



Simplify deceased searches

Get meaningful results, powered by industry-leading data sources, sophisticated linking technology and data protection controls.

Did you know?

- The Social Security Administration Limited Access Death Master File (LADMF) continues to shrink and accounted for only 16% of the total deaths we added to our deceased database in 2023.¹
- One in five life insurance policyowners have not provided their insurer with up-to-date contact information for their beneficiaries.²
- Searching for deceased insureds by social security number alone exposes insurers to a greater number of false positives and negatives.

LexisNexis® Risk Solutions can help. With more than 92 billion public and proprietary records sourced from more than 10,000 data sources, we are a leading provider of public records data to the insurance industry. In addition, our clients rely on us to deliver more than just data—we deliver meaningful, insightful results that are powered by sophisticated linking technology, which intelligently analyzes billions of records to quickly identify and connect relevant information.

The result? You get more comprehensive, accurate data that helps minimize extra work and improves data integrity.

We understand. Life insurers face many challenges, including identifying deceased insureds and searching for beneficiaries using limited or outdated contact information.

1. LexisNexis Risk Solutions Internal Research 2024

2. Harris Interactive online survey of 805 life insurance policy owners across the United States, performed by Nationwide Financial Services, Inc. and released for Life Insurance Awareness Month, September 2011.

LexisNexis® Unclaimed Property

LexisNexis® Unclaimed Property helps life insurance carriers identify deceased insureds or account holders, and locate potential beneficiaries more quickly and efficiently.

Find people faster

With minimal information, find and validate insureds and their beneficiaries. Because we already had meaningful insights on the same consumers when they were living, we have more historical data points with which to match input criteria and provide fast, more accurate matching for deceased insurers and their beneficiaries.

Make more informed decisions and minimize follow-up

Our patented search algorithms and unparalleled data sources enable us to create a richer profile of an individual and reduce false positives.

Improve the customer experience with faster claims payments

Obtain current contact information, locate and pay beneficiaries faster with information on up to six first-degree relatives and associates of the insureds.

The LexisNexis® Risk Solutions difference

LexisNexis Unclaimed Property make it easier to address regulatory compliance requirements, with meaningful results that help reduce follow-up research needs.

Depth of data

LexisNexis Risk Solutions maintains an industry-leading master identity repository with over a billion unique domestic identities to create one of the largest collections of identifying information in the United States, dating back decades.

We can conduct more robust searches and help eliminate false positives because we have more data

points tied to an individual than the minimum required by most matching logic rules (name, date of birth and social security number).

The SSA DMF is no longer the single most reliable source of death data. Our deceased data sources provide an industry-leading, comprehensive data set, and include not only the SSA DMF, but also state deceased data, newspaper, obituary and other LexisNexis Risk Solutions proprietary data sources, providing substantial coverage above and beyond the SSA DMF alone.



LexiD® is a fast-linking technology platform that delivers intelligent information connections.

Matching logic

LexisNexis Risk Solutions goes far beyond a simple string-to-string comparison, leveraging our rich data sources to create a more complete customer profile, enabling us to:



Enhance missing data



Increase the accuracy of searches



Minimize the number of false positives



Important information about unclaimed property state regulations

Over the last decade, more than 30 states have passed regulations that require life insurers to implement reasonable procedures to identify unclaimed death benefits, locate beneficiaries and make prompt payments.

As a result, carriers must now*:

- Cross-check policies at defined intervals.
- Take reasonable measures to account for variations in data that would prevent an exact match with the SSA DMF.
- Request detailed beneficiary information at policy inception.

LexisNexis Risk Solutions can help carriers achieve regulatory compliance

Our patented, advanced data-linking technology uses matching logic to address the deceased search matching required in various state regulations. Our searches address and help resolve variations in data such as:

- Nicknames or initials used in lieu of a first or middle name, as well as nicknames that aren't closely linked to the given name.
- Phonetic matches, compound names and names with spaces or apostrophes.
- Incomplete or missing dates of birth and SSNs.
- Common data entry errors, such as transpositions and typos.

In addition, our searches provide match codes and confidence scores for specific data fields to help you make more informed decisions and understand the strength of data matches.

Ultimately, the resolution of policies remains with the carrier, but with LexisNexis Unclaimed Property, carriers can be more confident in their deceased search data, minimize false positives and reduce unnecessary follow-up.

Comprehensive service and support for your unclaimed property needs

LexisNexis Risk Solutions offers a complete suite of services to support carriers' unclaimed property needs. In addition to our LexisNexis Unclaimed Property, we help carriers proactively manage policy information with our premier data hygiene solutions for:

- Returned mail
- Regular address updates
- Missing SSNs
- Updated phone numbers and email addresses
- Enterprise customer data management

* Please refer to various state regulations and consult your legal counsel for the detailed requirements.

Data Responsibility and Security

At LexisNexis Risk Solutions, our commitment to responsible data stewardship is just one way we can make the world a safer place.



Secure

Data protection controls are in place and are the foundation of our responsible business practices.



Committed

We have an entire organization exclusively devoted to information security.



Compliant

We are rigorous in our compliance with legal and regulatory guidelines.



Private

Our own privacy policies add safeguards on top of regulatory standards to protect private data.

To learn more about our commitment to data responsibility, privacy and security, visit us at risk.lexisnexis.com/about-us

Contact your LexisNexis Risk Solutions account manager
Visit risk.lexisnexis.com/UP
call 800.458.9197 or email insurance.sales@lexisnexisrisk.com



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.

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