behaviour. Additionally, Kia's participating insurers can access these driving scores to enhance risk assessment and offer personalised insurance offerings.
3. <https://risk.lexisnexis.co.uk/products/vehicle-insights> - LexisNexis Vehicle Insights offers real-time information on a vehicle’s status, value, and history, including maintenance records and changes in vehicle valuations. This data aids in enhancing pricing, underwriting, and risk prediction in motor insurance, delivering a more personalised experience to customers from quote to claim. The solution comprises four data modules: Vehicle Passport, Vehicle Status, Behavioural Intelligence, and Vehicle Valuer, which can work separately or in combination to provide a comprehensive picture of a specific vehicle.
4. <https://risk.lexisnexis.co.uk/about-us/press-room/press-release/20200618-vehicle-build-uk> - LexisNexis Vehicle Build is a solution designed to help UK motor insurance providers evaluate specific Advanced Driver Assistance Systems (ADAS) for pricing and underwriting. By normalising and standardising vehicle build data at the vehicle identification number (VIN) level, insurers can access and integrate details about ADAS features of a Kia vehicle model at the point of quote. This enables insurers to potentially offer lower premiums, rewarding owners for their investment in driver assistance technology and helping reduce the total cost of vehicle ownership.
5. <https://owners.kia.com/us/en/usage-based-insurance.html> - Kia's Driving Score is a feature supported by LexisNexis Risk Solutions, designed to provide drivers with insights into their driving behaviour. By collecting vehicle data, it calculates five key indicators: Annual Mileage, Hard Braking, Average Trip Speed, Highway Speeding, and Time of Day Driving. Drivers can monitor and track their habits, and those with a Driving Score may be invited to join Kia’s Usage-Based Insurance Program, potentially receiving tailored auto insurance offers from participating insurance companies.
6. <https://risk.lexisnexis.com/about-us/press-room/press-release/20210913-kia-america> - Kia America has entered into an agreement to supply vehicle build data to LexisNexis Risk Solutions, enabling Kia owners across the U.S. to potentially benefit from their cars’ advanced driver assistance systems (ADAS) when shopping for auto insurance. LexisNexis Vehicle Build provides data regarding ADAS features in Kia vehicles, allowing U.S. auto insurers to utilize this data in insurance rating and underwriting, ultimately helping to reduce the total cost of vehicle ownership for consumers.
7. <https://www.insurancebusinessmag.com/uk/news/auto-motor/lexisnexis-risk-solutions-launches-new-vehicle-data-solution-449077.aspx> - LexisNexis Vehicle Insights offers insurance providers a range of data modules that can be easily integrated into their workflows, ensuring a seamless experience from the initial quote to the final claim. The available modules include Vehicle Passport, Vehicle Status, Behavioural Intelligence, and Vehicle Valuer. These modules provide detailed information on vehicle history, current status, driver behaviour, and valuation, enabling insurers to make more accurate decisions and improve profitability.