

Pre-Check

Automated Fraud and Risk Signaling

Pre-Check is an API/batch solution that evaluates the digital footprints of people and businesses at scale, detecting fraud by automatically flagging the highest-risk cases across multiple lines of business and claim types.



Behaviors Indicating Malingering

Surface behavior and keyword insights by analyzing photos and text using 25 trained, investigation-focused behavior models.



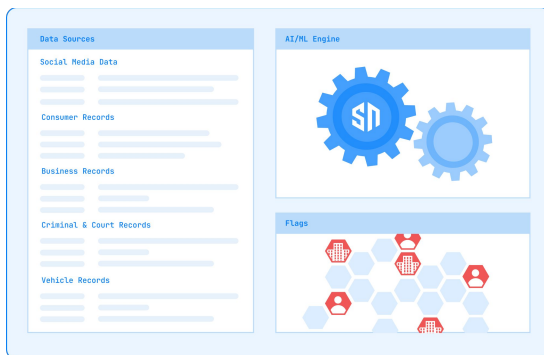
Unknown Business Connections

Review subjects for undisclosed business affiliations powered by secretary of state filings, e-businesses, domain registrations, and online marketplace data.



Indications of Collusion

Uncover hidden relationships between multiple parties by automatically detecting and analyzing shared data points and assets from across the open web.



Public Records Irregularities

Cross-check 30+ public record data types, from bankruptcy and arrests to evictions, determining key causes of concern.



Stolen or Listed Items

Process thousands of VINs as well as stolen items across 15 marketplaces, highlighting any mentions or references.

Key Benefits

- **Seamless Integration**
Integrate Pre-Check into other systems, including claims management and case management software, ensuring centralized access to claims data without the need to switch between platforms.
- **Scoring in Seconds**
Prioritize each case with high-assurance identity scores and an investigative assessment, eliminating time wasted on unnecessary investigations.
- **Comprehensive Data Sources**
Tap into thousands of sources of data in real time, including social media, vehicle ownership data, dark web leaks, public records, criminal records, marketplaces, and business filings.
- **Batch Processing**
Easily input data provided by thousands of applicants and customers to validate data at scale. With automated decisioning and risk scoring, high-risk individuals can be easily identified and passed to case owners for further review within Skopenow.

Use Cases

Workers Compensation

To make faster and more informed decisions in disability cases, a carrier equipped their claims handlers with Pre-Check to review the digital footprints of claimants and their businesses. Through business records and behavior analytics, they accurately identified 23% more malingering, undeclared sources of income, and ability to return to work across the portfolio.

Healthcare

An insurance carrier employed Pre-Check to flag healthcare workers linked to suspicious insurance claims. Pre-Check immediately identified several individuals with criminal records and online marketplace accounts that required further investigation. These fraud indicators led to confirmation of billing for services not rendered, upcoding medical items, unbundling, and performing unnecessary services.

Auto

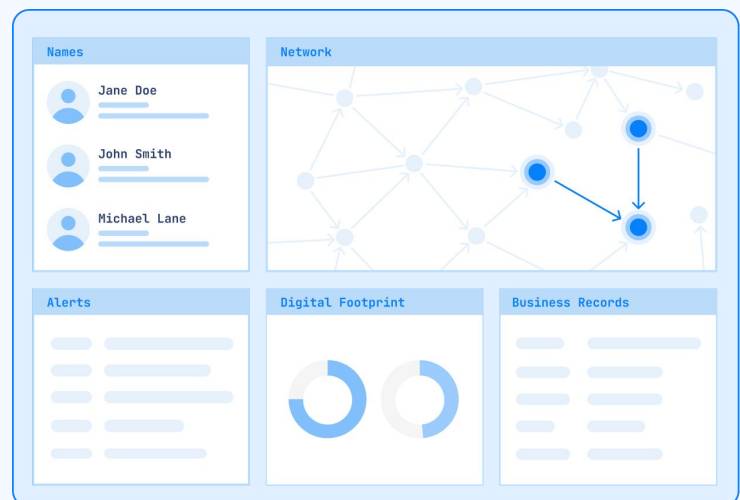
An SIU team introduced Pre-Check in their auto insurance claims workflow to allow investigators to identify otherwise hidden risk indicators, such as multi-party connections between drivers, passengers, and providers. Pre-Check enabled the investigators to surface stolen vehicles reappearing on the web or other marketplaces.

Property

A group of loss adjusters implemented Pre-Check to prioritize research on claimants and contractors. Pre-Check enabled the insurer to detect contractors with criminal records and previously unknown relationships with claimants. The evidence supported investigations into intentionally damaged property and contractor fraud, where homeowners' insurance was claimed for unnecessary repairs.

Integrate Pre-Check into existing workflows to achieve operational efficiency, cost savings, and faster case resolution.

Eliminate the need to switch between platforms by integrating Pre-Check into existing claims management systems via API. Pre-Check guarantees that risk evaluation and due diligence checks occur systematically and automatically alongside the existing checks within your workflow – without requiring additional resources.



About Skopenow

Skopenow is a comprehensive OSINT analytics platform, offering scalable, automated solutions that identify risky attributes and behaviors to help reduce unnecessary claims losses. The company has over 1,500 customers across the globe, including over 80 insurance carriers. Skopenow's platform uses AI models on top of millions of publicly available data points to generate actionable insights for insurance carriers. With risk arising everywhere from policy purchase to claims, Skopenow provides insights to better inform underwriting, claims, and SIU decision-making.