



LexisNexis®  
RISK SOLUTIONS

Insurance

AVAILABLE NOW



## LexisNexis® Risk Classifier with Medical Data

**Combine the power of behavior and medical data — and experience the next-generation life mortality model.**

LexisNexis® Risk Classifier with Medical Data integrates behavioral and medical history into a single underwriting model. This helps enable life insurers to better understand and segment risk, minimize invasive requirements and accelerate the underwriting decision process.

### Get the full picture of risk

Gain access to an underwriting solution that combines behavioral and medical data sources to form a single predictive mortality score.

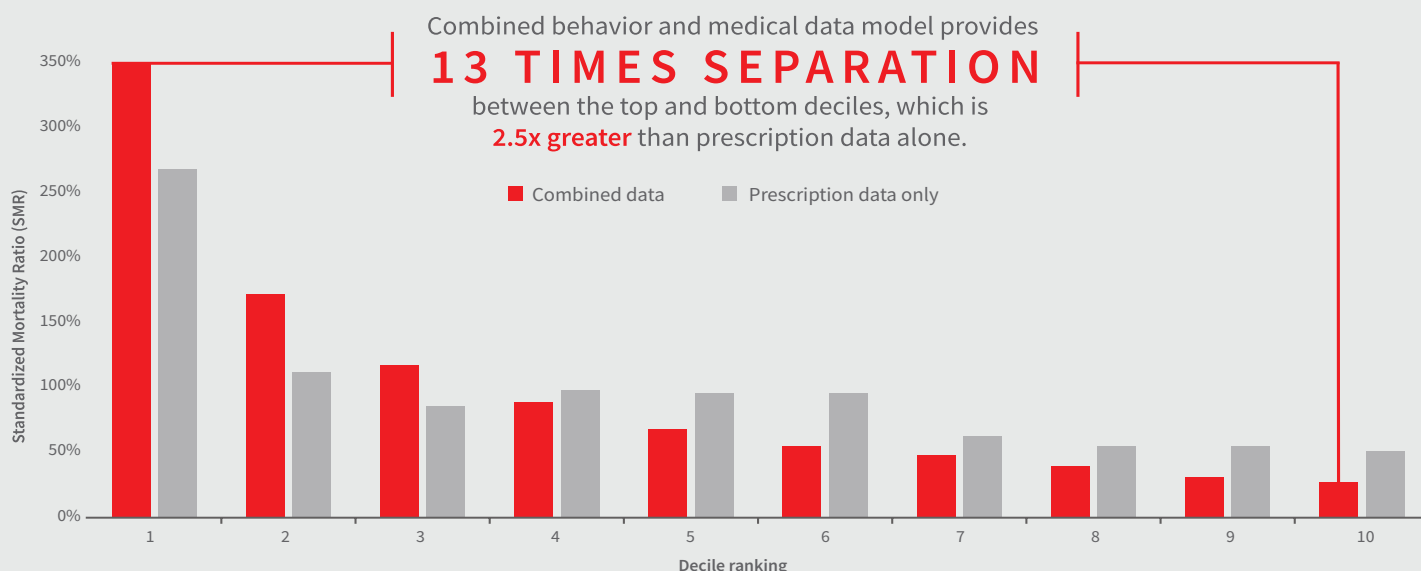


### Drive faster underwriting decisions to help improve customer experience

Consumers expect fast and reliable service — and carriers are under heightened pressure to speed up the underwriting process. Our single predictive model can help you to confidently evaluate relevant data and accelerate the underwriting process to deliver better customer experiences, within minutes versus weeks.

- Streamline underwriting with a single mortality score
- Access data to see more complete scores and make more precise underwriting decisions
- Minimize the need for traditional medical examinations, collection of current laboratory and medical reports
- Offer a touchless underwriting process to allow flexibility and convenience

**Adding medical data to LexisNexis® Risk Classifier provides significant differentiation across all risk levels. When combined with behavior data, additional risk is revealed to help dramatically improve risk assessment.**





### Get critical insights in near-real time

Access unique insights from the life market to get a better risk profile of the consumer. LexisNexis® Risk Classifier with Medical Data can help carriers see a more complete picture, and place applicants into appropriate risk classes. Quickly access:

- Driving histories
- Public records footprint
- Credit attributes
- Reported/unreported health conditions and diagnoses
- Clinical laboratory reports
- Prescribing physicians
- Prescription history
- Acute and chronic conditions



### Optimize underwriting expenses

Identify and evaluate applicants who may require more extensive medical and behavioral underwriting — and accelerate ones that may not:

- Lower underwriting costs
- Allocate full underwriting resources to the most risky or complex cases
- Underwrite policies with confidence



### Transform and streamline workflows

Make your workflow work for you:

- Spend more time and resources on the cases that need it
- Reduce cycle times and drop-out rates
- Improve customer experience

**For more information, call 866.528.0780  
or visit [risk.lexisnexis.com/insurance](http://risk.lexisnexis.com/insurance)**

#### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).