



Group RiskDimensions®

TransUnion TrueRisk® Life Group

MedScore®

TransUnion TrueRisk® Life Group: Boost the Power of Your Underwriting with Behavioral Insights from RGA

TransUnion TrueRisk® Life Group is a credit-based behavioral index that is predictive of group mortality and morbidity experience. Validated by and marketed exclusively by RGA, TrueRisk® Life Group helps carriers get more value from existing underwriting information by combining it with insights derived from the behavioral side of risk.

How TrueRisk® Life Group Works

Built exclusively for the group insurance market, TrueRisk® Life Group harnesses TransUnion's TrueRisk® Life score. TransUnion aggregates a census of individual scores to create a group risk score from 1-100 that provides a deeper understanding of an employer group's behavioral-based mortality risk. This score provides a new view of an employer group's risk classification. This vital piece of evidence will allow carriers to remain competitive and provide more accurate pricing for employer groups.

Benefits of TrueRisk® Life Group

TrueRisk® Life Group adds a new dimension of risk to group underwriting by leveraging TransUnion's extensive credit database. This behavioral risk assessment has proven to be highly predictive of claims across multiple lines of group business. This gives you these benefits and so much more:

- Access data points that likely do not exist in your existing pricing basis, yielding the ability to adjust pricing using sound science, not simply shadow pricing
- Apply these new insights as an overlay or adjustment to an existing rate basis, or, alternatively, as an additional data point to be used with underwriter discretion
- Unearth new ideas for application strategies including renewals, benefit enrichment, rate guarantee extensions, and more
- Increase close ratios, see opportunities for expansion into new markets, and gain a competitive edge in pricing all types of group insurance products, leading to profitable growth

Case Study

A leader in the U.S. group insurance market was continually receiving feedback that their quotes were undifferentiated. As a result, they searched for a way to improve pricing offers and develop a competitive advantage. The company learned of TrueRisk® Life Group and worked closely with RGA to implement and optimize the solution in its pricing of new and existing employer group business. Now receiving TrueRisk® Life Group scores, the carrier is able to easily identify favorable risks and offer better pricing than their competitors. Likewise, they are now better equipped to identify higher-risk business to price those groups more appropriately and identify creative options for managing the expense. Today, the carrier is gaining a greater market share of preferred business while having more informed discussions about the options available to plan sponsors of higher-risk groups.

About Group RiskDimensions

Group RiskDimensions is a suite of data solutions that identify the different dimensions of insurance risk, ranging from medical to behavioral. The risk assessment solutions, MedScore and TransUnion TrueRisk® Life Group, provide a consistent, compatible set of tools, that when used separately or in combination, deliver powerful pricing and underwriting insights for group carriers.

Contact Us

Get a competitive pricing advantage in a commoditized market. To learn more about TransUnion TrueRisk® Life Group or the other solutions in the Group RiskDimensions portfolio, contact your RGA representative or email the [RGA Value Added Services](#) team.