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MassMutual's LifeScore Labs Seeking Life Carrier Partners for New LifeScore360X Beta Testing

***LifeScore360X is a new predictive risk scoring model for fluidless underwriting;
webinar for interested carriers set for June 26***

BOSTON, June 18, 2019 – [LifeScore LabsSM](#), the risk-scoring subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), today announced it is seeking life insurance carrier partners to join a beta test program designed to introduce them to LifeScore Labs' new fluidless risk model – LifeScore360XSM.

A predictive risk scoring model for fluidless underwriting developed by LifeScore Labs, LifeScore360X can generate a risk score for a life insurance applicant without the need for traditional lab results, as well as help carriers identify low-risk applicants for whom traditional laboratory tests and medical exams may be waived.

Each carrier participating in the LifeScore360X fluidless beta test will receive a detailed analysis highlighting the key differences between its current underwriting processes and those executed through a fluidless risk model. Results from the information-gathering-only beta program, however, will not be used to underwrite life insurance applicants.

"We recognize that many life insurance carriers are making a fluidless underwriting solution a business priority, as it presents a compelling opportunity to make underwriting processes more efficient, while also delivering a better customer experience," said Sears Merritt, Head of LifeScore Labs and MassMutual's Head of Technology & Data Strategy and Enterprise Architecture. "We believe LifeScore360X will provide efficient, clear risk assessments for carriers, while presenting an opportunity for millions of Americans who, because of a historically complicated process, have bypassed purchasing life insurance."

To provide additional detail about its beta test program, LifeScore Labs is hosting a live, interactive webinar at 11 am EDT, Wednesday, June 26. Interested carriers can register for the webinar at https://massmutual.zoom.us/webinar/register/WN_gxOfP9agRVeYztBo9kn33w, or contact LifeScore Labs at contact@lifescorelabs.com. The beta test, and this introductory webinar, are by invite only and intended for life insurance carriers and reinsurers.

LifeScore360X is the latest innovation from LifeScore Labs, which launched in 2018, and follows the February 2019 introduction of [MyLifeScore360SM](#), an online experience aimed at empowering consumers to better understand their individual life insurance risks before applying for life insurance.

About LifeScore Labs, LLC

LifeScore Labs, LLC was established to bring to market selected intellectual property created by MassMutual's Data Science team. LifeScore Labs in 2018 launched LifeScore360SM, a proven, algorithmic risk scoring model for the broader insurance carrier market in the U.S., which can significantly reduce time and expense to underwrite a life insurance policy and produce consistent, transparent and interpretable results. LifeScore360X, introduced in June 2019, can generate a risk score for a life insurance applicant without the need for traditional lab results, as well as help carriers identify low-risk applicants for whom traditional laboratory tests and medical exams may be waived. For more information on LifeScore Labs, visit www.lifescorelabs.com

CRN202106-249619