

Take your life insurance business to new heights

I want to:

- _____
- Detect fraud and non-disclosure
- _____
- Elevate the customer experience
- _____
- Assess tail risk and reinsurance
- _____
- Segment risks
- _____
- Improve enterprise risk management
- _____
- Increase straight-through-processing
- _____
- Optimize my workflow

The life insurance landscape is transforming. Changing customer demographics, rapid technological advances, and emerging data sources are changing the way insurers are managing risk—meanwhile, underwriting, actuarial, and claims teams are increasingly being asked to do *more with less*. **How can your organization keep up?**

Agile is profitable

Those who can rapidly adapt to shifting customer expectations and capitalize on innovative digital solutions for more effective and profitable decision-making will thrive in the new life insurance marketplace.

Data drives growth—if you know how to use it.

By leveraging Verisk Life's robust, integrated analytics capabilities, you can mitigate future uncertainties, driving consistency and transparency throughout your organization's workflow.



What can you build with Verisk Life?

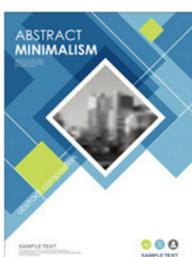
Verisk has a long and proud history of building and delivering innovative solutions that solve industry challenges. Our extensive data assets and advanced analytics capabilities support your stable and profitable growth.



I want to:

- _____
- Detect fraud and non-disclosure
- _____
- Elevate the customer experience
- _____
- Assess tail risk and reinsurance
- _____
- Segment risks
- _____
- Improve enterprise risk management
- _____
- Increase straight-through-processing
- _____
- Optimize my workflow

Insights section head



Lorem ipsum dolor sit amet, consectetur adipiscing . Dirure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum

[Learn More](#)

Resources section head

[Visualize Magazine](#) • [Webinars](#) • [All insights](#)



Category Name or Keyword

Card title would go here on 3 to 4 lines ut enim nostrud tempor mollit exercitation ullamco laboris nisi

Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



Category Name or Keyword

Card title would go here on 3 lines in this example ut enim nostrud tempor mollit

Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



Category Name or Keyword

Not in focus: Credit card fraud lorem ipsum dolores amet

Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



Category Name or Keyword

Verisk automation will end certain medical problems lorem ipsum dolores amet ssueilat amir

Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

- Markets**
- Insurance
 - Energy,
 - Financial Services
 - Supply Chain
 - HR Departments
 - Retail
 - Community Hazard Mitigation

- Markets**
- Insurance
 - Energy,
 - Financial Services
 - Supply Chain
 - HR Departments
 - Retail
 - Community Hazard Mitigation

- Markets**
- Insurance
 - Energy,
 - Financial Services
 - Supply Chain
 - HR Departments
 - Retail
 - Community Hazard Mitigation

- Markets**
- Insurance
 - Energy,
 - Financial Services
 - Supply Chain
 - HR Departments
 - Retail
 - Community Hazard Mitigation

Verisk's life insurance solutions can help you Increase straight-through processing (STP)

Accelerated underwriting and the use of non-traditional data sources are becoming the norm in life insurance underwriting.

Yet Verisk research shows that

only 40%

of life insurance applications experience straight-through processing.

How can you harness new forms of data for accelerated underwriting to gain a competitive edge?

Verisk is at the forefront of underwriting automation.

Leveraging artificial intelligence (AI) and machine learning, Verisk is incorporating new types of data and developing Insurtech tools to help life insurers automate underwriting processes. These tools are designed help insurers to drive faster, better business decisions and create new opportunities for stable and profitable growth.



Explore solutions

Tobacco Usage Propensity Model helps you flag tobacco users by showing the percent likelihood that an applicant is a smoker.

- Enable speed and straight-through processing (STP) at point of sale
- Allow more customers to go through STP with increased comfort level
- Gain lift through predictive scores
- Leverage cutting edge voice analysis

[Learn more](#)



Avocation Model helps you identify individuals who participate in extreme sports or high-risk hobbies that can shorten life expectancy.

- Identify high-risk hobbies that an applicant engages in
- Get a resulting mortality score in the form of a letter grade

[Learn more](#)



Motor Vehicle Reports (MVRs) give you quick and easy access to driving records to see if applicants are risky drivers.

- Get records from any state in a uniform, easy-to-read format—complete with translations of violation codes.
- Spend less time researching violations.
- Make faster, more informed underwriting decisions.

[Learn more](#)



Resources section head

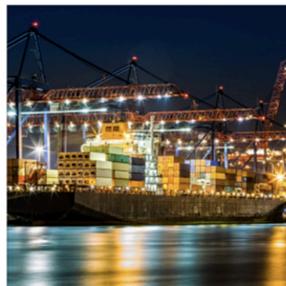
[Visualize Magazine](#) • [Webinars](#) • [All insights](#) •



Category Name or Keyword

Card title would go here on 3 to 4 lines ut enim nostrud tempor mollit exercitation ullamco laboris nisi

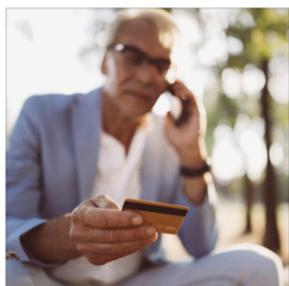
Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



Category Name or Keyword

Card title would go here on 3 lines in this example ut enim nostrud tempor mollit

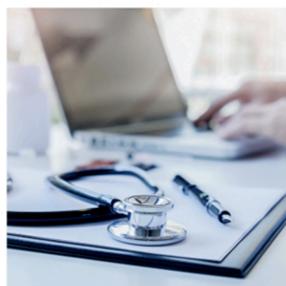
Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



Category Name or Keyword

Not in focus: Credit card fraud lorem ipsum dolores amet

Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



Category Name or Keyword

Verisk automation will end certain medical problems lorem ipsum dolores amet ssueilat amir

Card body would fill the rest but might need a limitDuis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Tobacco Usage Propensity Model



Life insurers and reinsurers tell us failure to disclose tobacco use is a top underwriting concern. As accelerated underwriting gains traction, how do you balance thoroughness with the need for speed?

\$18 Million

Estimated premium lost per year due to non-disclosure of tobacco use*

*ISO research



You only have one chance to get life underwriting right

Your customers want a fast quote.

You need accurate information to assess and price risk.

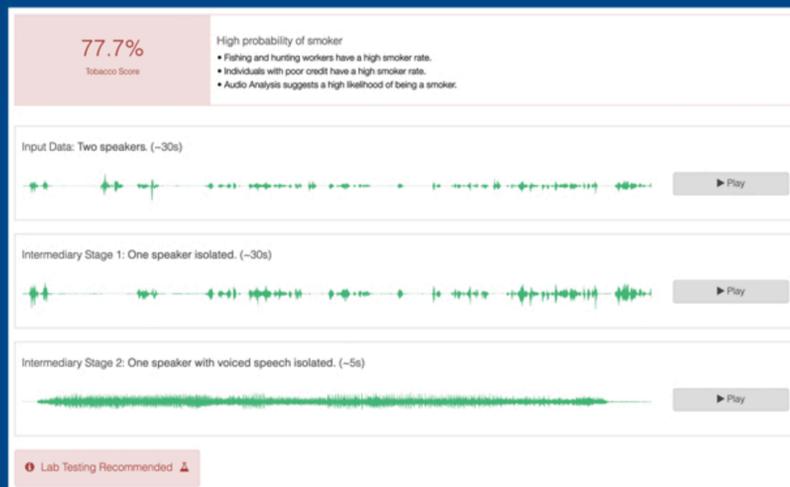
Can you improve your underwriting workflow to ensure that only individuals with a high tobacco usage propensity are sent for cotinine testing?

Verisk's Tobacco Usage Propensity Model can help

Our Tobacco Usage Propensity Model combines cutting-edge audio analytics with traditional and non-traditional data sources to indicate—with a high degree of accuracy—the likelihood that an applicant is a smoker.

Benefits

- Increased underwriting speed and accuracy
- Better customer experience
- Streamlined workflow and lower costs
- Increase straight-through processing at point of sale
- Improved risk segmentation



Why Verisk?

With its long history of delivering analytic and workflow solutions to the property/casualty industry, Verisk is now delivering this same value to life insurers.

The Tobacco Usage Propensity Model is part of a suite of life insurance underwriting, actuarial and claims solutions that span the policy lifecycle.

Learn more

Markets

- Insurance
- Energy,
- Financial Services
- Supply Chain
- HR Departments
- Retail
- Community Hazard Mitigation

Markets

- Insurance
- Energy,
- Financial Services
- Supply Chain
- HR Departments
- Retail
- Community Hazard Mitigation

Markets

- Insurance
- Energy,
- Financial Services
- Supply Chain
- HR Departments
- Retail
- Community Hazard Mitigation

Markets

- Insurance
- Energy,
- Financial Services
- Supply Chain
- HR Departments
- Retail
- Community Hazard Mitigation