



# MedScore®:

## Your Key to a New Dimension of Health Risk Identification

MedScore® is a risk assessment tool for group business that combines the predictive power of prescription drug (Rx) and digital health data (DHD) in a single score. A foundational component of RGA's Group RiskDimensions® solution suite, MedScore's insurance score is highly predictive of group mortality experience.

### How MedScore Works

Built exclusively for the group insurance market, MedScore harnesses decades of RGA underwriting, data science, and actuarial expertise; insights from the company's acclaimed Rx Predictive Model and DHD Scoring tools for the individual life market; and applied innovation from RGAX.

Leveraging that power, MedScore consolidates employees' prescription and DHD histories, applies our proprietary algorithm, and outputs a simple score from 1-100 that provides a deeper understanding of an employer group's health-based mortality risk.

### Benefits of MedScore

Independently, Rx and DHD are predictive, however, the combination of these complementary evidences uncovers incredibly useful insights. In fact, MedScore has proven to be more powerful than a prescription-only group data tool. 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 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 profitable. 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-specific pricing adjustments. As the carrier begins ordering scores, they expect to see improved close ratios and profitability.



### 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 MedScore or the other solutions in the Group RiskDimensions portfolio, contact your RGA representative or email the [RGA Value Added Services](#) team.