





ransUnion TrueRisk <sup>®</sup> Life Group

MedScore ®

## Case Study

A group life carrier was experiencing close rates on new quotes of below 10%, with certain segments of the market trending even lower. They talked to RGA about Group RiskDimensions knowing they needed more accurate claims predictions on new business quotes. The goal was to reduce rates for low-risk employer groups to improve close ratios while still remaining pro table. Simultaneously, they needed to price high- risk employer groups more appropriately to avoid big losses. RGA performed a retrospective research study to determine appropriate client-speci c pricing adjustments. As the carrier begins ordering scores, they expect to see improved close ratios and pro tability.

## About Group RiskDimensions

Group RiskDimensions is a suite of data solutions that identify the di erent dimensions of insurance risk, ranging from medical to behavioral. The risk assessment solutions, MedScore and TransUnion TrueRisk® Life