



Reduce identity fraud  
while streamlining  
the insurance  
customer experience

Protecting against identity theft and creating a frictionless customer experience are top priorities for insurers. As cyber-criminals become increasingly sophisticated, these two goals can get in each other's way.

Passwords and two-factor authentication are no longer sufficient to thwart bad actors. At the same time, complex authentication protocols can frustrate customers. The challenge for insurers is ensuring that people accessing your system are not fraudsters without inconveniencing your trusted customers.

LexisNexis® ThreatMetrix® resolves this issue by connecting the dots between the myriad pieces of information an individual creates as they transact online, then developing a unique digital identifier for that individual. This allows you to quickly and easily recognize legitimate customers without disrupting the customer experience.

### **Authenticate returning customers without adding friction**

ThreatMetrix® passively authenticates returning customers, creating a seamless experience for your insureds. The solution's layered approach effectively identifies your return customers.

### **Confirm identities and thwart fraud in real time**

With deep insight into 1.4 billion anonymized user identities, ThreatMetrix delivers the intelligence behind 75 million daily authentication and trust decisions to differentiate legitimate customers from fraudsters—in near real-time.

## Confidently detect key situations that put user accounts at risk

The solution's layered approach to thwarting cyber-threats includes the detection of:

- Attempted logins using stolen credentials
- Logins from risky or compromised devices/users
- Malware targeting logins
- Credential replay attacks or session hijacks
- Botnets automating password guessing

## The value of establishing trusted customer behavior patterns

Knowing who policyholders are, and how and when they transact, can lead to detecting suspicious behavior or compromised devices before accounts are infiltrated by cybercriminals. ThreatMetrix enables you to continually recognize returning customers and seamlessly integrate this validation process into existing business processes without adding unnecessary friction. Layers of defense, such as profiling the precise behavior on an account, accessing shared intelligence about known fraud and detecting malware or remote access control provide enhanced security without disrupting the customer experience.

## The ThreatMetrix Digital Identity Network brings identity intelligence to life

The ThreatMetrix Digital Identity Network underpins the ThreatMetrix solution and leverages globally shared intelligence from millions of daily consumer interactions, including logins, payments and new account originations. ThreatMetrix stitches together a customer's true digital identity by analyzing the myriad connections between devices, locations and anonymized personal information. By marrying offline behavior and online intelligence, ThreatMetrix helps carriers elevate fraud and identification decisions from device-level to user-level.

## The power of blending user identity and behavior patterns to detect threats

Digital identities within the ThreatMetrix Digital Identity Network show a pattern of trusted behavior by integrating anonymized non-regulated personal information such as username, password and email address with device identifiers, connection and location characteristics. At the same time, ThreatMetrix profiles all devices accessing a website (desktops, laptops, smartphones or tablets) to identify the presence of malware or other anomalies that might indicate a high-risk login attempt. High-risk anomalies can be easily identified and flagged for review or automatic rejection.



Insurance

For more information, call 800.869.0751

### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

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