



IXI Releases LifeScores™ to Enable Life Insurance Marketers to Identify Households with Significant Premium Potential

New Tool Enables Insurance Manufacturers to Rank Households by Anticipated Premium to Improve Acquisition and Cross-Sell Efforts

May 26, 2010 (McLean, VA) – IXI announces the launch of LifeScores, a new solution to help insurance manufacturers identify households with significant premium potential. LifeScores enables agents to rank households by their anticipated premium, enabling firms to direct prospecting efforts toward those households that are most likely to have the highest premium and to focus agent efforts on households that are ideal for cross-sell/up-sell opportunities.

Insurance issuers have struggled with assigning a fact-based economic value to their prospects and cross-sell candidates. This has resulted in a limited view of customer financial capacity and a challenge for manufacturers to identify households that have significant total anticipated premiums across multiple life products.

LifeScores enables insurance issuers to overcome this challenge. With LifeScores, agents can:

- Rely on customer and prospect value rankings driven by measured premium values gathered by IXI from the nation's leading insurance and annuity issuers
- More accurately pinpoint households that are ideal for policy conversion and up-sell
- Focus marketing efforts on those households with the highest expected premium

“LifeScores offers insurance manufacturers a brand new perspective on which of their customers offer the most profit potential,” commented David Flam, Chief Client Officer and insurance expert. “By incorporating LifeScores into a firm’s existing models and segmentation systems, insurance marketers can ensure they are targeting customers and prospects that are more likely to respond to their campaigns and acquire additional policies.”

LifeScores provides a household-level continuous score ranging from 1 to 1,000, with a rating of 1000 representing households with the highest premium potential. Scores are available for each major life product types (Term, Whole, Universal/Variable, Annuities) and can be appended to any customer or prospect file or used to supplement existing models and segmentation systems such as IXI’s Financial Cohorts and Economic Cohorts.

LifeScores are neither derived from, nor intended to be used as, “consumer reports” under any applicable state or federal regulation(s). No person may use or take into consideration any LifeScore(s) as a factor in establishing or determining an individual’s eligibility for insurance, employment, or personal credit.

LifeScores has been proven to provide significant lift in its predictive power to identify households with high premium potential, to the magnitude of a 68% lift for a recent analysis.

For more information on how LifeScores can enable your firm to improve targeting and cross-sell efforts, please contact your IXI Account manager or email info@ixicorp.com. More information about LifeScores is available [here](#).

About IXI Corporation

IXI, an Equifax company, helps the nation's leading financial services and consumer marketing firms optimize marketing efforts, manage risk, identify growth markets, and enhance practice and performance management. For over 15 years, IXI solutions have enabled marketing, sales, and risk management executives to differentiate and target consumer households based on measures of wealth, income, spending, credit, investment style, share-of-wallet, and share-of-market.

Through its exclusive network of more than 95 leading U.S. financial institutions, IXI directly measures approximately \$10 trillion in U.S. consumer assets and investments, comprising over 42% of all U.S. invested assets. IXI combines its patented process for collecting and classifying consumer asset data with proprietary measures of income, spending, and credit to create the most reliable and granular financial database available today. IXI was recently named to the Deloitte Touche 500 Fastest Growing Technology companies list.

Equifax is a global leader in information solutions, empowering businesses and consumers with information they can trust. Equifax is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol EFX.