LexisNexis®
RISK SOLUTIONS

Efficiently Prioritize Profitable Leads to Help Improve Acquisition Costs

Automate the lead verification process to gain a more complete picture of a consumer's potential to help drive more profitable growth

LexisNexis® Lead Optimizer for Life helps empower marketing teams to make smarter, data-driven decisions by leveraging life insurance-specific insights.

Lead Optimizer for Life helps validate a prospect's identity and assess risk and attrition potential—before investing in lead acquisition. Powered by predictive intelligence models and insights, Lead Optimizer for Life gives you the power to segment and prioritize leads with precision— helping you pay the right price for the right prospects. Lead Optimizer for Life streamlines operations by validating and enhancing consumer-initiated inquiries using insurance-informed intelligence. This solution operates based on rules you define, allowing intelligent routing to the most appropriate agent—helping with efficient and effective lead distribution.

THE RESULT?

- More qualified leads
- Improved campaign performance
- Better ROI

This solution can help insurers:

FILTER

Validate identities to filter out potentially fraudulent activity and duplicate leads

SEGMENT

Identify prospects whose risk profiles better align with your organization's risk appetite

INFORM

Get a more complete picture of a prospect's or existing customer's lifetime value with insurance-informed data

PRIORITIZE

Prioritize and stage prospects and existing customers to ensure you acquire or keep the customers that are most likely to be profitable

Fuel your marketing funnel with high-intent customers to help improve close rates

Drive better segmentation with insurance-specific models

LexisNexis® Life Attrition Model and LexisNexis® Life Target Evaluator are the muscle behind Lead Optimizer for Life's segmentation engine. Powered by non-FCRA data attributes from public records, these predictive models draw on our LexID® unique identifier and proprietary linking capabilities to match and verify millions of U.S. consumer identities to help insurers better identify and prioritize preferred prospects—including those with the highest lifetime value or likelihood of lapse.

- **Life Attrition Model** helps provide insight into consumers who are more likely to lapse by scoring a prospect's propensity to stay.

- **Life Target Evaluator** scores a prospect's mortality risk profile prior to a marketing touchpoint or lead purchase to help insurers segment lists and prioritize leads with the best potential. This additional insight enables better risk management, more efficient use of marketing budget and improved consumer experience by supporting tailored messaging to targeted segments.

Used together, Life Attrition Model and Life Target Evaluator can help improve profitability and better align acquisition costs to lifetime value.

Gain a competitive edge with LexisNexis® Life in the Market Insights

Engage prospects when life insurance is top of mind

Life in the Market Insights is an exclusive offering from LexisNexis® Risk Solutions that identifies when a consumer may have recently experienced a death in their personal network—a key life event that often triggers interest in life insurance. In fact, 25% of life insurance purchases occur after the loss of a loved one.[1]

By combining proprietary analytics with public records, Life in the Market Insights enables timely, empathetic engagement with warm leads. This allows marketers to deliver personalized outreach during a sensitive time—helping to boost conversion rates while enhancing the customer experience.

TURN EMPATHY INTO IMPACT WITH:

- Personalized outreach at the right moment

- Higher conversion rates through timely engagement

- Smarter segmentation for both purchased and organic leads

- Cross-sell and up-sell opportunities with existing customers

- Available in near real-time or batch delivery, this intelligence helps refine targeting, optimize messaging and elevate your marketing strategy

1. LIMRA, "The Purchase Funnel: Who Buys What and Why"

Optimize lead programs to maximize ROI

Lead Optimizer for Life improves the acquisition process by*:*

Scoring leads based on their mortality risk and policy life persistency along with rate competitiveness through Life Target Evaluator and Life Attrition Model.

Enhancing insurance-informed data with valuable attributes, such as:

- Name change
- Marital status
- Housing status, including new home
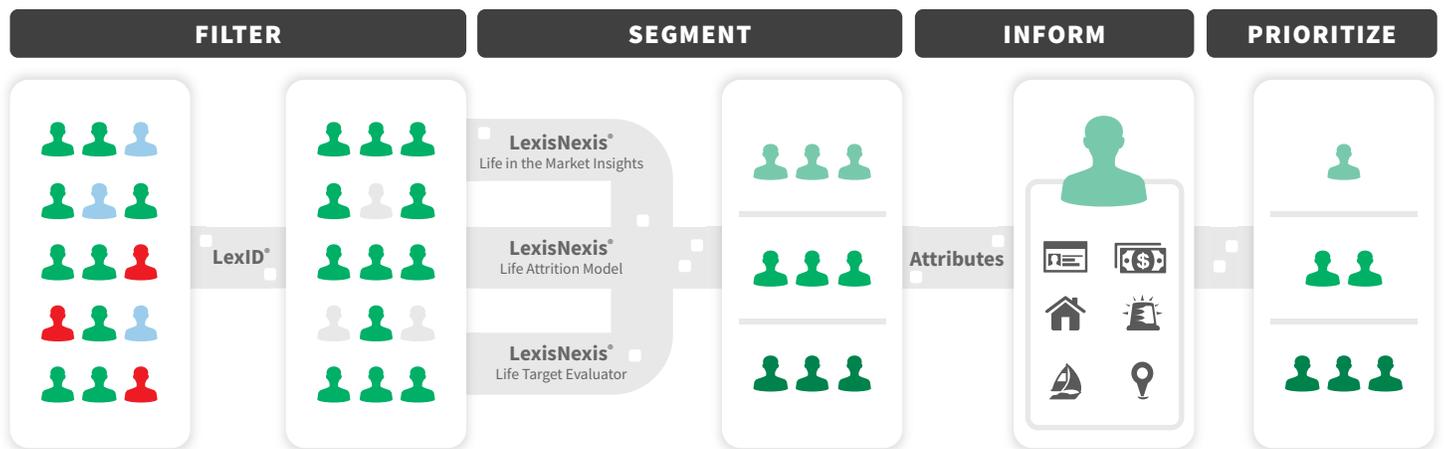- Age of children
- Motorcycle and watercraft
- Wealth/asset information

Using the power of LexID®, a unique identifier that works with our patented linking technology to resolve, match and verify millions of U.S. consumer identities sourced from public records. This helps reduce fraud, eliminate duplicate leads and improve overall lead quality.

Seamlessly integrating advanced analytics to segment leads across different consumer channels including:

- Inbound phone leads
- Organic leads
- Purchased leads

LexisNexis® Lead Optimizer for Life process

FILTER	SEGMENT	INFORM	PRIORITIZE

LexID®

LexisNexis®
Life in the Market Insights

LexisNexis®
Life Attrition Model

LexisNexis®
Life Target Evaluator

Attributes

Optimize your acquisition strategy with LexisNexis® Lead Optimizer for Life

Lead Optimizer for Life seamlessly integrates advanced analytics capabilities across your priority channels. Whether you're focused on inbound phone leads, organic leads or leads that you have purchased, Lead Optimizer for Life gives you the timely and relevant insights and insurance-specific data you need to fine-tune your marketing programs so that you can more easily find and prioritize the prospects most likely to convert to a policy.

The combination of predictive models and timely intelligence about a death in a policyholder's network can help you target the right message at the right time to the prospects that are most likely to be profitable.

Ready to optimize your acquisition strategy?

Contact us to see how LexisNexis® Lead Optimizer for Life can help you target, attract and retain the most profitable prospects.

Call 800.458.9197 or email insurance.sales@lexisnexisrisk.com

LexisNexis® RISK SOLUTIONS | Insurance

Working Together *for a* Safer, Smarter Tomorrow™

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. 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 and www.relx.com