

## Streamline your application process

LexisNexis<sup>®</sup> Life Data Prefill provides more accurate and essential data at the point of application — instantly.



As an interactive single-inquiry solution, LexisNexis<sup>®</sup> Life Data Prefill streamlines the insurance process at the point of application, reducing the time and cost of capturing some of the data necessary to properly evaluate your applicants.

Completing life insurance applications can be time-consuming, but LexisNexis Life Data Prefill can help simplify the process. With a name, address and date of birth, we can find, append and help prefill other important application data in near real-time — reducing the number of questions that have to be asked, minimizing possible mis-keys with more precise data, and enhancing the customer experience with a quicker overall process.

### Data accuracy saves time and money

Life Data Prefill provides the reliable identifying information that is essential to help properly evaluate the risk presented by a proposed insured. More accurate identification data can help underwriters evaluate risk more efficiently. By leveraging this information, carriers can speed up the application process, reduce errors and eliminate redundant data entry and follow-up calls.

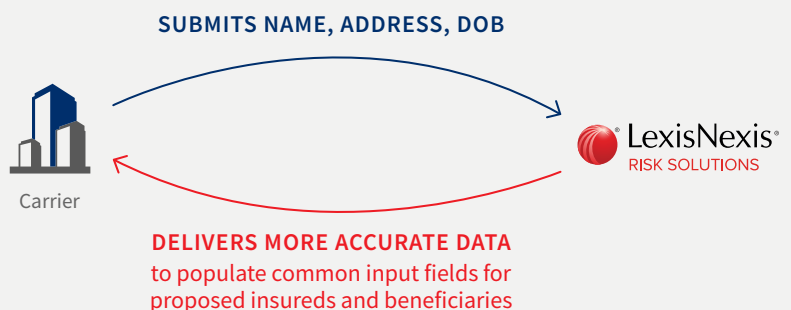
### Enhance the customer experience

Life Data Prefill can create a more positive experience for those who are engaged in completing a life insurance application. Prospective customers need only provide limited information to initiate the application process, while agents and carriers can focus on ensuring customer satisfaction. Speed up the onboarding process and reduce risk with a clearer picture of the proposed insured.



One inquiry leads to a wealth of data

Life Data Prefill offers an interactive, single-inquiry solution that delivers comprehensive data on the proposed insured and potential beneficiaries associated with the insured at the initial point of contact.



LexisNexis® Life Data Prefill helps enable carriers to optimize and digitize the new policy acquisition process by pulling forward pertinent information to streamline the onboarding journey.

### Develop more accurate assessments and reduce NIGO rates

- Helps to minimize errors by drawing from our extensive data sources to verify, rather than collect data.
- Life Data Prefill can help reduce Not in Good Order rates by prefilling information that is often mis-keyed, such as email addresses.

### Make it easy for consumers to do business with you

Maximize the ease of doing business from the first interaction with a prospective customer, creating a positive experience for improved customer satisfaction.

### Reduce unnecessary customer follow-up

Use returned data elements to assist in completing the application accurately the first time, reducing the need for additional customer touchpoints.

### Gain essential insight in near real-time

Access the information you need via a system-to-system XML approach.

## Life Data Prefill Enhancements



### Criminal History and Bankruptcy Flag (FCRA):

Assists life insurance carriers in independently and electronically answering critical criminal and bankruptcy questions, helping carriers to more readily screen for fraud and/or make underwriting decisions.



### Persistency Indicator:

Provides carriers with insight into the likelihood of early lapse and assists in selecting the payment plan most conducive for long-term retention.



### Family History Flag:

Helps life insurance carriers in independently and electronically confirming responses to the family history application question.

For more information, email [insurance.sales@lexisnexisrisk.com](mailto:insurance.sales@lexisnexisrisk.com), call 800.869.0751 or visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com)



### 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).

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