



Gain New Insight and Context for Account Validation, Investigation, and Risk-based Decisions

A New Focus On Customers and Processes

As customers flocked to online services during the pandemic, their digital footprints and online identities became more important to almost every service provider—from retailers to insurance carriers. The move to digital channels also increased customers' service expectations. For insurance companies, time-to-quote has become a critical metric. According to a [study by RGA](#), 85% respondents indicate an urgent need to improve underwriting performance. Of this number, 53% cited a focus on accelerating policy underwriting and improving the customer experience.

Underwriting isn't alone. From claims agents to fraud investigators—insurance professionals must be able to more quickly validate account data, uncover deeper insight, and gain broader context for accurate risk assessment.

Going Beyond the Already Known

Traditional sources of account data only contain information that the individual was willing to provide. Yet, claims agents often need to validate what they know and understand more clearly who the person is behind the account. As insurers move towards providing personalized services, agents will need additional context collected from external sources to understand their customers. Certified Fraud Examiners need both—validation and context—as they investigate cases to uncover synthetic identities and potential fraudsters.

Consumer online search engines can help you find more data, but having to manually search multiple sites is time-consuming. It's also difficult to assess data accuracy. Insurance professionals need to be able to trace individuals' digital footprints and connect and corroborate relationships between these digital data bits. And the faster and easier—the better.

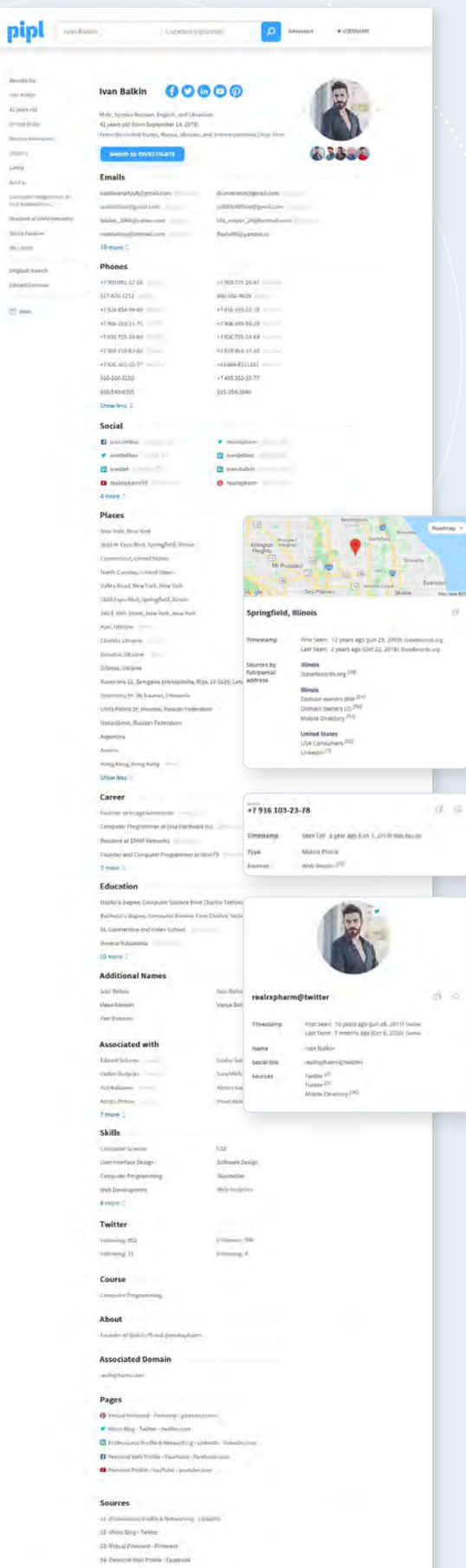
Validate What You Know and Go Deeper

Add Social Media Insight

Detect Synthetic Identities

Expose New Clues and Insights





Pipl in Insurance

That's why many leading insurance companies rely on Pipl. We're the world's leading provider of online identities. Our index includes more than 3 billion online identities connected and corroborated from open public data sources spanning more than 150 countries. As a powerful advanced search engine, Pipl connects people to their digital footprints and online presence.

Enter information that you have—a name, phone number, or email address. In seconds, you have a rich profile of the individual on your screen. At a glance, you can see the person's demographic data, together with all known email addresses, phone numbers, social media usernames, associated locations, careers, and much more.

Click on a social media icon and go directly to the person's page. If the page is public, you can learn much more about the person in just a few minutes. Click on Map View and instantly see locations associated with the person. Pipl enables you to drill down into even more underlying detail associated with each data point.

Validate What You Know and Go Deeper

Search with just one known parameter or several. A single-person match delivers a rich online identity profile with high confidence. Identify critical data points in seconds. View a history—not just a snapshot—of a person of interest. Uncover information that individuals don't self-report to credit bureaus and other official sources. Pipl gives you easy access to a big-picture view of the person you're researching with fast access to deeper levels of detail.

Add Social Media Insight

Search by name or with a social media username to quickly build a profile in Pipl. Social media usernames, mobile phone numbers, email addresses, web pages, and other online identity elements are consolidated in one place. Save time by going directly to the contact's social sites to find posts, photos, recent activities, and personal associates. Because Pipl has indexed data for years, it's possible to find data that has been scrubbed from current accounts.

Detect Synthetic Identities

With Pipl, you can go beyond identity data to evaluate patterns, histories, and connections. You might not find information that you would expect to appear. You can see if identity elements were created at the same time. Random connections that don't make sense will appear. Deeper data gives you confidence in your decisions to correctly decline new fraudulent accounts or prevent issuing policies.

Expose New Clues and Insights

Pipl's global data reach can expose important information and international connections, even when the user has taken pains to keep it anonymous. Pipl also provides the original data sources for each identity element. Each source is displayed on a data card, with first-seen/last-seen timestamps for reporting transparency.

ABOUT PIPL

Our clients include leading insurance carriers, as well as fraud investigators across industries. [Learn more here.](#)

