

**Life FCRA Model – Simplified issue**

***life VERTICAL***

***Quickbase #755***

**Product Market Requirements (PMR) Document**

*Version 1.7*

***Baseline***

*01/02/2014*

***Internal Use Only***

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1. Documentation Revision History

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| --- | --- | --- | --- |
| **Version** | **Date** | **Author** | **Remarks/Comments** |
| 1.0 | 08/06/2013 | Christie Hickman | Draft distributed for Technology review. |
| 1.1 | 08/15/2013 | Christie Hickman | Updated based on Technology review on 8/7/13. |
| 1.2 | 08/27/2013 | Christie Hickman | Updated based on Technology review on 8/27/13 and Submitted for Technology Baseline. |
| 1.3 | 09/11/2013 | Christie Hickman | * Updated MBSi Support Tool Requirements to reflect which support tool to use as a basis for the Simplified Issue Model. * Added Appendix E – Consumer Disclosure Requirements. * **Submitted for MBSi & Technology Baseline** |
| 1.4 | 09/12/2013 | Christie Hickman | * Added Expected Volumes to section 11.1. |
| ***Baseline*** | ***09/27/2013*** | ***Christie Hickman*** | ***Baseline Document Completed*** |
| 1.5 - CR1 (#79) | 10/01/2013 | Christie Hickman | Removal of XHTML Result |
| 1.6 | 10/30/2013 | Christie Hickman | Updated Product Process Flow based on technical design review.  Updated Model data layout. |
| 1.7 | 01/02/2014 | Christie Hickman | Added Data Source table to Appendix A. |

1. Documentation Guidelines

|  |  |
| --- | --- |
| **Document**  **Author** | This originates from the market vertical team and expanded on by the Product Manager or New Product Execution team member. |
| **Document Purpose** | The document defines purpose, requested product solution functionality, exceptions, performance requirements, legal and regulatory compliances, and operational requirements. |
| **Document Audience** | The Technology and \*Rules Business Analyst teams will use this document to determine the system and technical specifications. |
| **Expected Outcome** | Ensure a common understanding among the project delivery team, of the market problem being solved and the proposed solution. |
| **Document Reviewer** | Market Vertical, Technical Design teams, and the appropriate operational stakeholders. Refer to the [Product Release Checklist](http://teamsites.choicepoint.net/insurance/pncmkt/pmm/Templates/Prod%20Dev%20-%20Product%20Release%20Checklist/Product%20Release%20Checklist%20-%20RACI.xls) for a complete list. |
| **Document Approver** | Document must be approved by Technical and Market Vertical teams to ensure all Vertical requirements are met and clearly enunciated. |
| **Document Destination** | New Product Execution Team SharePoint document repository. |
| **Additional**  **Helpful Tips** | Additional requirements and approvals may be required if other groups such as Rules Business Analysts and Modeling Analytics are affected.  This document may contain more headings/categories than applicable for your product solution. Simply indicate NA-Not Applicable, to illustrate that all areas were proactively considered. |

1. Key Contacts

|  |  |  |
| --- | --- | --- |
| **Name** | **Title** | **Responsibility** |
| Donnamarie Blake /  Roy Wills | Business Vertical | Responsible for defining product/solution concept based on needs and requirements from the market. |
| Christie Hickman | New Product Execution | Responsible for defining the business requirements for the initiative. |
| Aaron Hale | Model Product Management | Responsible for managing the model initiative once in production. |
| Terri Poston / Patience Peterson | MVR Product Management | Responsible for managing the MVR initiative once in production. |
|  | Credit Product Management | Responsible for managing the Credit initiative once in production. |
| Clay Churchill  *~~Stephanie Amos~~* | Engineering Project Management | Responsible for the project schedule and coordination of development, testing and production implementation. |
| TBD | Technical Lead / Development | Responsible for the design, development and implementation of the initiative into the LN infrastructure. |
| Matthew Rutland/ David Fournier | Rules Business Analyst | Responsible for the Rules functional specifications for integration into the implementation. |
| Radha Venkatachalam | Rules Development | Responsible for designing the Rules infrastructure and product. |
| Aaron Hale | Modeling | Responsible for defining and creating the model which will be used for initiative. |
| Becky Champion / Gary Smith /  Vera Borisova | Scoring | Responsible for developing the score service which will be used for initiative. |
| Nancy O’Neil | Customer Test | Responsible for developing appropriate customer test cases. |
| Alan Thorpe / Adrienne Peek /  Shelia Alvey | MBSi | Responsible for development of account setup, product configuration, billing, support tool, management reports and consumer disclosure. |
| Robin North /  David Benson | QC | Responsible for testing system and application functionality as outlined in the PMR. |
| Dimple Patel /  Prithi Rajan | MOE | Responsible for integration testing of the developed application functionality as outlined in the PMR. |

1. Vertical Market

Life

1. Target Implementation Date/Quarter

Q1 2014

1. Initiative Purpose
   1. **Executive Summary**

Relative to the Property and Casualty Industry, Life insurers are late-comers to the predictive modeling revolution. However, they are beginning to recognize the power of predictive models. Specifically, they are aware that models can streamline and standardize the underwriting process thereby reducing the costs and time to issue a policy. For Simplified Issue (SI) applicants, Life carriers have a need for a predictive model that augments their current practice of issuing an SI policy based of the applicant’s response to six to eight questions. While insures generally order MIB and RX reports to further screen Simplified Issue applicants, they do not consider other predictive information such as credit history, financial information (wealth & income), and the presence or absence of derogatory public records.

To fulfill the business need, LexisNexis will provide a Life Simplified Issue Model to carriers that will enhance their current underwriting processes. This model will incorporate credit, Public Records (i.e. address stability, derogatory events), and MVR attributes that are highly predictive of an Underwriting Class. The score produced by the model, used in conjunction with application and report data, will empower underwriters to make more informed and consistent decisions regarding the acceptability of Simplified Issue applicants. The SI Model will be most effective for applicants requesting face amounts less than or equal to $200,000 and where the named insured is 60 years of age or under. For higher face amounts and/or older named insureds, other products are sold to these applicants that usually require greater levels of underwriting.

* 1. **Market Opportunity**

Simplified Issue (SI) life products generally include a very limited number of medical questions, but involve no medical, blood, urine, or EKG requirements in underwriting. Simplified issue life is generally more expensive than fully underwritten life products, and it is usually sold in face amounts of less than $500,000. Speed to issue is important with this product, as is minimizing the cost of underwriting requirements. We believe that our predictive model can be a proxy for many of the types of underwriting requirements that, at present, are too “slow” or too expensive to use in current SI underwriting.

* 1. **Financial Objective**

Three Year Annual Revenue Opportunity:

To be determined

1. Dependencies
   1. **Assumptions**

* Other internal applications and systems that are required to complete the process are available and communications interfaces exist.
* LexisNexis will file models in each state and obtain approval from the Insurance Commissioner’s Office (ICO).
* Assumes Analytics Team will have the Model completed by 9/30/13.
* Carrier’s Simplified Issue application questions /answers will be created and implemented by the Carrier and will not have any involvement from LexisNexis.
  1. **Issues**
* Open issues relating to gap in internal systems that need to be addressed for product implementation.
  1. **Constraints**
* Resource and technology limitations that interfere or adversely impact implementation.
* MVR violation codes re-classification for Life Insurance purposes and incorporation into the current model will be completed by 9/30/13.
  1. **Risks**
* Cultural change at the carrier to accept the value and validity of predictive models.
* LexisNexis’ ability to marshal the data assets necessary to develop a predictive model that produces the desired results.
* Carrier's technology is in place to receive the results of the model and to integrate the associated scores.
* MVR violation codes re-classification for Life Insurance purposes and incorporation into the current model will be completed by 9/30/13.

1. Product/Service Requirements
   1. **Solution Overview**

“Streamlined Issue” (SI) applicants are those who scored favorably by the LexisNexis Routing Model and have responded satisfactorily to a Carrier’s Simplified Issue application questions. (Carrier questions/answers will be completed and implemented by the Carrier and will not have any involvement from LexisNexis.) Combined with rules and other reports (e.g. MIB), the score will provide greater certainty in selecting applicants acceptable for Simplified Issue. To the extent to which untruthful answers provided by applicants correlate to low scores, the Simplified Issue score can also help reduce opportunistic fraud. Applicants with low scores can be referred to an underwriter for further scrutiny and could be rejected. Ultimately, the use of the score can increase acceptance rates for a greater number of qualified applicants while empowering carriers to screen out the worst risks.

* The Simplified Issue model will output the following information:
* Numeric score
* Reason Codes as corresponding to numeric score (up to 10)
  + Maximum number of reason codes returned will be 4 per score.
* Yes/No decision based on the Carrier’s threshold.
  + The Carrier will be able to set the Yes/No threshold via the LexisNexis Customer Manager.
  + The threshold will be a configurable value at the Account level that which will be applied to all transactions for the account.
* The Simplified Issue model will require the Carrier to enter:
  + Age of the applicant (required)
  + Gender of the applicant (required)
  + State of Issuance of the application (required)
  + Policy Face Amount of the application (required)
  + Name of the applicant (required)
  + Address of the applicant (required)
  + DOB of the applicant (required)
  + SSN of the applicant (optional)
* The Simplified Issue model will use Boca Shell (public records), MVR report and Experian Credit report for the applicant to calculate the score.
* The Simplified Issue model will return not only the score/reason codes but the MVR Report and the Experian Credit report for the applicant.
  1. **Data**

The Simplified Issue model will utilize data attributes from:

* Boca Shell 4.0 (Public Records)
* Motor Vehicle Reports (MVR’s)
* Experian credit file.

Once MVR violation codes are re-classified for Life Insurance purposes, they will be incorporated in the current model.

*For data source details, refer to Appendix A.*

* 1. **Compliance/Restrictions**

The Simplified Issue model will be compliant with FCRA, DPPA and GLB requirements.

The DPPA code to be logged is “6” – For use by an insurer or insurance support organization, or by a self-insured entity, or its agents, employees, or contractors, in connection with claims investigation activities, antifraud activities, rating or underwriting.

The GLB code to be logged is “1” – As necessary to effect, administer, or enforce a transaction that a consumer requests or authorizes.

* 1. **Interface**

The Simplified Issue model will be offered via interactive system to system interface.

Due to specific state insurance restrictions it is necessary to evaluate an individual at time of application, for the use of Credit data in the Simplified Issue (SI) model.

The evaluation will be handled via the Rules engine and will do the following:

1. Evaluate all required Carrier input data is present (Age (SI model only), Gender (SI model only), Name, DOB, State of Issuance, Policy Face Amount)

* If the required data is present, proceed to #2.
* If the required data is NOT present, log and return an appropriate error to the Carrier and end request.

1. Evaluate the State of Issuance and Policy Face Amount for the application *(see Restriction Table)*

* If the State of Issuance is NOT on the exception list, proceed to #3.
* If the State of Issuance is on the exception list, evaluate the Policy Face Amount.
* If the Policy Face Amount is greater than the limitation, proceed to #3.
* If the State of Issuance is on the exception list, and the Policy Face Amount is less than the limitation, Credit will not be ordered and the applicant will not be able to be processed with the model.
  + - Return the appropriate error to the Carrier; add to transaction log and end request.

1. Order Credit and MVR for the applicant
2. Pass all data to ISS for model processing
3. Log necessary data
4. Return results to Carrier

* Score Result (echo back Carrier input data)
* Reason Code(s)
* MVR
* Credit

**Restriction Table**

| **State of Issuance** | **Policy Face Amount** | **Comments** | **Scenario Examples** |
| --- | --- | --- | --- |
| California (CA) | Less than $250,000 | May not include specified information in an investigative report except when used in underwriting life insurance expected to amount to $250,000 or more. | State of Issuance is ‘CA’ AND Policy Face Amount is $249,999 or lower – THEN Credit cannot be used and applicant cannot be processed through model.  State of Issuance is ‘CA’ AND Policy Face Amount is $250,000 or higher – THEN Credit can be used and applicant will be processed through model. |
| Colorado (CO) | Less than $150,000 | May use credit report in underwriting life insurance expected to amount to $150,000 or more. | State of Issuance is ‘CO’ AND Policy Face Amount is $149,999 or lower – THEN Credit cannot be used and applicant cannot be processed through model.  State of Issuance is ‘CO’ AND Policy Face Amount is $150,000 or higher – THEN Credit can be used and applicant will be processed through model. |
| Michigan (MI) | Credit cannot be used regardless of Policy Face Amount | Insurers shall not use credit information to make decision, in whole or part, to deny or not renew a policy.  May use credit information to determine premiums as long as disclose use of such information to consumers at time of application. May not use income, gender, address, zip code, ethnic group, religion, marital status, or nationality in calculating credit score. May not consider absence of credit history negatively. May not consider collection accounts with medical industry codes. If insurer makes adverse decision based in part on credit information must provide reasons to consumer as well as notice of how to obtain copy of report. | State of Issuance is ‘MI’ – Credit cannot be used and applicant cannot be processed through model. |
| New Hampshire (NH) | Less than $50,000 | May use credit report in underwriting life insurance expected to amount to $50,000 or more. | State of Issuance is ‘NH’ AND Policy Face Amount is $49,999 or lower – THEN Credit cannot be used and applicant cannot be processed through model.  State of Issuance is ‘NH’ AND Policy Face Amount is $50,000 or higher – THEN Credit can be used and applicant will be processed through model. |
| Texas (TX) | Less than $150,000 | May use credit report in underwriting life insurance expected to amount to $150,000 or more. | State of Issuance is ‘TX’ AND Policy Face Amount is $149,999 or lower – THEN Credit cannot be used and applicant cannot be processed through model.  State of Issuance is ‘TX’ AND Policy Face Amount is $150,000 or higher – THEN Credit can be used and applicant will be processed through model. |

* 1. **Delivery System**

The Simplified Issue model will be system-to-system product. The Simplified Issue model will not be available via the Insurance Solutions Web Portal.

* 1. **Life Simplified Issue Model Process Flow**



* 1. **Format**

The Simplified Issue model will be in the Rules XML format and will reside on the Life Product Gateway.

* 1. **Inquiry**

The required input for the Simplified Issue model:

* Gender (M or F is required. Any other value will result in a rejection of the inquiry.)
* Age (required – only numeric values are accepted.)
* State of Issuance (required – only 2 letter standard USPS abbreviations are accepted)
* Policy Face Amount (required)
* Name (required)
* Address (required)
* Date of Birth (required)
* SSN (optional)

Carriers will send the input data to LexisNexis via a system to system connection in an XML format at the point of quote.

* 1. **Result**

The delivery of the Simplified Issue score and reason code will be delivered via system to system Framework XML.

In addition to the Simplified Issue score / reason codes, the result will return the Experian credit report and MVR for the applicant via Rules.

* 1. **Standard Common Status Codes**

All products must log the following conditions. This is for alert monitoring so Production Support can be proactive in identifying and resolving problems. Metrics must be put in place that can be monitored for fluctuations in patterns to spot problems and fix them before they become outages.

* Hits / No Hits based on table below:

|  |  |  |  |
| --- | --- | --- | --- |
| Credit | MVR | Boca Data | Result |
| Y | Y | Y | Hit |
| Y | N | Y | No Hit |
| Y | Y | N | No Hit |
| Y | N | N | No Hit |
| N | Y | Y | No Hit |
| N | N | Y | No Hit |
| N | N | N | No Hit |

* Errors
* Response time for product

WSInsurance Risk

* The order status is logged as 100 if the transaction is being billed or a 201 if the product is not billing the transaction.
* The processing status is logged as 300-499s. They vary and are not the same as the order status.
* Processing Status is a 3 byte string (XML or EDITS) which can handle 1-3 bytes.
* All transaction data will be logged to mbsi\_log\_FCRA.

| **Internal or External to Customer** | **Message Code** | **XML/HPCC Common Processing Status Code** | **XML/HPCC Common Order Status Code  (to bill or not bill the order in MBSi)** | **Score Server Message (Internal)** | **Customer Message (External)** |
| --- | --- | --- | --- | --- | --- |
| Internal | Empty |  | 100 | Regular order is ready to bill |  |
| Internal | Empty |  | 101 | Regular order has been billed |  |
| Internal | Empty |  | 199 | Error during billing |  |
| Internal | Empty |  | 201 | Order has processed successfully but is not billed |  |
| External | Empty | 301 | 301 | STF generated by the application | Product Unavailable. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 302 | 302 | STF generated by the Roxie | Product Unavailable. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 303 | 303 | STF generated by the ESP (application unreachable) | Product Unavailable. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 304 | 304 | STF generated by the ESP (timeout waiting on response) | Product Unavailable. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 305 | 305 | STF generated by the ESP (connection lost to host) | Product Unavailable. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 401 | 401 | Insufficient Search Data | Incomplete Data In Order. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 402 | 402 | Invalid Account or Node ID | Incomplete Data In Order. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 404 | 404 | Score Unavailable at this time | Internal Product Error. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 407 | 407 | Invalid Data. Model ID (PXXX)Found in Record | Incomplete Data In Order. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 409 | 409 | State Unavailable | Internal Product Error. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 410 | 410 | All products ordered received errors | Internal Product Error. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 411 | 411 | Unable to bill. Required fields missing. | Internal Product Error. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 499 | 499 | Application Unreachable (PROD\_MF\_SWITCH)   No Response - Timeout (PROD\_MF\_SWTCH)   Inquiry Records are Missing or Invalid  Edits Conversion Error : V2 TO V1   Missing Sidex Trailer Record  Missing Sidex Header Record  Fatal API Error  Received HTTP get on Sidex Port  Received HTTP Post On Sidex Port | Product Unavailable. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 501 |  | Complete | Results specific to product |
| External | 60 | 503 |  | Not Found | Specific to product |
| External | 80 | 504 |  | No Score | Specific to product |
| External | 50 | 504 |  | No Score | Specific to product |

1. Rule Plan Requirements
   1. **See Appendix for Rules Functional Specifications**

Details provided by Rules Business Analyst

1. Modeling Requirements
   1. **Model ID**

The Simplified Issue model is assigned ID **L504**

* 1. **Model Overview**

The Simplified Issue model requires an input of Age and Gender from the Carrier.

The output will consist of a score from ranging from 1 to 997.

* A low score corresponds to a high risk that would be rejected for Simplified Issue or referred to an underwriter.
* A high score correspond to a lower risk that would qualify for Simplified Issue, all other factors being equal.

In addition to the score, reason codes will be generated from the applicable attributes used in the model that best explain why the applicant received a low score (high # of trade lines or large # of major violations from MVR) or a high score (no derogatory records, high wealth indicator). The code derived is also dependent upon the importance of that attribute in the model.

The capability to append attributes and a score to batch policies for Customer POC is also a requirement strictly for Analytics. This will enable Analytics to receive a batch file from the carrier, append attributes and a score to it, and return the scored file to the customer. This will not be an automated batch process.

* 1. **Model Result**

The Simplified Issue results will include:

* A numeric score ranging from 1-997. The carrier will determine the threshold at which to accept SI applicants.
* Reason (Code) – A model reason code that will help the user interpret why the model produced score that it did.
* Error messages if applicable (Bad Request, Server Error, Unauthorized User, etc.)

1. Volume, SLA, Performance, Availability, Data Retention
   1. **Expected volumes**

Interactive – 5000 transactions per month (1 to 2 files), ramp up over time.

Future Batch files could have up to 10 million records.

* 1. **Expected performance – response time to be useful for customers in their process**

Performance expectations should fall within acceptable ranges (95% of transaction in less than 2 seconds, 99.85% of transactions within 5 seconds).

* 1. **Expected availability, including maintenance windows for third party vendors**

24 X 7 with Rules maintenance window Sunday at Midnight – 6:00 a.m.

* 1. **Data retention requirements – online (usually 6 months), archive (usually two years)**

Insurance Data Solutions - HPCC Data/Documentation Retention (Requirements vs. Actual)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Environment | | | |  |  |
| Data Type | Production | Customer Test | Cert | Development | Regulations | Comments |
|  |  |  |  |  |  |  |
| Contributions |  |  |  |  | FCRA,DPPA |  |
| - Retention Requirements | 7 yrs | -none- | -none- | -none- |  |  |
| - Actual Retention | 7 yrs | 1 yr | 6 months | 3 months |  |  |
|  |  |  |  |  |  |  |
| Inquiries/Results |  |  |  |  | FCRA,DPPA |  |
| - Retention Requirements | 5 yrs +60 days | -none- | -none- | -none- |  |  |
| - Actual Retention (online) | 6 months | 6 months | 3 months | 3 months |  |  |
| - Actual Retention (archived) | 5 yrs | -none- | -none- | -none- |  |  |
| - Actual Retention (total) | 5.5 yrs | 6 months | 3 months | 3 months |  |  |
|  |  |  |  |  |  |  |
| Application Documentation\* | 3 yrs | 3 yrs | 3 yrs | 3 yrs | FCRA,DPPA Reed Elsevier | |

1. MBSi Requirements
   1. **Account Setup**

|  |  |
| --- | --- |
| Is this a new or existing product? | *New Product* |
| Is this product migrated or non-migrated product? | *NA* |
| Is this product FCRA? | *Yes* |
| Which market does it belong to? | *Life* |
| Which account type does this product apply? | *Underwriter Only* |
| Are new *internal* interface(s) required? | *No* |
| Is there a need to modify the account setup screen? | *Yes* |
| Does this product need to appear on the search result page? | *This will appear as a new product:*   * *SMPIssue* |
| Does this product require account and/or company level credentialing? | *Same as current insurance process* |
| Is customer level Product Configuration required? | *No* |
| Is account level Product Configuration required? | *Yes* |
| Can we copy current customer/account product configurations workflow? | *Yes* |
| Are new *external* interface(s) required? | *No* |
| Is modification to existing Product Configuration required? | *Not applicable* |
| Will there be Configuration in Rules Framework? | *Yes* |
| Product Level GLB/DPPA view ability? | *Customer contracts must include GLB/DPPA language on product configuration screen. Including the restriction of product account set up without customer level content.* |

* 1. **Support Tool**

The Life Simplified Issue Model will use the standard ISS Support Tool (i.e. LDW).

Standard Support Tool – MBSi Standard search criteria – need the ability to search by any combination of the search criteria.

* + - * Account Number
        + Search with just the 6 digit base without having to specify a specific suffix
      * Customer Number
      * Customer Name
        + Search by first X number of characters, so you don’t have to know the customer name exactly – for example, if you enter in “Farm”, you may get results for Farm Bureau, Farm Mutual, Farm Family, Farmers, etc.
      * Node ID
      * Reference Number
      * Transaction ID
      * Customer Quoteback
      * First Name/Last Name
        + Search with only a last name – can search with first X characters of the first or last name – for example, searching for “Sam” would return Sam, Samuel, Samantha, etc.
        + House Number/Street Name (House number not required)
      * City/State/Zip
        + Search with any of these – for example, you may only know the State, but not the City; or search with just the zip code
      * Date Range
      * Time Range
      * Report/Service Type
      * Processing/Order Status Code
        + For example, Complete, No-hit, No-score, Reject, Error, etc.

Standard Support Tool results columns are (any additional fields need to be specifically requested to be included in the MBSi Support Tool results screen).

* Transaction ID
* Reference #
* Account Name
* Account Base
* Account Suffix
* Batch ID
* Last Name
* First Name
* Order Date
* Process status
* Process Date
  1. **Management Reports**

Standard Management Reports – Include any additional data elements/report columns needed.

|  |  |
| --- | --- |
| Create standard management reports only? | *Yes* |
| Modify existing management reports? | *No* |
| What is the report frequency? | *Monthly* |
| Monthly Report to be sent to: | *Aaron Hale (aaron.hale@lexisnexis.com)* |

Sample Report Column Headings:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Customer Number | Account Number | Transaction ID | Request Type | Ordered Date | Report Code | Processing Status |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

1. Standard report includes: Order inquiry Counts by Customer Number, by Order and by Processing Status.
2. All fields mentioned above will be provided in one spreadsheet so that the users can filter the columns and generate the desired stats.
3. The spreadsheet is created monthly – the first day of the month for the previous month’s orders.
   1. **Consumer Disclosure**

|  |  |
| --- | --- |
| Is there any Consumer disclosure impact? | Yes  *Detailed Consumer Disclosure requirements are covered in Appendix B.* |
| Is support for all consumer disclosure steps required? | *Yes* |
| Are new interface(s) required? | *No* |
| Sample Documents | ***To be delivered by Consumer Advocacy group.*** |

* 1. **Billing**

**Standard Billing** – MBSi creates nightly transactional file to Customatic. Standard Case ID’s apply.

**New Product Report Code** – Report Codes have been requested.

|  |  |
| --- | --- |
| Will billing be impacted? | *Yes* |
| Will a billing file be required? | *Yes* |
| Should this product be billed w/ other Insurance products? | *Will be billed via MBSi.*  *Simplified Issue orders may be billed on the same invoice as other products (Combined Billing).* |
| What is the pricing structure? | *This will be tiered pricing based on volume.* |
| Are new report codes required? | *Yes*  *Report codes will be created for Simplified Issue.*  *Report codes have been requested.* |
| Other Billing requirements? | *N/A* |
| Is SIDEX wrapper information required? | *No, billing should be handled by MBSi* |
| What are the Summary Billing Charges, Long Description and Detailed Definition for each report code? | *See table below*  *(Report codes have been requested)* |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Product**  **Group** | **Cost**  **Center** | **Report code #** | **Report code name**  **15 characters** | **Stat code** | **Stat code name**  **(Summary Billing Charges Description 24 characters)** | **UN or AGT** | **Long Description**  **67 characters** | **Detailed Description**  **(Unlimited characters)** |
|  |  |  |  |  |  |  |  |  |

Standard Detail Billing File Case ID’s:

|  |  |
| --- | --- |
| Personal Lines  Products  Case-id Name | Case-id Number |
| DATE | 137 |
| QUOTEBACK | 198 |
| FIRST NAME | 25 |
| LAST NAME | 24 |
| FULL QUOTEBACK | 199 |
| SPL BILLING ID | 98 |
| REFERENCE # | 220 |
| MVR STATE | 62 |
| RESIDENT STATE | 40 |
| TIME ORDERED | 230 |
| BATCH # | 217 |
| FIRST INITIAL | 27 |
| PROCESS STATUS | 208 |
| DATE ORDERED | 153 |
| MIDDLE INITIAL | 26 |
| SOCIAL SEC NUM | 54 |
| MIDDLE NAME | 28 |
| DATE OF BIRTH | 33 |
| LICENSE # | 120 |

Standard Bulk Billing Case ID’s:

|  |  |
| --- | --- |
| Personal Lines  Products  Case-id Name | Case-id Number |
| DATE | 137 |
| SPL BILLING ID | 98 |
| BATCH # | 217 |

Billing Details:

1. Sorting by Report Code, Quoteback, Last Name
2. Detail billing will be the default at the product level. Bulk billing can be overridden at the account level if required by the customer.
3. Billable status code is 100 (ready to be billed) on the HPCC.
4. System code of 98 has been defined for all products on the HPCC.
5. Testing
   1. **Test environments and test cases/scenarios are needed to support** 
      1. QC Testing will be needed for Scoring and MBSi.
      2. MOE testing will be needed for the Simplified Issue Rule Plan.

* + 1. Product level Customer Test

1. Legal
   1. **Legal approval has been obtained**

Yes

* 1. **Any restrictions, exceptions or outstanding issues?**

1.  Consumer Disclosure Process  
2.  Proper FFD process  
3.  Use of credit in life insurance.  
4.  State DMV contract restrictions.  
5.  Customer must use for FCRA underwriting purposes only.

1. Security Assessment
   1. **Security/PSCO approval has been obtained**

* ISIT # 2599220
  1. **Any restrictions, exceptions or outstanding issues?**

No

1. Sales Tax

| **Questions for Assessing Taxability of product/service** | | **Response** |
| --- | --- | --- |
| 1 | What company / legal entity is selling the product/service? |  |
| 2 | What is it exactly that we are selling?  Identify if there is a web site that has additional background information. |  |
| 3 | Are we selling this product/service to an end user or is it being resold? |  |
| 4 | Who are the customers? |  |
| 5 | Is the product/service in an electronic or print format? |  |
| 6 | What is the medium of transmission ( i.e. is the product/service shipped on a disk, e-mailed, load and leave, electronically transmitted, or accessed via software or a through a website)? |  |
| 7 | Is a software license being granted (i.e. a license to use computer software or the right to use and access computer software via software as a service model?) |  |
| 8 | Who initiates the transmission of the product/service? |  |
| 9 | Do we send the product/service to the customer or does the customer retrieve it? |  |
| 10 | Is there any tangible personal property associated with the sale of this product/service? |  |
| 11 | How do we bill for this product/service?  Is this a bundled charge or do we charge separately for different features of the product/service? |  |
| 12 | If the product/service includes data or information, is it personal and individual in nature such that no other customer can use the information? |  |
| 13 | Does this product/service generate any reports or files which can be used by other customers? |  |
| 14 | If there is a transmission of software or access to software via internet, is it canned or customized? |  |
| 15 | Can we obtain sample invoices or contracts? |  |
| 16 | Is this product shipped to or used in specific jurisdictions? |  |
| 17 | Is this product / service used in multiple jurisdictions and if so, can we obtain a breakdown of the use in each jurisdiction? |  |
| 18 | If the product is shipped, what are the terms of shipment?  Is a common carrier used?  Are goods dropped shipped? |  |
| 19 | Is there a maintenance component to the sale?  If so, is it mandatory or optional? |  |
| 20 | Are the different maintenance components separately stated on the customer invoices? |  |
| 21 | What is the delivery method, load and leave, electronic, or TPP?  What does the customer receive via the maintenance component? (i.e. phone support, email support, computer software upgrades, etc.?) |  |
| 22 | If the customer receives computer software upgrades, how are the upgrades provided (i.e. via diskette, emailed, downloaded, access through a website?) |  |
| 23 | Who is the product champion that would be the best contact for additional information? |  |
| 24 | What is the timeframe for rollout? |  |
| 25 | Is this an entirely new product/service or is this a subsequent phase of an existing product/service?  Will there be additional phases that need to be considered? |  |

**Appendices**

Appendix A – Data/Field Layouts

Simplified Issue

|  |  |  |
| --- | --- | --- |
| **ATTRIBUTES** | **DESCRIPTION** | **SOURCE** |
| PR\_CNT\_CRIMINAL\_CONVS | Number of Criminal Convictions (criminal\_count) | Boca Shell |
| PR\_CNT\_IMPULSE | Number of Payday Lending Inquiries (impulse\_count) | Boca Shell |
| PR\_CNT\_PROP\_OWNED\_ASSESSD | Number of Assessment Records (property\_owned\_assessed\_count) | Boca Shell |
| PR\_ADDRS\_5YR | Number of Addresses found with ADL in the last 5 years (addrs\_5yr) | Boca Shell |
| PR\_CNT\_INQ\_HIGHRISKCREDIT | Total Number of High Risk Credit Inquiries/Searches (Inq\_HighRiskCredit\_count) | Boca Shell |
| PR\_CNT\_UNREL\_O\_LIENS | Number of Unreleased Other Liens (liens\_unrel\_FT\_ct) | Boca Shell |
| PR\_AMT\_BEST\_ADDR\_MRKT\_VAL | Address Market Value Amount (add\*\_market\_total\_value) for Input Address matches 'Best' Address (1,2, or 3) | Boca Shell |
| NEW\_AGE | Age of Insured | Carrier |
| AP\_MALE | Insured Gender: Male | Carrier |
| AP\_FEMALE | Insured Gender: Female | Carrier |
| BITRADES | NUM BANK INSTALLMENT ACCTS | Experian |
| BRBAL50 | NUM BANK REV ACCTS WITH BAL GT 50 PCT HI CREDIT | Experian |
| BRR224 | NUM BANK REV ACCTS 30 DAYS LATE LAST 24 MOS | Experian |
| MTGINS | NUM INSTALLMENT MORTGAGE ACCT | Experian |
| MTGREV | NUM REVOLVING MORTGAGE ACCT | Experian |
| PRDEROG | NUM DEROGATORY PUBLIC RECORDS | Experian |
| TRR29 | NUM ACCTS EVER 30 DAYS OR WORSE | Experian |
| BRAGERAT | RATIO OLDEST BANK REV ACCT TO OVERALL OLDEST ACCT | Experian |
| BRHICRAT | RATIO BANK REV HI CREDIT TO TOTAL HI CREDIT | Experian |
| LIFE\_MAJOR | Number of Major MVR Violations (Life Definition - see MVR mapping) | MVR |
| LIFE\_MINOR | Number of Minor MVR Violations (Life Definition - see MVR mapping) | MVR |

**Underlying Vendor Sources for Life UW Class & SI Attributes**

| **Item Id** | **Item**  **Name** | **Vendor** | **Status** | **Data**  **Type 1** | **Data**  **Type 2** | **Data**  **Type 3** | **Marketing Restrictions\*** | **Comment** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2115 | United States National Directory | SAP (Business Objects-First Logic) | Updating | Metadata | Address | N/A | Y | Subject to approval by vendor |
| 2116 | United States Postal Service Address Information (Zip + 4) | United States Postal Service (USPS) | Updating | Metadata | Address | N/A | N |  |
| 2211 | Alaska Business Licenses | State of Alaska | Historical | Business | Miscellaneous Business Data | N/A | N |  |
| 2305 | Consumer Universe | InfoUSA | Historical | People | Consumer Files | N/A | Y |  |
| 2306 | Directory of Corporate Affiliations (DCA) - Public | LexisNexis/New Providence | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 2307 | DMI | Dun & Bradstreet | Updating | Business | Miscellaneous Business Data | N/A | N | Royalties apply |
| 2322 | Standard Directory of Advertisers (SDA) - Redbooks | LexisNexis/New Providence | Historical | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 2323 | Standard Directory of Advertisers Agency (SDAA) - Redbooks | LexisNexis/New Providence | Historical | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 2397 | Mississippi Workers Compensation | Mississippi Workers Compensation Commission | Historical | Business | Miscellaneous Business Data | N/A | N |  |
| 2398 | Oregon Workers Compensation | Oregon Workers Compensation Division | Historical | Business | Miscellaneous Business Data | N/A | N |  |
| 2402 | Bankruptcies | LexisNexis/Hogan (OKC) | Historical | Legal Information | Bankruptcy Filings | N/A | N |  |
| 2403 | Bankruptcies | Superior Information Services, LLC | Historical | Legal Information | Bankruptcy Filings | N/A | N |  |
| 2405 | Oklahoma Bankruptcy | E.J. Copy Service | Historical | Legal Information | Bankruptcy Filings | N/A | N |  |
| 2505 | California Federal Tax Liens | California Secretary of State | Updating | Legal Information | Liens & Judgments | N/A | N |  |
| 2506 | Connecticut Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2507 | Illinois Federal Tax Liens | Illinois Secretary of State | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2510 | Chicago Law Liens & Judgments | Law Bulletin Publishing Company | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2511 | Liens & Judgments | LexisNexis/Hogan (OKC) | Updating | Legal Information | Liens & Judgments | N/A | N |  |
| 2512 | Liens & Judgments (DC, DE, MD, NC, NJ, PA, VA & WY) | Superior Information Services, LLC | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2513 | Maine Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2514 | Massachusetts Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2516 | New Hampshire Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2517 | New York City Federal Tax Liens | New York Office of Court Administration | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2518 | New York Federal Tax Liens | New York Secretary of State | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2519 | New York Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2521 | Rhode Island Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2522 | Vermont Liens | Service Abstract, Inc. | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 2555 | Broward County, FL Arrest\* Logs | Broward County Sheriff | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2558 | Calhoun County, AL Arrest\* Logs | Calhoun County Sheriff's Office | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2567 | Miami-Dade County, FL Arrest\* Logs | Miami Dade County Information Technology Department | Updating | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2573 | Escambia County, FL Arrest\* Logs | Escambia County Sheriffs Department | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2601 | Los Angeles County, CA Arrest\* Logs | Los Angeles County Sheriff | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2602 | Lubbock County, TX Arrest Logs | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2606 | Maricopa County, AZ Arrest\* Logs | Maricopa County Sheriff | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2608 | Marin County, CA Arrest\* Logs | Marin County, CA | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2617 | Oakland County, MI Arrest Logs | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2618 | Okanogan County, WA Arrest\* Logs | Okanogan County Sheriff's Office | Updating | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2638 | San Joaquin County, CA Arrest Logs | Court Ventures, Inc. (Experian) | Updating - On Hold | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2641 | Santa Monica City, CA Arrest\* Logs | Santa Monica, CA Police Department | Updating | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2643 | Sarasota County, FL Arrest\* Logs | Sarasota County, FL Sheriff's Office | Updating | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2644 | Shelby County, TN Arrest Logs | Shelby County, TN Sheriff's Office | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2646 | Solano County, CA Arrest Logs | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 2666 | Alachua County, FL Criminal Traffic | Alachua County Clerk of Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2667 | Alachua County, FL Traffic Court | Alachua County Clerk of Courts | Updating | Derogatory Data | Criminal Records | Traffic Court | N |  |
| 2668 | Alaska Criminal Court | State of Alaska | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2669 | Arizona Criminal Court | Arizona Supreme Court | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2672 | Auglaize County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2681 | Comal County, TX Criminal Court | Comal County | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2682 | Connecticut Criminal Court | Judicial Branch DP Revolving Fund | Updating | Derogatory Data | Criminal Records | Criminal Court | Y |  |
| 2686 | Duval County, FL Civil Traffic Court | Duval County Clerk of the Circuit | Updating - Requires Dev | Derogatory Data | Criminal Records | Traffic Court | N |  |
| 2689 | Duval County, FL Criminal Traffic Court | Duval County Clerk of the Circuit | Updating - Requires Dev | Derogatory Data | Criminal Records | Traffic Court | N |  |
| 2693 | Florida Administrative Office of the Courts | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2696 | Georgia Criminal Court | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2699 | Hardin County, OH Criminal Court | Hardin County Clerk of Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2701 | Harrison County, MS Criminal Court | Harrison County, MS Clerks Office | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2706 | Indian River County, FL Criminal & Traffic Court | Indian River Clerk of the Circuit Court | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2708 | Iowa Criminal Court | State of Iowa | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2711 | Lake County, FL Traffic Court | Lake County Clerk of the Circuit Court | Updating | Derogatory Data | Criminal Records | Traffic Court | N |  |
| 2712 | Lamar County, TX Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2716 | Manatee County, FL Criminal Court | Manatee County Clerk of Circuit Court | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2719 | Maryland Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2721 | Mendocino County, CA Criminal Court | Superior Court of Mendocino County | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2723 | Miami-Dade County, FL Felonies & Misdemeanors | Miami Dade County Information Technology Department | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2724 | Midland County, TX Criminal Court | Midland County Texas Clerk | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2725 | Minnesota Criminal Apprehension | Minnesota Department of Public Safety | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2726 | Mohave County, AZ Criminal Court | Mohave County Clerk of Superior Court | Updating - On Hold | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2728 | Monroe County, OH Criminal Court | Monroe County, OH Clerk of Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2734 | Oklahoma Criminal Court | KellPro, Inc. | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2736 | Oklahoma Criminal Court - Sentencing | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2739 | Oregon Criminal Court | Oregon Judicial Department | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2742 | Parker County, TX Criminal Court | Texas, Parker County Criminal Court | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2743 | Pasco County, FL Criminal Court | Pasco County Clerk of the Circuit Court | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2744 | Pasco County, FL Traffic Court | Pasco County Clerk of the Circuit Court | Updating | Derogatory Data | Criminal Records | Traffic Court | N |  |
| 2746 | Pennsylvania Criminal Court | Commonwealth of Pennsylvania (AOC) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2749 | Pinellas County, FL Criminal Court | Pinellas County Clerk of the Circuit Court | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2750 | Portage County, OH Criminal Court | Portage County, OH Treasurer | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2753 | Putnam County, OH Criminal Court | Putnam County, OH Clerk of Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2757 | Rutherford County, TN Criminal Court | Rutherford County Clerk of Circuit Court | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2758 | Sacramento County, CA Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2762 | Santa Cruz County, CA Criminal Court | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2763 | Stanislaus County, CA Criminal Court | Superior Court - Stanislaus County | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2767 | Tom Green County, TX Criminal Court | Tom Green County | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2768 | Travis County, TX Criminal Court | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2774 | Waller County, TX Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2776 | Washington Criminal Court - Limited Jurisdiction | Washington Administrative Office of the Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2777 | Washington Criminal Court - SCOMIS Superior Index | Washington Administrative Office of the Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2778 | Wayne County, MI Criminal Court | Third Judicial Circuit Court of Michigan | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2779 | Williamson County, TX Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2780 | Wisconsin Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2781 | Wisconsin Criminal Court | Wisconsin Supreme Court | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 2788 | District of Columbia Department of Corrections | DC Treasurer Freedom of Information Officer | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2790 | Georgia Department of Corrections | Georgia Department of Corrections | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2791 | Idaho Department of Corrections | Idaho Department of Corrections | Updating | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2792 | Illinois Department of Corrections | Illinois Department of Corrections | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2793 | Indiana Department of Corrections | Indiana Department of Corrections | Updating | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2794 | Iowa Department of Corrections | Iowa Department of Corrections | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2796 | Kansas Department of Corrections | Kansas Department of Corrections | Updating | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2797 | Kentucky Department of Corrections | Kentucky Department of Corrections | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2800 | Maryland Department of Corrections | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2811 | New Jersey OBCIS Department of Corrections | New Jersey Department of Corrections | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2814 | North Carolina Department of Corrections | North Carolina Department of Corrections | Updating | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 2818 | Pennsylvania Department of Corrections | Pennsylvania DOC | Historical | Derogatory Data | Criminal Records | Dept. of Corrections | N |  |
| 3917 | Tracker Name & Address Resource | Infutor Data Solutions, Inc. | Updating | People | Consumer Files | N/A | N |  |
| 3921 | ACA International ICSP Trade Show Attendees | ACA International ICSP (Boca Data Entry) | Historical | Business | Miscellaneous Business Data | N/A | N |  |
| 3922 | ACA International March for Success Trade Show Attendees | ACA International March for Success Conference (Boca Data Entry) | Historical | Business | Miscellaneous Business Data | N/A | N |  |
| 3924 | ACA Internet Check Service Conference Attendees | ACA Internet Check Services Conference (Boca Data Entry) | Historical | Business | Miscellaneous Business Data | N/A | N |  |
| 3949 | Companies Tracker | Sheila Greco Associates | Updating | Business | Miscellaneous Business Data | N/A | Y |  |
| 4030 | People at Work (USA) | Zoom Information | Updating | People | Consumer Files | N/A | N |  |
| 4115 | Property Assessments | CoreLogic (First American Corelogic previously FARES) | Updating | Property | Assessments, Deeds & Mortgages | Assessments | Y |  |
| 4116 | Property Assessments | LexisNexis/Hogan (OKC) | Updating | Property | Assessments, Deeds & Mortgages | Assessments | N | No Marketting Use allowed for the states of ID, IL, KS, NM, SC, WA |
| 4117 | Property Deeds & Mortgages\* | CoreLogic (First American Corelogic previously FARES) | Updating | Property | Assessments, Deeds & Mortgages | Deeds & Mortgages | Y |  |
| 4118 | Property Deeds & Mortgages | LexisNexis/Hogan (OKC) | Updating | Property | Assessments, Deeds & Mortgages | Deeds & Mortgages | N | Direct Marketing Use allowed except for the states of ID, IL, KS, NM, SC and WA |
| 8494 | Fairfield County, OH Criminal Court | Fairfield County Clerk of Court | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8516 | Oklahoma County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8566 | Champaign County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8573 | Hamilton County, OH Criminal Court | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8574 | Hancock County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8575 | Lake County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8577 | Mahoning County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8585 | Richland County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8586 | Sandusky County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8589 | Wayne County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8590 | Medina County, OH Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8605 | Noble County, OH Criminal Court | Noble County Clerk of Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8651 | ZipLatLong | SAP (Business Objects-First Logic) | Updating | Metadata | Address | N/A | N | Subject to approval by vendor |
| 8652 | CityLatLong | SAP (Business Objects-First Logic) | Updating | Metadata | Address | N/A | N |  |
| 8659 | Total Source TXL (Marketing) | Epsilon (previously Equifax Direct Marketing Services) | Updating | People | Consumer Files | N/A | Y |  |
| 8676 | San Diego County, CA Arrest Logs | San Diego County, CA Sheriff | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 8688 | PullZip | LexisNexis/Seisint | Historical | Metadata | Address | N/A | N |  |
| 8692 | Florida Department of Corrections | LexisNexis/Hogan (OKC) | Updating | Derogatory Data | Criminal Records | Dept of Corrections | N |  |
| 8721 | Directory of Corporate Affiliations (DCA) - International | LexisNexis/New Providence | Historical | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 8722 | Directory of Corporate Affiliations (DCA) - Private | LexisNexis/New Providence | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 8723 | International Advertisers (IAD) - Redbooks | LexisNexis/New Providence | Historical | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 8724 | America's Corporate Finance Directory (ACF) | LexisNexis/New Providence | Historical | Business | Miscellaneous Business Data | N/A | Y |  |
| 8731 | Adams County, OH Criminal Court | Adams County Clerk of Courts | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8737 | OSHAIR | Occupational Safety and Health Administration | Updating - Requires Dev | Business | Miscellaneous Business Data | N/A | N |  |
| 8804 | Denver County, CO Criminal Court | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8807 | Payne County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8811 | Hamilton County, TN Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8812 | Adair County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8813 | Canadian County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8815 | Cleveland County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8816 | Comanche County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8817 | Ellis County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8818 | Garfield County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8819 | Logan County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8820 | Pushmataha County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8821 | Roger Mills County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8822 | Rogers County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8823 | Tulsa County, OK Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8824 | Tennessee Methamphetamine Offender Registry | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8825 | York County, SC Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8827 | Greenville County, SC Criminal Court | Court Ventures, Inc. (Experian) | Updating - Requires Dev | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8956 | Hawaii Criminal Court (AOC) | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 8968 | Pennsylvania Criminal Statewide Historic | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 9066 | Texas Criminal Court | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 9067 | Bankruptcies (Marketing) | LexisNexis/Hogan (OKC) | Updating | Legal Information | Bankruptcy Filings | N/A | N |  |
| 9068 | Liens & Judgments (Marketing) | LexisNexis/Hogan (OKC) | Updating | Legal Information | Liens & Judgments | N/A | N |  |
| 9076 | TLJ (Marketing) | LexisNexis/Dayton | Historical | Legal Information | Liens & Judgments | N/A | N |  |
| 9084 | Address Inspection List | USPIS Criminal Investigation Service Center | Updating | Metadata | Address | N/A | N |  |
| 9098 | People Information (TUCS Header) | TransUnion | Updating | People | Consumer Files | N/A | Y |  |
| 9106 | Massachusetts Writs, Welfare & Child Support | Secretary of the Commonwealth of Massachusetts | Updating | Legal Information | Liens & Judgments | N/A | N |  |
| 9112 | Canada Directories | SAP (Business Objects-First Logic) | Updating | Metadata | Address | N/A | N | Subject to approval by vendor |
| 9159 | People at Work | Jigsaw Data Corporation (Salesforce.com) | Historical | People | Consumer Files | N/A | N |  |
| 9178 | Texas Criminal Suppression | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 9781 | Hotline NV Data | American List Counsel | Historical | People | Consumer Files | N/A | N |  |
| 9829 | Ohio Criminal Court Direct | State of Ohio | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 9963 | Computerized Delivery Sequence (ADVO) | Valassis Direct Mail, Inc. | Updating | Metadata | Address | N/A | Y |  |
| 9980 | Bankruptcies | LexisNexis/Banko | Updating | Legal Information | Bankruptcy Filings | N/A | N |  |
| 9993 | National Criminal Suppression | Court Ventures, Inc. (Experian) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10015 | Bankruptcy Additional Events | LexisNexis/Hogan (OKC) | Updating | Legal Information | Bankruptcy Filings | N/A | N |  |
| 10020 | Arrest Records & Jail Bookings | Appriss | Historical | Derogatory Data | Criminal Records | Department of Corrections | N |  |
| 10059 | Consumer Marketing Data | CredTech LLC (formerly Impulse Marketing Group) | Updating | People | Consumer Files | N/A | N |  |
| 10078 | Ross County, OH Criminal Court - Common Pleas | LexisNexis/Alpharetta | Updating - On Hold | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10079 | Ross County, OH Criminal Court - Municipal | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10113 | Brown County, OH Criminal Court - Municipal | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10114 | Clinton County, OH Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10115 | Summit County, OH Criminal Court - Cuyahoga Falls | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10116 | Lawrence County, OH Criminal Court - Common Pleas | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10118 | Grayson County, TX Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10198 | Richland County, SC Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10222 | East Baton Rouge, LA Criminal Records | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N | Must be updating |
| 10224 | Jefferson Parish, LA Criminal Records | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10232 | Pickaway County, OH Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10237 | Brown County, OH Criminal Court - Common Pleas | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10238 | Athens County, OH Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10266 | Clermont County, OH Criminal Court - Common Pleas/CROSS | LexisNexis/Alpharetta/CROSS | Historical | Derogatory Data | Criminal Records | Criminal Court | N | Must be updating |
| 10281 | Summit County, Akron OH Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10282 | Cuyahoga County, OH - Berea Municipal | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10287 | Lawrence County, OH Municipal Criminal Court | LexisNexis/Alpharetta | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10474 | Fire Department Headquarters | United States Fire Administration | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10475 | Law Enforcement Agencies | Safety Source | Historical | Business | Miscellaneous Business Data | N/A | Y |  |
| 10513 | Places of Employment | Corelogic (Teletrack) | Updating | Business | Miscellaneous Business Data | N/A | Y |  |
| 10515 | Williamson TX Criminal Expungements | Court Ventures, Inc. (Experian) | Historical | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10551 | Bankruptcy Courts | LexisNexis/Banko | Updating | Legal Information | Bankruptcy Filings | N/A | N |  |
| 10582 | GEIS Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10586 | Diversity Certification (Arizona - Tucson MWBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10594 | Diversity Certification (Iowa - Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10595 | Diversity Certification (North Dakota - DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10596 | Diversity Certification (Utah - UUCP DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10597 | Diversity Certification (Alabama - ALDOT Human Resources Bureau) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10598 | Diversity Certification (Alaska - AUCP DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10601 | Labor Actions (US-EBSA-Employee Benefits Security Admin) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10602 | Natural Disaster (INTL - ISO Standards) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10603 | Site Security (INTL - Internal Register of ISMS Certificates) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10606 | Insurance Certification | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | Y |  |
| 10607 | Labor Actions (US-WHD-Wage and Hour Division) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10608 | Diversity Certification (Arizona - DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10609 | Diversity Certification (Arizona - Phoenix SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10613 | Bankruptcy Deletes | LexisNexis/Banko | Updating | Legal Information | Bankruptcy Filings | N/A | N |  |
| 10614 | Arrest Records & Jail Booking Images | Appriss | Historical | Derogatory Data | Criminal Records | Arrest Logs | N |  |
| 10616 | Duval County, FL Criminal Expungements | Duval County Clerk of the Circuit | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10629 | Diversity Certification (Oklahoma Department of Transportation DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10637 | Diversity Certification (Georgia Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10638 | Diversity Certification (Connecticut DBE Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10639 | Diversity Certification (Arkansas - State Highway and Transportation Department) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10640 | Diversity Certification (Connecticut - SMBE Department of Administrative Services) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10641 | Arizona Criminal Court | LexisNexis/Hogan (OKC) | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 10642 | Diversity Certification (South Dakota-DBE-Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10643 | Diversity Certification (Ohio Columbus Certified Registered Business) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10645 | Diversity Certification (Oklahoma MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10646 | Diversity Certification (Mississippi Department of Transportation Civil Rights) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10647 | Diversity Certification (Kansas-Wichita DBE-EBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10651 | Diversity Certification (Hawaii - Department of Transportation DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10652 | Diversity Certification (Ohio - MBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10653 | EC Rulings Data | LexisNexis/Hogan (OKC) | Updating - Requires Dev | Business | Miscellaneous Business Data | N/A | N |  |
| 10664 | Diversity Certification (Florida Broward County MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10667 | Diversity Certification (Ohio Cleveland MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10668 | Diversity Certification (Missouri MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10669 | Diversity Certification (Texas Austin MWDBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10670 | Diversity Certification (New Mexico DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10674 | Diversity Certification (Missouri DBE Office of External Civil Rights) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10675 | Diversity Certification (Louisiana Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10678 | Diversity Certification (Louisiana New Orleans) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10680 | Diversity Certification (Washington DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10681 | Diversity Certification (Nebraska Omaha MBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10682 | Diversity Certification (United States American Indian Business Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10685 | Diversity Certification (Texas San Antonio MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10687 | Diversity Certification (District of Columbia DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10691 | Diversity Certification (Virginia DMBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10693 | Diversity Certification (Maryland MDOT) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10694 | Diversity Certification (Florida DisMinBus DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10695 | Diversity Certification (New Jersey UnifiedCertProg) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10700 | Diversity Certification (Tennessee Memphis MWDBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10702 | Diversity Certification (Texas Small Business Enterprise) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10704 | Diversity Certification (United States Minority Owned Banks) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10708 | Diversity Certification (Massachusetts DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10709 | Diversity Certification (Georgia Atlanta SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10714 | Diversity Certification (Massachusetts Boston MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10716 | Diversity Certification (California Anaheim MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10718 | Diversity Certification (North Carolina Directory of Transportation SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10719 | Diversity Certification (New Hampshire DOT DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10720 | Diversity Certification (Florida Tampa SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10721 | Diversity Certification (Idaho Transportation Dept) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10722 | Diversity Certification (Illinois Chicago MWDBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10723 | Diversity Certification (Florida Tampa WMBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10725 | Diversity Certification (Texas SCTRCA) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10727 | Diversity Certification (Georgia Atlanta MFBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10728 | Diversity Certification (Illinois Business Enterprise Program) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10729 | Diversity Certification (New York Disadvantaged Business Enterprise) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10730 | Diversity Certification (United States WBCSWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10731 | Diversity Certification (Tennessee Nashville WBE MBE DV) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10732 | Diversity Certification (Michigan Detroit Business Cert Register) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10733 | Diversity Certification (Missouri St Louis DBE MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10734 | Diversity Certification (Wyoming Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10737 | Diversity Certification (United States Minority Business Development) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10738 | Diversity Certification (Nebraska Certified DBE List) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10739 | Diversity Certification (California Oakland SLBE LBE NPSLBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10740 | Diversity Certification (Kentucky DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10741 | Diversity Certification (Nevada DBE Vendor List) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10742 | Diversity Certification (New York MWSBE Registry) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10743 | Diversity Certification (Texas Houston MWDBE/SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10744 | Diversity Certification (Texas AICCT) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10745 | Diversity Certification (New York Minority & Women Business Enterprise MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10746 | Diversity Certification (Pennsylvania Department General Services MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10747 | Diversity Certification (West Virginia DBE Directory - Consultants) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10748 | Diversity Certification (West Virginia DBE Directory - Contractors) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10749 | Diversity Certification (United States Minority Business Directory NMBC) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10750 | Diversity Certification (California Los Angeles DMWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10751 | Diversity Certification (New York City Certified Businesses) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10753 | Diversity Certification (Ohio Cincinnati SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10754 | Diversity Certification (Montana DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10755 | Diversity Certification (Vermont DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10757 | Diversity Certification (Maine DBE, OJT & CIVIL RIGHTS) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10758 | Diversity Certification (Massachusets MWBE Mass.gov) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10759 | Diversity Certification (California San Francisco Certified Vendors) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10760 | Diversity Certification (United States Veteran Small Businesses) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10761 | Diversity Certification (Texas WCA) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10762 | Diversity Certification (Pennsylvania Unified Certificatin Program Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10763 | Diversity Certification (Texas Fort Worth MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10764 | Diversity Certification (California DVBE Services) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10765 | Diversity Certification (Arizona - Tucson SBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10766 | Diversity Certification (Colorado Directory of Certified DBEs) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10767 | Diversity Certification (North Carolina Charlotte MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10768 | Diversity Certification (Texas Disadvantaged Business Enterprise (DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10769 | Diversity Certification (Kansas Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10771 | Diversity Certification (Indiana Department of Administration) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10772 | Diversity Certification (Illinois Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10773 | Diversity Certification (South Carolina Unified DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10774 | Diversity Certification (Indiana Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10775 | Diversity Certification (Colorado Denver MWDSBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10776 | Diversity Certification (Rhode Island MBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10777 | Diversity Certification (Oregon OMWESB Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10778 | Diversity Certification (Kansas Non Construction DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10779 | Diversity Certification (North Carolina Department of Transportation DBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10780 | Diversity Certification (Maryland Baltimore MDB Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10781 | Diversity Certification (Michigan Gov) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10783 | Diversity Certification (North Carolina Charlotte SBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10784 | Diversity Certification (California Utilities Supplier Diversity) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10785 | Diversity Certification (Texas HUB & CMBL) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10786 | Diversity Certification (United States EPA Small Business Vendor Profile System) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10787 | Diversity Certification (California Disadvantaged Business Ent) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10788 | Diversity Certification (Tennessee TNUCP DBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10790 | Diversity Certification (Wisconsin UCP Eligibility Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10791 | Diversity Certification (Delaware Department of Transportation) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10792 | Diversity Certification (Minnesota DOT Office of Civil Rights) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10793 | Diversity Certification (Florida Vendors Business With State) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10794 | Diversity Certification (United States SBA - HubZone) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10795 | Diversity Certification (Indiana Indianapolis MWBE) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10803 | Diversity Certification (Nevada Las Vegas WBE MBE MWBE Directory) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10822 | Diversity Certification (Florida Miami Small Bus Admin) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10827 | Labor Actions (US-MSHA) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10892 | Debt Settlement and Credit Counseling Companies | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 10894 | Accurint Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10895 | Custom Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10896 | Batch Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10897 | Banko Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10898 | Riskwise Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10899 | R3 Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10900 | MBS Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10901 | Deconfliction Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 10903 | Places of Employment | Bell Holdings LLC, d/b/a Thrive Marketing Group | Updating | Business | Miscellaneous Business Data | N/A | Y |  |
| 10915 | Workers Compensation Policies | Risk Metrics | Updating | Business | Miscellaneous Business Data | N/A | N | No Insurance Marketing allowed |
| 11118 | Llano County, TX Criminal Court - District/CROSS | LexisNexis/Alpharetta/CROSS | Historical | Derogatory Data | Criminal Records | Criminal Court | N | Used for tracking purposes only |
| 11225 | Directory of Corporate Affiliations (DCA) - PRIVCO | LexisNexis/New Providence | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 11226 | Bay County, FL Criminal Court Expungements | Bay County Clerk of the Courts | Updating | Derogatory Data | Criminal Records | Criminal Court | N |  |
| 11235 | Court Locator Table | LexisNexis/Hogan (OKC) | Updating | Metadata | Address | N/A | N |  |
| 11286 | Consumer Spending Behavior | I-Behavior | Updating | People | Consumer Files | N/A | Y |  |
| 11306 | Diversity Certification (North Carolina Department Of Transportation Firms) | LexisNexis/Hogan (OKC) | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 11366 | Directory of Corporate Affiliations (DCA) - Personnel | LexisNexis/New Providence | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 11538 | Finance Table Inquiry Log | LexisNexis/Bozeman | Updating | Business | Miscellaneous Business Data | N/A | N |  |
| 11586 | IDM BLS Inquiry Logs | LexisNexis/Seisint | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required for these data sets. Any requests for the use of these types of data will need legal approval. |
| 11680 | GEO Parcel US – NavTeq | SAP (Business Objects-First Logic) | Updating | Metadata | Address | N/A | N | Subject to approval by vendor |
| 11710 | DCA -Deletes | LexisNexis/New Providence | Updating | Business | Miscellaneous Business Data | N/A | Y | Legal approval required |
| 11711 | DCA - Mergers and Acquisitions | LexisNexis/New Providence | Updating | Business | Miscellaneous Business Data | N/A | Y | legal approval required |

Appendix B – Consumer Disclosure Business Requirements

**LIFE SIMPLIFIED Issue Model Solution**

**consumer disclosure**

Version 2013-1.5

# Documentation Revision History

|  |  |  |  |
| --- | --- | --- | --- |
| **Version** | **Date** | **Author** | **Remarks/Comments** |
| 1.0 | 8/26/13 | Beverly Hutcherson | Initial Document |
| 1.1 | 8/26/13 | Beverly Hutcherson | Updated Key Contacts; global change of ‘section’ to ‘product header’; global change of ‘client to ‘carrier’; Sect 4, item 3a added Header; Sect 5, item a added #15 for score coaching tips; Appex B, 5e, added #iii for coaching tips |
| 1.2 | 8/26/2013 | Beverly Hutcherson | Updated Key Contacts |
| 1.3 | 9/10/13 | Beverly Hutcherson | Removed ‘Transaction Date from management report criteria |
| 1.4 | 11/22/2013 | Beverly Hutcherson | Revamped with new product input |
| 1.5 | 11/25/2013 | Matt Goodman | Updated CD Requirement #2, #3, #4, #7, #8, added comments to #10 and #11, and updated QA testing requirements |

# Product Summary

The LIFE SIMPLIFIED Issue Model (SIM) solution will assist carriers in assessing a potential Life policy holder’s risk; and using that information to decide the appropriate Life policy offering to extend to the customer or to decline the customer’s request for a policy.

The LIFE SIM solution (SIMS) will provide the carriers via XML the following:

* A numeric Risk Score (ranging from 1-997) and up to 10 reason codes with descriptions corresponding to the numeric score utilizing data attributes from:
  + - Boca Shell 4.0 (Public Records)
    - Motor Vehicle Reports
    - Experian credit file.
* A Credit report (via Experian), and
* A Motor Vehicle report (MVR).

# Consumer Disclosure Requirements

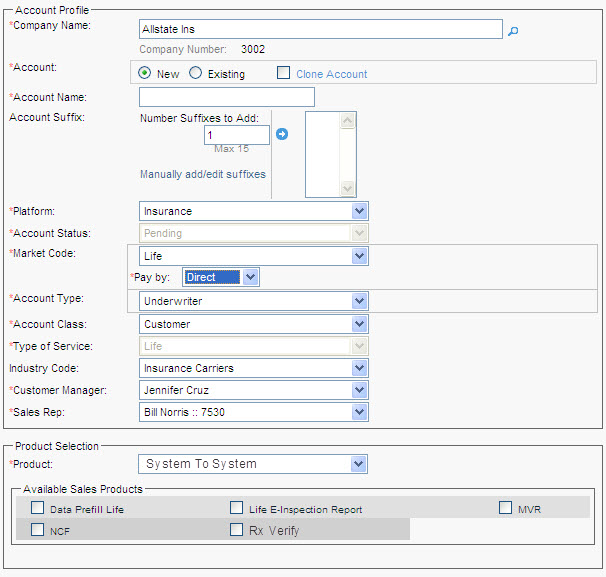
1. All information processed as part of the LIFE SIMS Risk Score will be captured in the FCRA database and has the ability to be updated through override keys in the database.
2. The existing LIFE EIR product contains most of the data that will be used for the Risk Score for LIFE SIMS. Two new datasets will be used with LIFE SIMS and will need to be incorporated into LIFE SIMS. New Product will need to provide these datasets to technology. The existing LIFE EIR report should be renamed to LIFE Public Record Report and will be provided as a consumer disclosure report for consumer inquiries associated with LIFE SIMS Risk Score.
   1. Any new Boca Shell 4.0 (Public Records) data attributes used in calculating the LIFE SIMS Risk Score should be added to the renamed LIFE Public Record Report.
3. The Inquiry history will be will be logged in the FCRA database and listed on the LIFE Public Record Report.
   1. The associated inquiry input data and carrier results will be viewable by the consumer rep.
   2. The inquiry history should be available to the consumer rep for one year.
   3. The RISK SCORE reference number provided to the carrier inquiry should be associated with the inquiry viewed by the consumer center rep.
4. The consumer’s LIFE SIMS Risk Score and the (up to) 10 reason codes reason codes with descriptions corresponding to the numeric score viewed by the carrier should be retrievable to the consumer center rep.
   1. All numeric reason codes, code description, and coaching tips should be retrievable for viewing by the consumer center rep.
   2. The existing LIFE EIR report cover letter, Life EIR How to Read, No Report Found, and Failed Authentication letter will be modified to remove the EIR distinction and be replaced with verbiage for LIFE SIMS product.
5. A MVR report disclosed to the carrier as part of a LIFE SIMS inquiry should be viewable to the consumer center rep with the following attributes:
6. The MVR report will be uniquely noted as part of a LIFE SIMS disclosure to a carrier
7. The carrier name who obtained the report and date of inquiry
8. The MVR report is retrievable from the system by the Reference number.
9. The report can be ordered for mailing to the consumer.
10. A unique letter will be added to send the MVR report to the consumer.
11. A NCF report disclosed to the carrier as part of a LIFE SIMS inquiry should be viewable to the consumer center rep with the following attributes:
12. The NCF report will be uniquely noted as part of a LIFE SIMS disclosure to a carrier
13. The carrier name who obtained the report and date of inquiry
14. The NCF report is retrievable from the system by the Reference number.
15. The report can be ordered for mailing to the consumer.
16. A unique letter will be added to send the MVR report to the consumer.
17. The LIFE SIMS report (LIFE Public Record Report) must be disclosed as part of a Full File Disclosure. A NCF or MVR report will only be provided as part of Full File Disclosure if a carrier has been provided the report as part of a LIFE SIMS request.
18. Functionality should be provided for the consumer to add, modify or remove a consumer statement.
    1. The consumer statement will be reported to the carrier when an inquiry is made on the consumer.
    2. The consumer statement will be displayed on the consumer’s SIMS MVR or NCF report, and across all products (Insurance and SIMS).
    3. A consumer statement reported on a consumer’s Insurance MVR or NCF report will be displayed on the SIMS MVR or NCF report.
    4. The ability to display consumer statements is an FCRA requirement. Any inability to provide consumers the ability to place and disclosure consumer statements will need to be approved by Legal/Compliance.
19. The dispute process for LIFE SIMS RISK Score will be modification / suppression of the contributing data attributes (Boca Shell 4.0). The existing LIFE EIR dispute letters will be modified to remove the EIR distinction and be replaced with verbiage for LIFE product.
20. The dispute process for LIFE MVR report will be to refer the consumer back to the State motor licensing department. A unique letter will be added to refer the consumer back to the state motor licensing department.
21. The dispute process for the LIFE SIMS NCF report will be disputing the NCF report via the online Experian dispute process. A unique resolution letter will be added to response to the consumer and provide the credit report obtained from Experian.
22. Functionality should be provided for the consumer to add a Security Freeze to restrict the carrier from seeing the RISK Score, NCF and MVR report. The Security Freeze will be unique to LIFE SIMS. The security freeze should not be applicable to Insurance-MVR or Insurance-NCF reports/inquiries.
23. Functionality should be provided for the consumer to add a notification of Identity Theft to be provided to any inquiring carrier of the SIMS RISK Score.
    1. The Identity Theft notation will be applicable to a consumer’s MVR report and the NCF report, across all products (Insurance and SIMS).

# Testing

All functionality for LIFE EIR, LIFE SIMS, MVR and NCF will be tested in QA along with all associated letters. Beside MBS functionality testing, customer facing testing should be completed for this product (ie: ensuring that customers are restricted from seeing RISK Score, NCF, and MVR reports when a security freeze is on file). In addition, regression testing on all real-time security freezes and consumer statements should be completed on all products to ensure that any coding associated with this functionality doesn’t impact other products. Also, QA testing should include mirror testing for PSS – Philippines Shared Services. PSS QA testing should ensure that CA MVR restrictions apply for PSS representatives, but not for US representatives. QA should sign off that all MBS functionality for this new product and regression testing on all existing products is confirmed for users in the US and in the Philippines.

Appendix C – MBSi Screens

# Account Setup / Product Configuration Screen

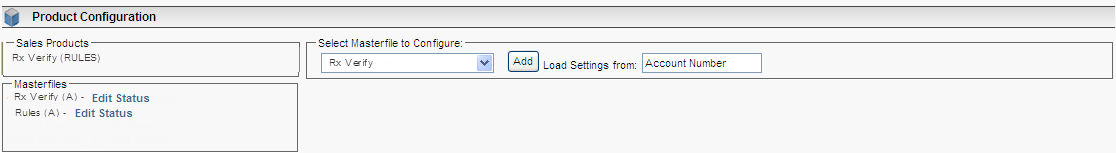


Add Simplified Issue Model as an available Sales Product under Life for Underwriter.

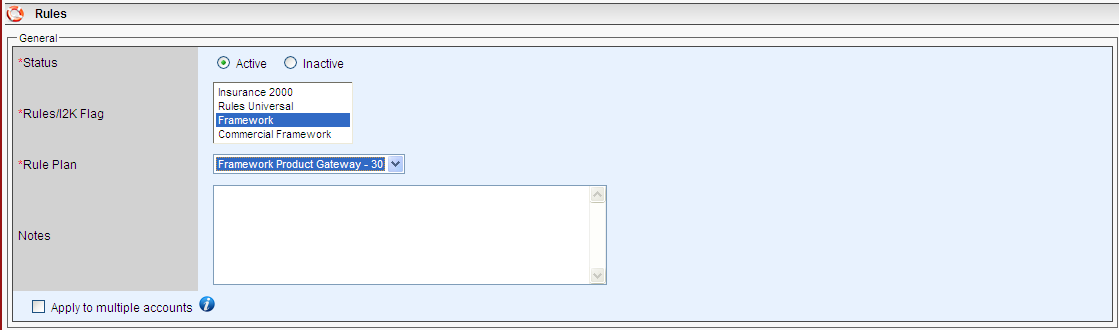
Simplified Issue Model

Simplified Issue Model should be available via System to System.

Sales Product should be Simplified Issue Model



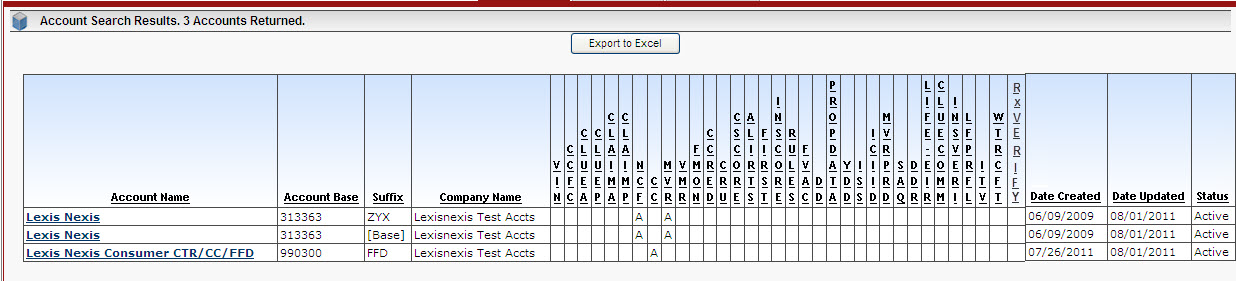
Masterfile configuration should include Simplified Issue Model



Select Rules Framework

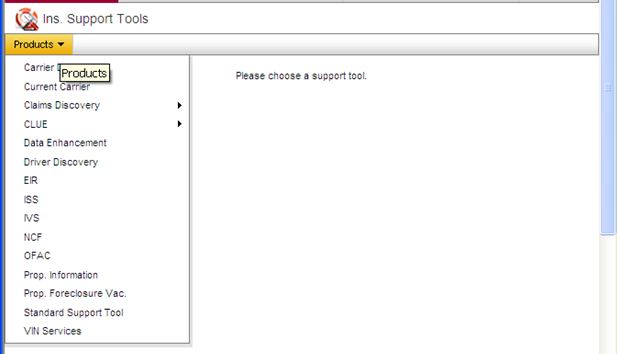
Selection of Life Product Gateway #52.

# Account Search Screen

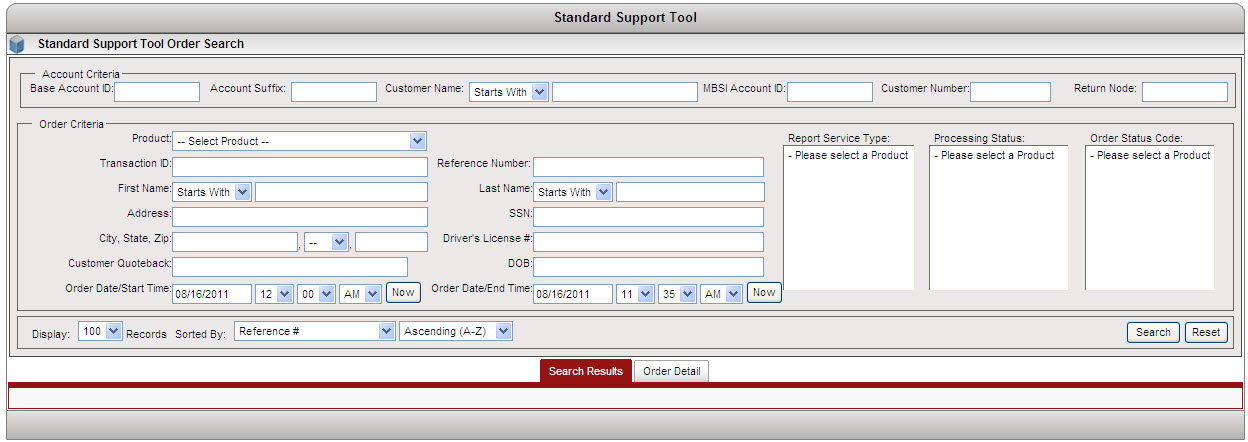


Add SMPIssue in the account search product list.

# Support Tool



Add Simplified Issue Model in the Standard Support Tool product list.



Standard Support Tool inquiry search criteria – need the ability to search by any combination of the search criteria.

Appendix D – Rules Functional Specifications

Appendix E – Testing Requirements