



Use the power of InstantID to help accelerate identity verification.

LexisNexis InstantID helps carriers instantly verify consumer identities, spot potential fraud or identity theft and automatically flag discrepancies in applications.

Effective risk management begins the moment a proposed insured pops on your radar. Are there discrepancies on the application? Do all the components fit together? Is the proposed insured even a real person?

InstantID combs through billions of public records to help carriers:

- Manage expenses
- Make informed decisions to better manage workflow
- Comply with address discrepancy requirements

InstantID combines verification, validation and risk detection processes. It delivers the reliable information that carriers need to help reduce errors, processing time and fraudulent activity.

Manage expenses

At the point of contact, InstantID allows you to manage expenses by helping to verify consumer data before spending more money on additional reports needed for further investigation.

Make informed decisions to better manage workflow

InstantID delivers the critical information carriers need to better manage their workflow and:

- Reduce errors at the point of application
- Route policies to the most appropriate person
- Fast-track accurate applications
- Flag questionable applications for further review
- Improve mailing and billing effectiveness

How InstantID works

InstantID quickly searches billions of public records to help carriers verify a proposed insured's identity. InstantID can spot discrepancies in Social Security numbers (SSNs), such as:

- Invalid SSN
- Deceased SSN
- SSN issued prior to birth
- SSN associated with a different person

InstantID can also:

- Point out potential data mis-keys, which can be mistaken for fraudulent data
- Highlight high-risk or commercial addresses, such as vacant lots or correctional institutions
- Verify date of birth, and provide telephone numbers and up to three addresses for a search subject

With accurate information from reliable resources, carriers can increase verification rates and decrease exception rates.



Insurance

For more information, call 800.869.0751 or email insurance.sales@lexisnexisrisk.com or visit www.risk.lexisnexis.com

About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit www.risk.lexisnexis.com.

The InstantID services are 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 do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the InstantID service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature of the 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. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2018 LexisNexis. NXR00876-4 0218.