

## PredictRisk™

### Uncovering qualified life insurance leads



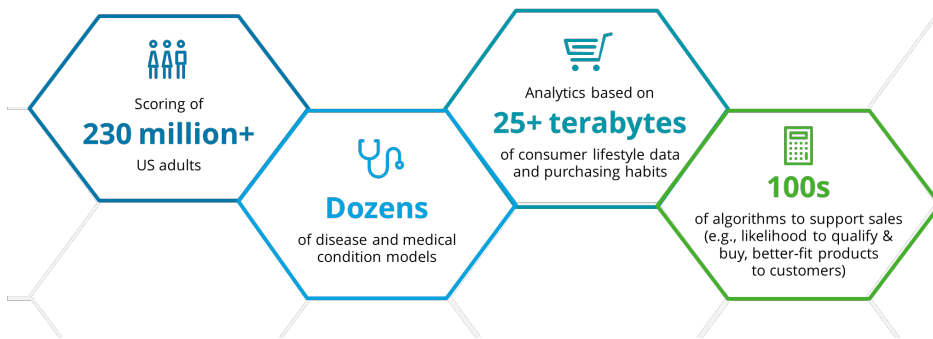
PredictRisk™ uses health intelligence, lifestyle analytics, and customer insights to help businesses qualify leads and better meet customer needs.

Four out of ten Americans today don't carry life insurance,<sup>1</sup> and nearly half of those who do are underinsured by \$200K on average.<sup>2</sup> There's significant sales opportunity for insurers in these markets, yet finding the best leads can be time-consuming and cumbersome.

#### The PredictRisk difference

Unlike traditional lead generation tools, PredictRisk incorporates health insights and health risk probabilities with lifestyle data to uncover qualified leads and help insurers drive targeted and more effective sales and marketing campaigns. PredictRisk does this by combining the benefits of big data and predictive analytics with Deloitte's patented algorithms and models, leading practices, and collective learning that span decades in the health care and insurance industries. Bringing valuable health risk data upstream into marketing and sales activities can unlock new opportunities for insurers and provide a better experience for customers.

#### PredictRisk data intelligence



#### PredictRisk in action

Will your sales pipeline make it all the way through underwriting?

For one company, targeting the right people from the start using PredictRisk's health intelligence, likely to buy, and likely to qualify algorithms increased sales close rate by 30 percent compared to using traditional marketing lead generation tactics and tools. This improvement in close rate is generating \$15 million in additional annual revenue.

#### Start the conversation

Visit [www.deloitte.com/us/predictrisk](http://www.deloitte.com/us/predictrisk) or contact us at [predictrisk@deloitte.com](mailto:predictrisk@deloitte.com) for more information.

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#### PredictRisk can help power smarter decisions and stronger results

Drive in-force growth with targeted, qualified customer segments

Visualize new markets and better reach previously underserved markets with more focused campaigns

Improve customer experience with better-fit products and accelerated underwriting

Deepen household relationships with right understanding of needs

Improve sales and marketing results, reduce acquisition costs, and enable cross-sell and upsell revenue growth

1. Life Happens and LIMRA, 2018 Insurance Barometer, April 2018.

2. LIMRA, Life Insurance Ownership in Focus, 2016.

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