

Advanced risk assessment: Digital insights with email at the core



Intelligence for risk decision confidence

Your customers want to connect through an increasing number of channels. And they expect a consistent, frictionless experience each time. However, insurance carriers are often pulled between the tensions of delivering seamless user experiences and deterring fraud.

At LexisNexis® Risk Solutions, we believe it's possible to do both. That's why we offer LexisNexis® Emailage®, a proven risk assessment tool with the user's email address at the core. Use it so your teams can confidently assess risk, put customers through a frictionless/low-touch workflow, and outsmart ever-evolving fraud tactics more effectively.

Our unique approach

Using a patented, proprietary analytic approach, Emailage reimagines fraud detection by utilizing email intelligence as a core risk identifier.

- **Email is the unique global identifier** – Email is at the heart of our solutions because it's the universal key to all digital engagement and transactions in every industry, everywhere.
- **The network effect** – Fueled by global digital insights and shared transaction history, our global network gives you risk decision confidence that's always improving. With more than 5.9 billion digital identifiers in the network, Emailage brings together physical data, digital data and dynamic fraud signals creating a holistic view of who is really behind the transaction.
- **Active intelligence** – Our technology combines advanced analysis, machine learning, artificial intelligence and real transaction outcomes.

Here's how it works

- **Access Emailage** – Emailage is accessed through the LexisNexis Dynamic Decision Platform (DDP).
- **Input values** – Values include email, IP address, name, address and phone.
- **Receive an overall risk score** – Emailage returns a score between 0 - 1,000 (0 is lowest risk; 1,000 is highest).
- **View explanation** – Emailage provides an overall risk, confidence and digital identity scores as well as multiple detailed risk variables.
- **Gain insight into the risk score** – The risk score is divided into multiple segments called risk bands and rated 1 – 6 (1 is lowest risk; 6 is highest).

By returning overall risk and confidence scores, along with metadata points such as email and domain details and other personally identifiable information (PII), Emailage delivers succinct decisioning data that supports risk-based assessment and fraud mitigation strategies. With this type of intelligence, you're better able to identify cybercriminals, prevent fraudulent transactions and give a positive, frictionless experience to trusted customers.

Benchmark statistics¹

Avg. Fraud Hit Rate



42%

Identified as high risk by Emailage and turned out to be fraud

Manual Review Reduction



27%

Average percent decrease in manual review volume

Improved Accept Rate



16%

Average percent decrease in rejected transactions



Emailage impact: Analyze with complete confidence

Optimize your risk assessment process with Emailage. Gain efficiency with seamless integration into your existing technology stack to help:

- Gauge the risk connected to a customer's email address
- Identify and prevent fraud on online transactions
- Increase top-line revenue by accepting more legitimate customers
- Make confident, efficient manual review decisions
- Use with other LexisNexis tools to supplement your overall risk management

Emailage difference

Emailage empowers you to make confident risk assessments and online identity validation using digital insights:

- Holistic email risk score and confidence analysis
- Global network digital insights
- Machine learning models refreshed weekly
- Customized models at network, industry and company levels

Email behavior can help differentiate legitimate users from fraudsters

Preference



51%

of customers prefer email as method of communication²

Longevity



91%

of users have the same email address for more than 3 years³



51%

of users have the same email address for more than 10 years³

Access



89%

of people check their email daily⁴



21%

of people check their emails more than 5 times daily⁴

Stability



130

average number of accounts associated with an email address⁵

Create safer environments for your customers

Every insurer—no matter the region or size—can experience fraud events. We help insurance carriers make confident risk decisions in an environment of evolving fraud tactics while improving user experiences at every stage of the customer lifecycle.

Use cases:

Quoting/
application

Account
registration

Account
maintenance

Claims
security

Risk management. Maximized.

Get a clear picture of who is behind a transaction—and the risk associated—so your team can automate decisioning workflows, improve customer experience and support business growth initiatives, confidently.

For more information, call 800.458.9197 or email insurance.sales@lexisnexis.com



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 and www.relx.com.

¹ Results are average and are based on multiple POCs done with new customers and incremental benefits received by existing customers. These may vary based on different geographies, customer inputs and industries.

² <https://www.statista.com/statistics/750858/us-consumers-preferences-brand-contact/>

³ DMA Insight: Consumer Email Tracking Study (2015) - UK respondents

⁴ The Inbox Report (2016)

⁵ Digital Insider (2018) - US respondents

Emailage provided by LexisNexis is not provided by “consumer reporting agencies” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (FCRA) and does not constitute a “consumer report” as that term is defined in the FCRA. Emailage may not be used in whole or in part as a factor in determining eligibility for credit, insurance, or employment or for any other eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified.

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