

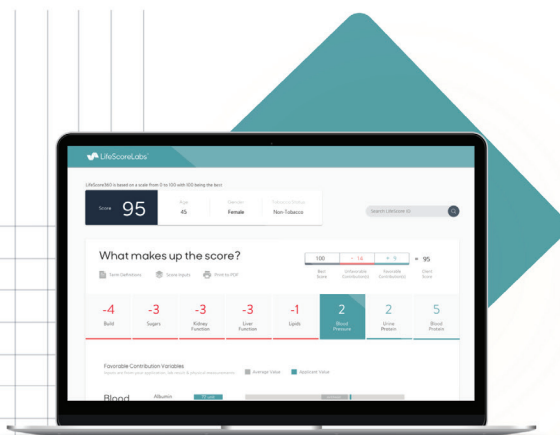


The Score Report

Solving the Explainability Factor

Transparency builds trust in the life insurance industry, and we strive to improve the trust that consumers, agents and brokers have in their life insurance carriers.

To that end, the Score Report illustrates the predictive model results and depicts the level of risk an applicant poses. The Score Report reflects the dozens of data points used to calculate an applicant's overall LifeScore, from zero (high risk) to 100 (low risk), relative to individuals with the same profile. The Score Report also highlights both the positive and negative factors, and can be used to illustrate the mechanics of the model and how it assesses risk.



← Back to Inputs

LifeScore Med360 is based on a scale from 0 to 100 with 100 being the best

Risk Percentile

Score: **7**

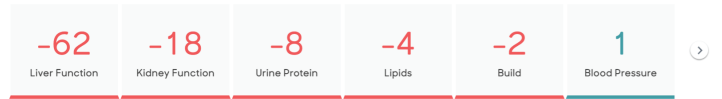
Age: 38 Gender: Male Tobacco Status: No



What makes up the score?

100 -94 +1 = 7

Best Score Unfavorable Contribution(s) Favorable Contribution(s) Client Score



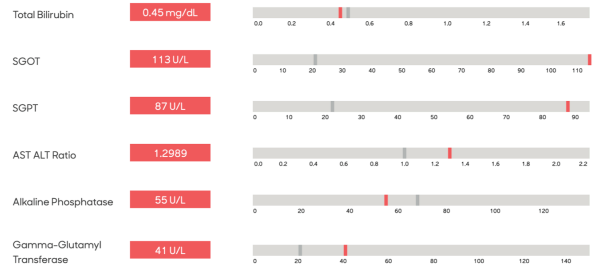
Unfavorable Contribution Variables

Inputs are from your application, lab result & physical measurements

Average Value Applicant Value

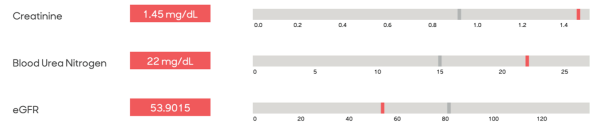
Liver Function

Score: -62



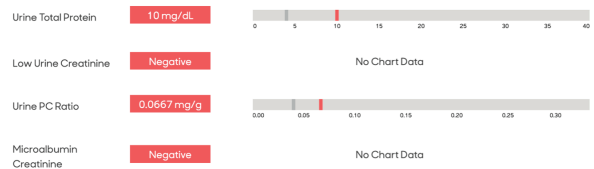
Kidney Function

Score: -18



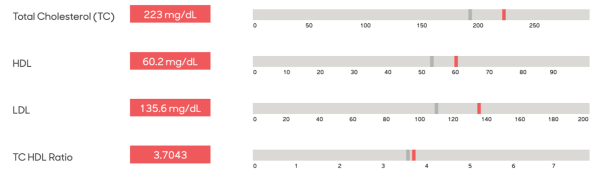
Urine Protein

Score: -8



Lipids

Score: -4



Build

Score: -2



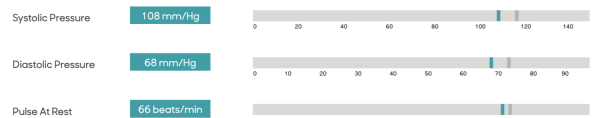
Favorable Contribution Variables

Inputs are from your application, lab result & physical measurements

Average Value Applicant Value

Blood Pressure

Score: 1



Using LifeScore Med360sm, a LifeScore of 7 means that only 7% of all 38-year-old male nonsmokers represent a higher risk.

The leading contributor to this applicant's LifeScore is compromised liver function.

The applicant's compromised liver and kidney function override an average BMI and weight.

← Back to Inputs

LifeScore Med360 is based on a scale from 0 to 100 with 100 being the best

Risk Percentile

Score **47**

Age 38 Gender Male Tobacco Status No



Using LifeScore Med360sm, a LifeScore of 47 means the applicant presents moderate risk. Forty-seven percent of all 38-year-old male nonsmokers represent a higher risk.

Despite a high BMI, other factors within the risk assessment indicate that this applicant only poses a moderate risk.

High blood pressure combined with other factors like kidney function, build and liver function contribute to this assessment.

What makes up the score?

100 -56 +3 = 47

Best Score Unfavorable Contribution(s) Favorable Contribution(s) Client Score



Unfavorable Contribution Variables

Inputs are from your application, lab result & physical measurements

Average Value Applicant Value

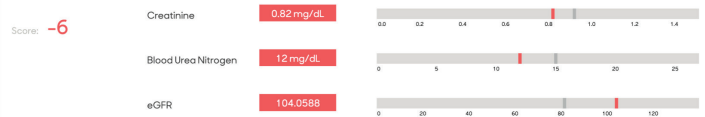
Build



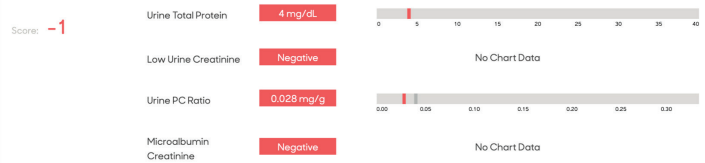
Blood Pressure



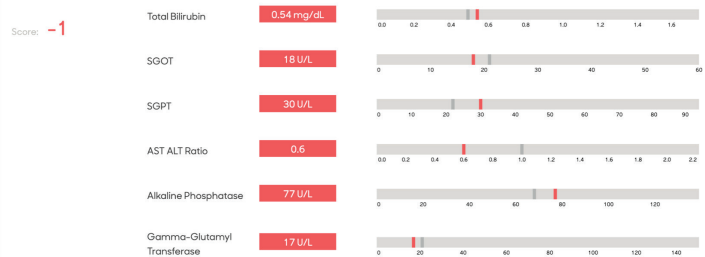
Kidney Function



Urine Protein



Liver Function



Favorable Contribution Variables

Inputs are from your application, lab result & physical measurements

Average Value Applicant Value

Other



Blood Protein



← Back to Inputs

LifeScore Med360 is based on a scale from 0 to 100 with 100 being the best

Risk Percentile

Score: **83**

Age: 38 Gender: Male Tobacco Status: No



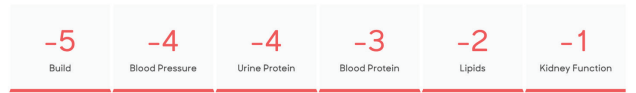
Using LifeScore Med360sm, a LifeScore of 83 indicates this applicant poses a low risk. Eighty-three percent of all 38-year-old male nonsmokers represent a higher risk.

Despite a BMI of 34, other factors contribute to this applicant posing a lower risk.

What makes up the score?

100 -19 +2 = 83

Best Score Unfavorable Contribution(s) Favorable Contribution(s) Client Score



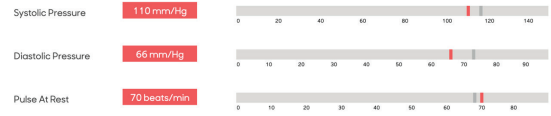
Unfavorable Contribution Variables

Inputs are from your application, lab result & physical measurements

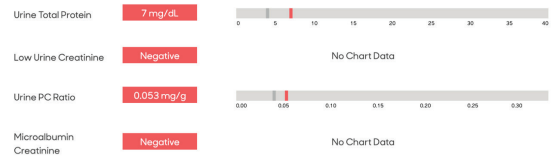
Average Value Applicant Value



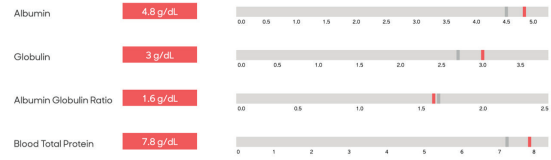
Blood Pressure Score: -4



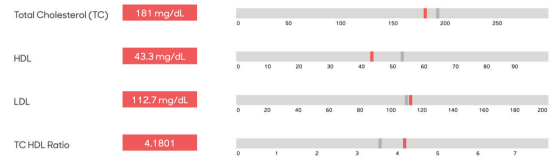
Urine Protein Score: -4



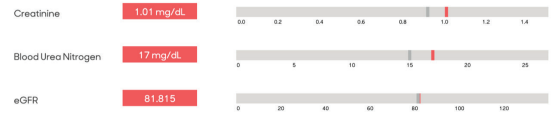
Blood Protein Score: -3



Lipids Score: -2



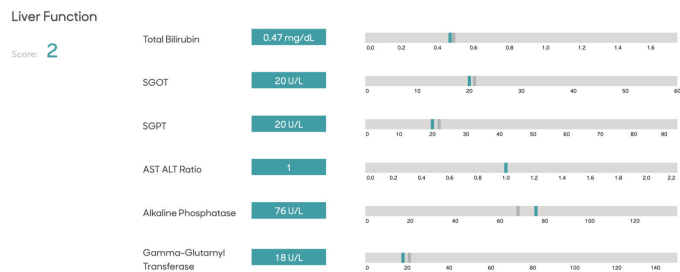
Kidney Function Score: -1



Favorable Contribution Variables

Inputs are from your application, lab result & physical measurements

Average Value Applicant Value



To learn more about how predictive models are transforming life insurance underwriting or to request a demo, visit www.lifescorelabs.com or email info@lifescorelabs.com.

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