



National Criminal Records

The Challenge

Our client was seeking a way to eliminate bad risks for their Simplified Issue product. They were concerned about findings that indicated one in every four applicants had some type of lie on their application. The client wanted a quick and inexpensive way to confirm answers to their application questions. It was imperative the solution be implemented in a manner that enabled them to price the product competitively in the market.

Available services in the market included criminal record checks, which were too cumbersome, expensive and slow. The average turnaround time was three days and occasionally it took up to a month to receive a result back.

The Solution

The carrier adopted the use of ExamOne's new National Criminal Records product. They have found that the product affords protection against loss related to lifestyles that contribute to high premature mortality.

The Results

The carrier was able to quickly identify applicants who did not disclose pertinent information about their past criminal history. For example, the carrier ordered National Criminal Records report for a 35 year old male applicant. He applied for a \$200,000 simplified issue policy. The applicant is a resident of Minnesota. The client received the National Criminal Records report from ExamOne within minutes. The results came back with a misdemeanor conviction for Marijuana possession in California. The applicant answered "No" to the question of any previous arrests or convictions. Based on this finding, the carrier questioned the applicant about the incident then offered a different product with a higher premium.

Screening an applicant's background for a potential criminal record was too slow and hit or miss. With National Criminal Records our carrier partner is able to receive more comprehensive results within minutes.

Criminal Record Checks



3 days

National Criminal Records



minutes



A Quest Diagnostics Company