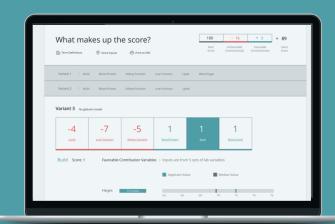
### LifeScore EHD360<sup>sm</sup>

# Predictive life models fueled by electronic health records (EHR)

LifeScore EHD360<sup>sm</sup> provides a fast and accurate mortality risk score for fluidless underwriting. Using medical history, family history and EHR data, we help carriers provide a better customer experience and maintain underwriting quality.



## Create an accurate, fluidless underwriting workflow

Leveraging the power of LifeScore EHD360<sup>sm</sup> in your underwriting workflow can help you increase and improve no- and low-touch underwriting with:

No medical exam



No credit data





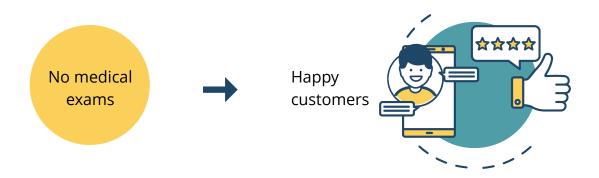
LifeScore EHD360<sup>sm</sup> makes it easier for your underwriters to provide high-touch underwriting to those applicants who can benefit the most.

#### Assess mortality risk with confidence

LifeScore models are built and tested on one of the largest underwriting data sets in life insurance: 1.5M applicant records and over 20 years of mortality data.

Our data scientists identified the most important data points that contribute to a more accurate mortality risk score. Seven top reinsurers evaluated our medical model, LifeScore MED360<sup>sm</sup>, and results were comparable to, and often better, than traditional underwriting.

## Improve your customer experience





To understand how LifeScore EHD360<sup>sm</sup> can help you improve underwriting and provide a better customer experience, **email contact@lifescorelabs.com** 

#### **About LifeScore Labs**

LifeScore Labs creates mortality risk models for life insurance carriers, reinsurers and brokers using one of the most comprehensive databases in the industry: a database that includes 1.5M applicant records and 20 years of mortality data. Our models support automated risk assessment for fluidless and fluid-based underwriting processes to improve the customer experience, driving innovation and ultimately making it easier for carriers to insure more people.

LifeScore Labs is a wholly owned subsidiary of MassMutual.

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