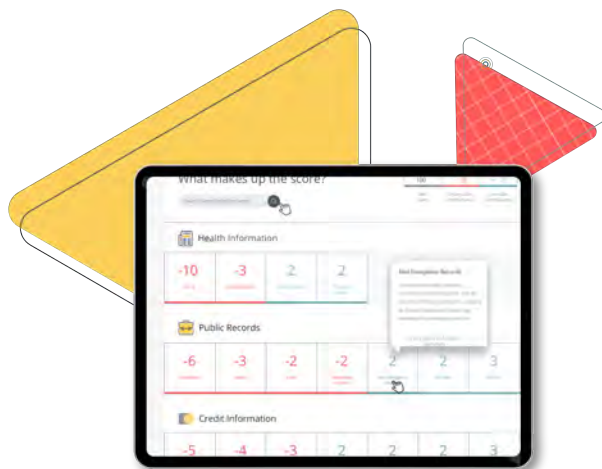*The Score Report*

# Balance cost savings with mortality risk experience.



**LifeScore Fluidless** provides value for carriers by enabling them to expand their fluidless underwriting programs, while confidently managing mortality risk.

**Faster decisions** - by speeding up assessment, the time to decision will go down, which can result in more applicants staying engaged during the overall life insurance application process and can lead to higher take-rates.

**Better experience** - our model's ability to assess more granular mortality risk levels means that the score produced can be refined. As a result, carriers can better classify applicants and present a more personalized offering.

**Increased applicant pool** - by eliminating the step of medical exams, new prospects can be reached, particularly younger applicants who expect compelling digital experiences with fast results.

The score estimates mortality risk within age, sex, and tobacco status cohorts allowing life insurance carriers to place applicants into an appropriate risk class and quickly identify applications where fluidless underwriting is appropriate.

An accelerated model that computes a mortality risk score based on select credit, public, and self-reported information from applicants, without the need for medical exam inputs.

This is an example of detail view for Account Age contribution under Credit Risk. It shows Applicant Value in comparison to Median Value to give the underwritter detailed information on the applicant's Account Age such as "Age of the oldest account" etc.

## LifeScoreLabs

← Go back to summary view

### Credit Risk

| -1 | -1 | -2 | 2 | 2 | 2 | 3 | 3 |
|---|---|---|---|---|---|---|---|
| Account Type | Bankruptcy | Hight Credit | Balances | Account Age | Collections Bad Debt | Satisfactory Accounts | Inquiries |

**Favorable Contribution Variables**
Inputs are from your credit risk records.

■ Applicant Value       ■ Median Value

**Account Age**

Score: 2

| Variable | Applicant Value | Median Value |
|---|---|---|
| Age Of Oldest Bank Revolving Account | Applicant Value 95 | Median Value 82 |
| Average Number Of Months Open For Bank Revolving Accounts | Applicant Value 160 | Median Value 120 |
| Age Of Oldest Account | Applicant Value 140 | Median Value 110 |
| Number Of Months Open For Department Store Accounts | Applicant Value 35 | Median Value 22 |

🔖 Scores are in relation to peer risk group and may not be indicative of a significant concern.

View all contribution details for Credit Risk ⌄

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