# Every false positive is a reviewer's hour and an applicant who may not come back.

You are asked to do two things that pull against each other: screen every applicant against watchlists and KYC rules with zero tolerance for a miss, and onboard them fast enough that they do not abandon the application halfway through. Legacy verification stacks force that trade-off into the open. Tighten the controls and manual reviews pile up, queues lengthen, and good applicants drop off. Loosen them and you carry risk you cannot defend to compliance or to a regulator.

The number most underwriting and ops leaders learn to live with is the manual review rate. It looks like a cost of doing business. It is actually a signal that the verification layer cannot tell a real customer apart from a borderline one, so it sends both to a human. The work is not hard because applicants are risky. It is hard because the system cannot resolve identity from the thin inputs a life application provides.

## 01 WHAT CHANGES WHEN IDENTITY RESOLVES EARLIER

Socure resolves an applicant's identity from minimal inputs and integrates at the front of the underwriting flow, before a file reaches a reviewer. Instead of one legacy KYC check that escalates anything it cannot clear, it runs a layered set of authoritative data sources and intelligent waterfalls. This includes consent-based Social Security verification and document verification and screening for Third Party and Synthetic Identity Fraud, with watchlist screening tuned to cut false positives rather than multiply them.

The reviewer's queue is no longer where uncertainty goes to wait. The cases that reach a human are the ones that genuinely need judgment. Everything else clears passively, in the moment, while the applicant is still on the page.

## 02 IN A RECENT STUDY WITH A LARGE LIFE INSURANCE PROVIDER

The following figures come from a proof-of-concept data study modeled against a large life insurance provider's actual application population. They reflect what Socure's platform would have produced had it been live during that period.

| ~94.75% | 82.9% | >$25.6M |
|---|---|---|
| AUTOMATIC APPROVAL RATE | FEWER WATCHLIST FALSE POSITIVES | MODELED FINANCIAL IMPACT |
| Modeled overall approval after deployment with eCBSV and DocV | Reduction in watchlist hits without weakening screening | Combined lifetime value gain and cost savings |

FIGURES FROM A SINGLE-CUSTOMER DATA STUDY

> In a sample of 12,000 applications that had previously gone to manual review, the model was able to passively approve 83.99% of them. The reviews were never the work. They were the symptom.

## 03 THE COMPLIANCE CASE IS THE SAME CASE

Cutting false positives is not the same as cutting corners. Fewer watchlist hits to clear means reviewers spend their time on the alerts that carry real risk, not on the noise a screen generates. The audit trail gets cleaner because decisions are consistent and data-backed rather than discretionary. Growth and rigor stop being a trade-off when the verification layer is precise enough to serve both.

## 04 WHERE TO START

The fastest way to see whether this holds for your book is to run your own data. Socure can model the approval lift, review reduction, and financial impact against a sample of your historical applications, including the files you currently send to manual review, and show you what would have cleared passively.

ONE INTEGRATION · CONTINUOUS VERIFICATION

# You shouldn’t have to guess who’s real.

## Request a data study scoped to your applications.

MODELED ON YOUR HISTORICAL APPLICATIONS · NO INTEGRATION REQUIRED

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