

## 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.

## VA LifeScoreLabs Search LifeScore ID 🔊 Sort by Age 🗸 Sort by Gender 🛩 🛗 Sort by Date 🐱 🖦 Sort by Tobacco Status 👻 a LifeScore360 is based on a scale from 0 to 100 with 100 being the best Tobacco Status Client Average 89 Age Gender Term Definitions Score Inputs Print to PDF Non-Tobacco 45-50 Female What makes up the score? 100 - 38 + 27 = 89 Best Score Unfavorable Contribution(s) Favorable Contribution(s Client Search Term Definition Here Q Credit Information -10 -3 2 2 Account Type Bankruptcy Balances Account Age Public Records -6 -3 -2 -2 2 2 3 4 > Residence Assets Liens Business Evictions Subneime Derogatory Records Non Der Recht Credit Information -3 3 3 -5 -4 2 2 2 > Ассоцит Туре Bankruptcy Hight Credit Balances Account Age Collections Bad Debt Satisfactory Accounts Inquines Risk Class Model Version Policy ID Carrier ID Powered by LifeScoreX MM231002 123213424 12323424A N/A Careers 🎔 in f 🖾 Partners About us Contact us LifeScore Labs, LLC 470 Atlantic Avenue, Boston, MA 02210. All rights reserved

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.

## VA LifeScoreLabs ← Go back to summary view Credit Risk 3 2 2 2 3 -1 -1 -2 > Account Type Bankruptcy Hight Credit. Batances Collections Bad Debt Satisfactory Accounts Inquines Favorable Contribution Variables Applicant Value Median Value Inputs are from your credit risk records. Age Of Oldest Bank Revolving Account Applicant Value Median Value Account Age Average Number Of Months Open For Bank Revolving Accounts Applicant Value 160 Median Value 120 Score: 2 Age Of Oldest Account Applicant Value 140 Median Value 110 Number Of Months Open For Applicant Value Median Value 22 Department Store Accounts Scores are in relation to peer risk group and may not be indicative of a significant concern. View all contribution details for Credit Risk 🛛 🛩 Partners About us Pres in f 🖾 LifeScore Labs, LLC 470 Atlantic Avenue, Boston, MA 02210. All rights reserved Term of Use | Privacy Policy CRN #- CRN202002-226385