

LifeScore A2B is a suite of risk models that provide insurance companies with an initial view of applicant risk when consumers answer simple questions early in the insurance process. As a sub-set of the LifeScore Med360 model that relies on a total of 49 inputs, derived in part from data that comes from a consumer’s lab results (i.e., cholesterol), the LifeScore A2B models provide a directional read of applicant risk by asking fewer questions that consumers can answer quickly and simply. With LifeScore A2B, insurance companies can:

- Develop an initial profile of applicant risk – quickly, and simply
- Assess the appropriate path for underwriting for each applicant, including those that would qualify for an accelerated process
- Align applicants toward the most appropriate solutions based on their risk profile

About LifeScore Med360

A secure, cloud-based mortality risk model trained from 1 million life insurance policies over 15 years. Our risk-scoring service can be integrated into a carrier's underwriting workflow and can be aligned to carrier-determined thresholds. Through the use of machine learning, the model can analyze 49 data points to generate a single, easy to interpret risk score of 0-100 along with a detailed report of positive and negative contributions to the overall score.

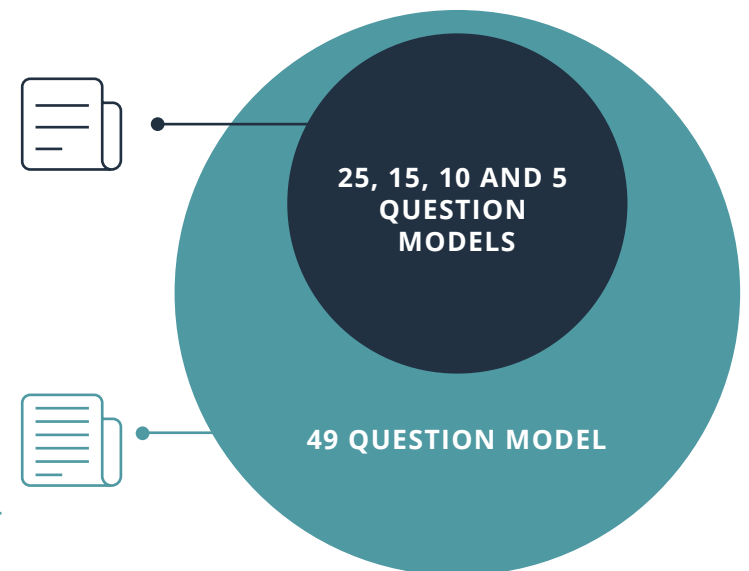
25,15,10, and 5 question models are sub-sets of the 49 question model

25, 15, 10, AND 5 QUESTION MODELS

Less predictive, but directionally consistent with Lifescore Med360, simple questions for consumer

49 QUESTION MODEL

Lifescore Med360 (labs-based mortality risk model)



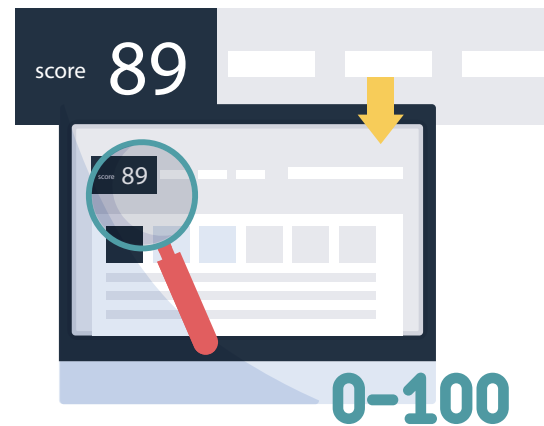
The LifeScore A2B suite consists of 25, 15, 10, and 5 question-based models all developed as a sub-set from LifeScore Labs' comprehensive, labs-based mortality risk model – LifeScore Med360, and trained on the same data set comprised of 1 million life insurance policies over 15 years.

HOW IT WORKS



As part of the life insurance customer experience, insurance companies provide consumers an opportunity to answer questions to provide basic risk information.

LifeScore A2B generates a risk score from 0-100 based on the answers to the questions (25, 15, 10, and 5 question mortality risk models available).



With a risk score generated, consumers gain a better understanding of their risk profile, and insurance companies get insight into the applicant that allows them to design and optimize a better customer experience, while still understanding and managing risk.

Ready to talk?

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