

Instantly Identify Bot Attacks

Differentiate between legitimate customers and bots seeking consumer data for fraudulent activity.

The insurance industry is under attack. Carrier-quoting websites are among the top targets for sophisticated fraudsters and their bots. Cybercriminals use them to gain access to consumer data. They're constantly refining their tactics, making it increasingly difficult to distinguish legitimate traffic from malicious visits.

In 2022, businesses saw a 38% year-over-year increase in high-velocity automated bot attacks.¹

Guard the gate against bots



Insurance carriers must be able to quickly evaluate applicants and their legitimacy without causing friction. Catching bots at first point of contact helps prevent data harvesting which leads to fraudulent activity.

But insurance quoting is highly competitive. Consumers want to provide minimal information yet expect fast and accurate responses. If your quoting processes are too demanding, applicants will likely abandon the process and search for a more user-friendly alternative. Before you provide an insurance quote — with minimal interaction or delay — you need to know if the consumer is a true prospect or a bot.

Provide a seamless customer experience

LexisNexis® ThreatMetrix® for Insurance Quotes leverages identity data from the global LexisNexis® Digital Identity Network® to profile the consumer's device, IP address and hundreds of attributes. It operates in the background, quickly and quietly, without adding any friction to the customer experience.

The Digital Identity Network® annually analyzes:

-  98 billion transactions from 200 countries
-  9 billion active devices
-  2 billion IP addresses
-  3.5 billion email addresses
-  2 billion phones
-  2.5 billion digital identities

You're able to better confirm identities and evaluate devices visiting your website to thwart fraud – all with a sub-second response time.

Quick implementation, lightning-fast bot detection

ThreatMetrix for Insurance Quotes is tailored for bot detection in quoting workflows. It comes launch-ready with a simple, out-of-the-box decisioning policy and pre-defined rules for streamlined functionality.

Here's how ThreatMetrix for Insurance Quotes works: Behind the scenes, the solution will profile the devices consumers are using to interact with your quoting webpage. By evaluating risk associated with the device along with identifying the unique digital identity associated with it, ThreatMetrix for Insurance Quotes returns a risk score that indicates the likelihood of bot activity in real-time.

Say yes with confidence at the point of quote

With ThreatMetrix for Insurance Quotes you're able to:

- **Quickly assess if a transaction is a bot or legitimate consumer.**
- **Evaluate devices visiting your website without adding friction to the experience.**
- **Identify data-harvesting bot attacks and steward your consumer's personal data.**
- **Provide quotes with the confidence you're interacting with genuine prospects, not bots.**



Learn how ThreatMetrix for Insurance Quotes can help you protect against bots — call 800.458.9197 or email insurance.sales@lexisnexisrisk.com

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. 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 risk.lexisnexis.com and www.relx.com. Our insurance solutions assist insurers with automating and improving the performance of critical workflow processes to reduce expenses, improve service and position customers for growth.

¹ Global State of Fraud and Identity, 2022 Report

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