



- LOQR Case Study

Enabling Secure Digital Insurance Journeys with LOQR|brick

Insurance companies are rapidly shifting toward fully digital customer journeys, from policy purchase to claims management. However, this transformation introduces new challenges.

To support secure and scalable digital experiences, insurers need a flexible trust infrastructure that can be embedded directly into their systems.

LOQR|brick is the API-first layer of LOQR's Platform, designed for companies that want to build their own identity, authentication, and signature experiences based on a proven, regulation-ready trust infrastructure.



The Challenge

Insurers must ensure that customers can securely onboard, verify their identity, and authenticate themselves when accessing sensitive services, all while complying with regulatory requirements such as AML and KYC obligations. At the same time, they must maintain a frictionless digital experience, as today's customers expect fast and convenient services.

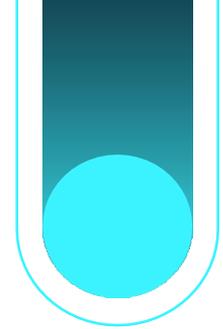
As a result, many insurers face limitations with traditional solutions that provide rigid, predefined workflows or require multiple vendors to cover identity verification, compliance checks, and authentication mechanisms.

The Solution

With LOQR|brick, insurance companies can integrate digital trust capabilities directly into their platforms using modular APIs. Instead of relying on fixed onboarding journeys, insurance providers can build personalised user experiences, leveraging LOQR's secure and compliance-ready infrastructure.

LOQR|brick exposes a set of trust primitives that can be consumed independently or combined to support multiple use cases across the insurance lifecycle.

For insurance companies, two key applications stand out: secure digital onboarding and biometric authentication for customer access.



Digital Onboarding with KYC & AML

An insurer that launches, for example, a new mobile application that needs to enable fully digital customer onboarding while meeting compliance requirements can use LOQR|brick to implement a seamless onboarding journey directly within its application:

- **Identity Verification** through document capture and biometric validation.
- **Liveness detection** to prevent fraud and impersonation.
- **Contact binding** through verified email and mobile phone.
- **AML screening** against sanctions and PEP lists.
- **Evidence-grade audit logs** to support regulatory requirements.

Modular architecture allows the insurer to integrate these capabilities directly into its existing onboarding flow, ensuring that identity verification and compliance checks occur without disrupting the user experience.

The result is a secure, fully digital onboarding process that reduces operational overhead while maintaining compliance with regulatory standards.

Biometric Authentication for Secure Access

In addition to onboarding, insurers must ensure that customers can securely access their policies, personal data, and claims information on their digital platforms.

Using LOQR|brick's **biometric authentication capabilities**, insurers can implement a secure login and strong authentication mechanism within their mobile application.

Customers can authenticate themselves using **facial biometrics with liveness detection**, ensuring that the person accessing the account is the legitimate policyholder.

This capability is particularly useful when customers:

- Access sensitive personal or financial information.
- Approve policy changes.
- Submit or manage insurance claims.
- Sign documents digitally.

By implementing biometric authentication, the insurance company is improving both security and user convenience, eliminating the need for complex password flows while strengthening fraud prevention.

LOQR|brick Impact

By adopting LOQR|brick, insurance companies are able to modernise their digital platform while maintaining compliance and security standards.

Key benefits include:

- **Secure digital onboarding** with integrated KYC and AML checks.
- **Stronger fraud prevention** through biometric verification and liveness detection.
- **Improved customer experience** with seamless mobile journeys.
- **Regulatory-ready processes** with built-in auditability and evidence generation.
- **Flexible integration** through modular APIs.

Because LOQR|brick is fully composable, user-friendly and regulation-ready, insurers can continue to expand their digital capabilities, adding new trust services as needed without redesigning their core architecture.

SECURE, FAST AND SIMPLE



Want to bring LOQR's solution to your business?

Contact us at SALES@LOQR.COM or

request a live demo.