LexisNexis®
RISK SOLUTIONS

Earlier insights for a better path forward in life insurance

LexisNexis® Life Smart Path is a configurable and flexible solution that delivers data insights and risk indicators to streamline the life insurance application and underwriting process by helping to mitigate application fraud and misrepresentation and enabling instant decisioning for carriers.

What's stopping the application process from being easier and faster?

Bad actors, bots and misrepresentation

Digital channels can open life insurers to additional vulnerabilities

Technology constraints or inefficiencies

Legacy technology stacks don't support today's buying processes and accelerated underwriting workflows

Expense management (to optimize data pulls)

Difficult to balance underwriting costs with mortality slippage and profitability

Life insurance carriers want to provide their customers with solutions that take advantage of digital efficiencies and speed up the application process.

But automated approaches bring their own set of challenges, including possible fraud, complex data mapping needs, data liability and allocation of scarce technology resources.

It's time for a new path for life insurance ▶

We can help improve application data accuracy — **while helping to improve fraud mitigation risks and reducing friction.**

How can LexisNexis® Life Smart Path accelerate your application-to-underwriting journey?

👍 **Reduce cycle time, streamline workflows and improve the applicant experience.**

- Accelerate the application process with verified and comprehensive personal and behavioral data.
- Minimize data input for producers and proposed insureds across all channels.
- Easily configure data packs and risk indicators within your application and underwriting workflow.

🔍 **Mitigate application risk and mortality slippage.**

- Gain transparency into application discrepancies, non-disclosure and misrepresentation early in the workflow.
- Detect identity fraud risk as well as potential bot attacks.
- Scale the evidence ordering process with data sets that are standardized across policy face value ranges.

💵 **Selectively order the data required to maximize ROI.**

- Reconcile critical questions early in the application process to eliminate the need for more expensive requirements downstream.
- Lighten the burden for incremental technology investment.
- Easily configure the appropriate data solutions at scale in support of your underwriting approach.

LexisNexis®
Life Smart Path

The right balance of speed and protection for life insurance carriers — designed to redefine the user experience and improve the application process.

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Learn more about how LexisNexis® Life Smart Path can help improve your life insurance process.

Contact us at 800.869.0751 or email insurance.sales@lexisnexisrisk.com

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Working Together
for a **Safer, Smarter Tomorrow**™

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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 LexisNexis® Risk Solutions and RELX.