



Restoring Trust in a Noisy Communications Landscape

Why the Phone Channel Is an Emerging Competitive Advantage for Insurers

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Businesses and consumers are struggling to connect

86%

of enterprises said the phone is the most important channel for increasing revenues and meeting customer service goals¹

90%

of calls go unanswered due to call spoofing and fraud

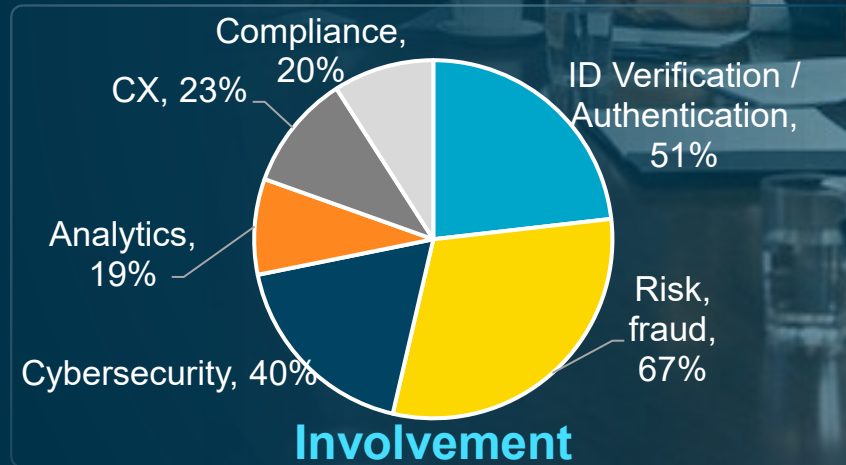
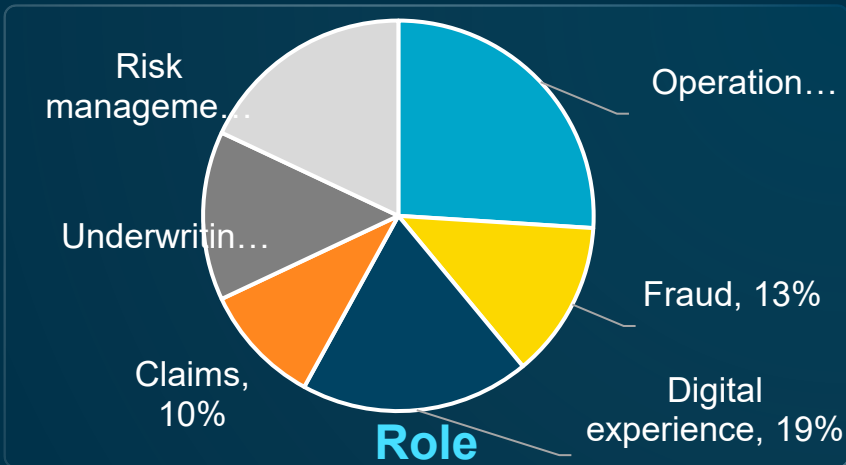
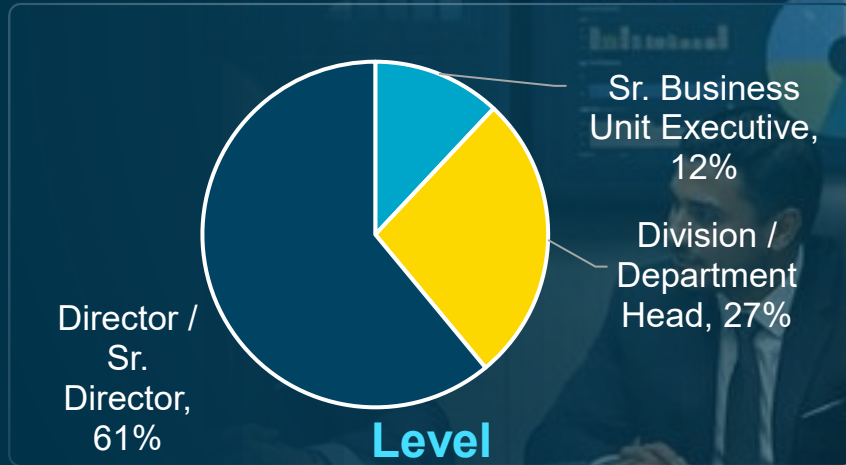
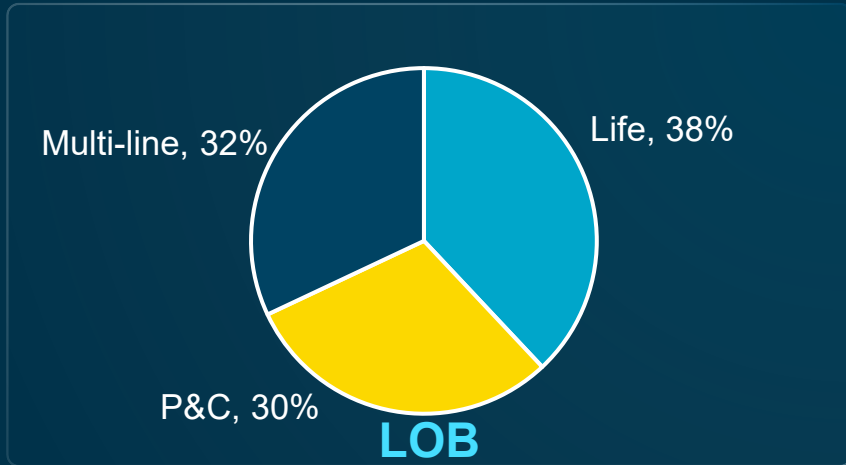
(Internal TransUnion statistic)



Source: Forrester

Insights from Fraud/Trust Study

100 senior insurance leaders' voices



Source: Arizant – TU 2026 Fraud/Trust Study

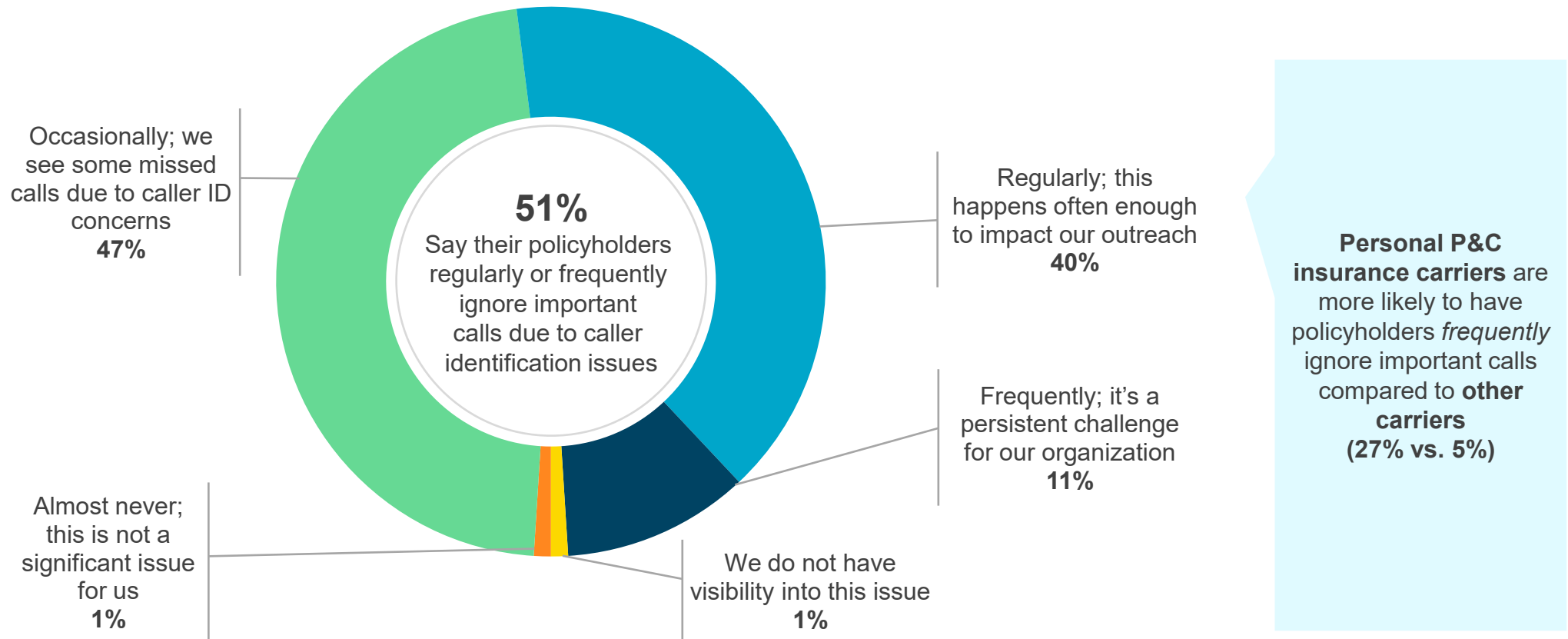
Source: Image generated by CoPilot



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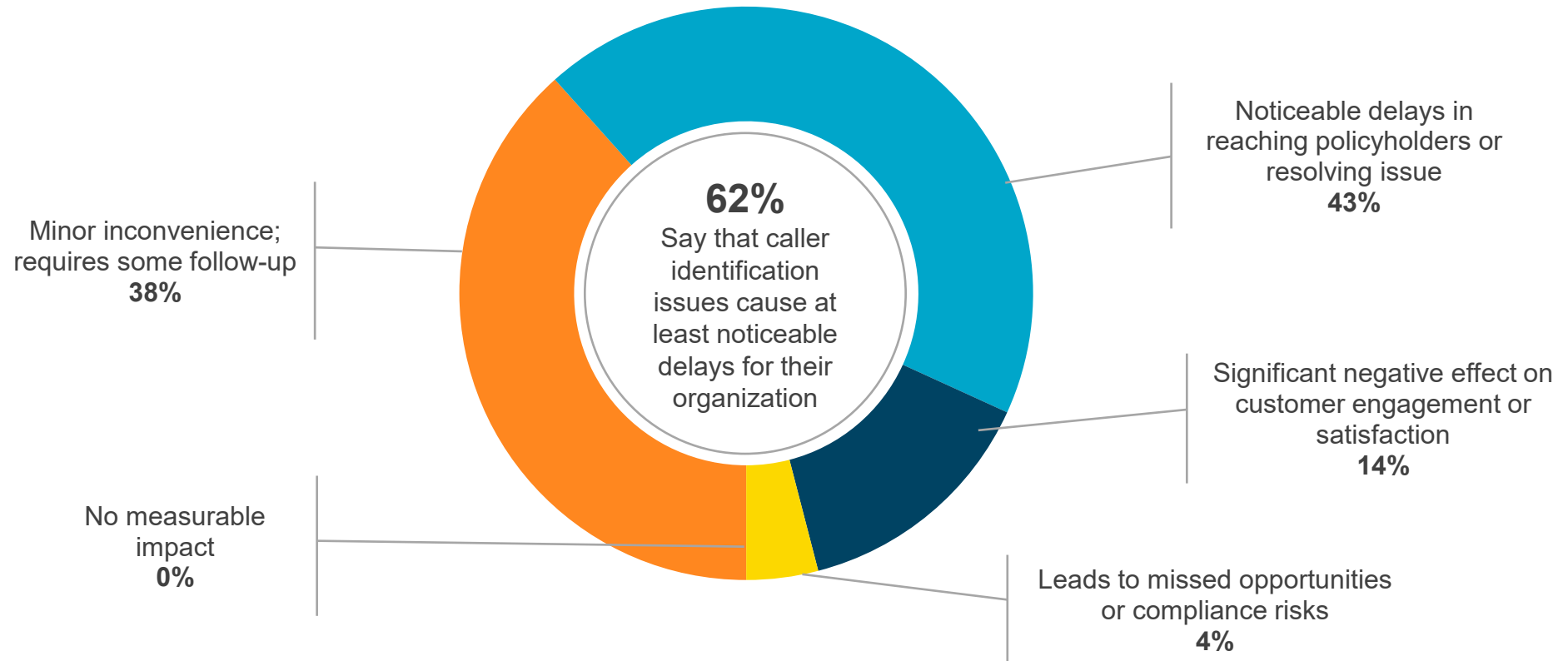
Half of policyholders ignore important calls due to caller ID issues

How frequently do your policyholders ignore important calls from your organization due to caller identification issues?

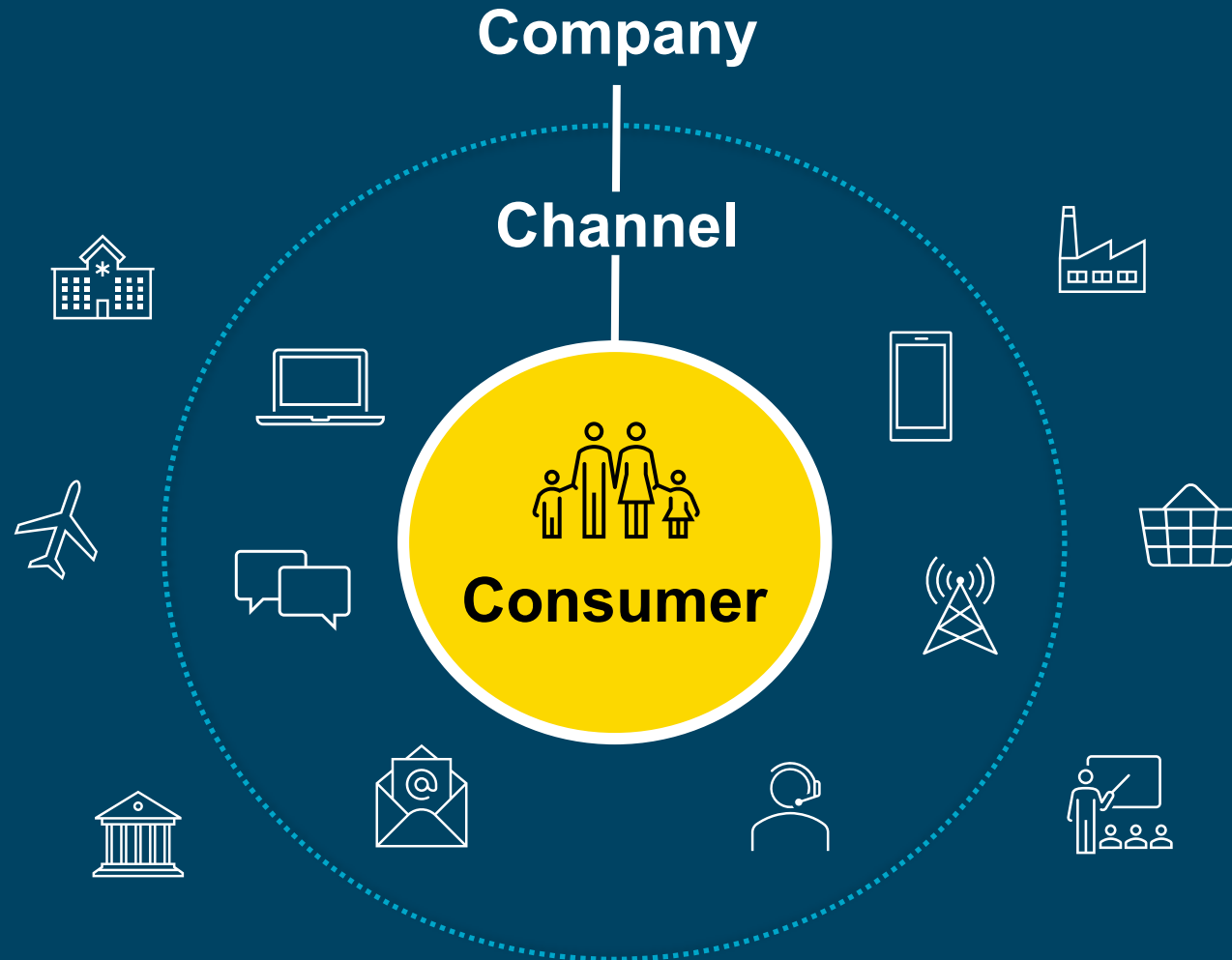


Caller ID issues create noticeable delays for insurers

What impact does this have on your organization's operations, customer engagement, or outcomes?



Consumer is the center of the ecosystem





Consumers expect so much more from brands today



Clear, defensible value

Transparent pricing/benefits



Frictionless experiences

Ease of doing business



Responsive support

Live agent support



Relevant engagement

Personalized experiences

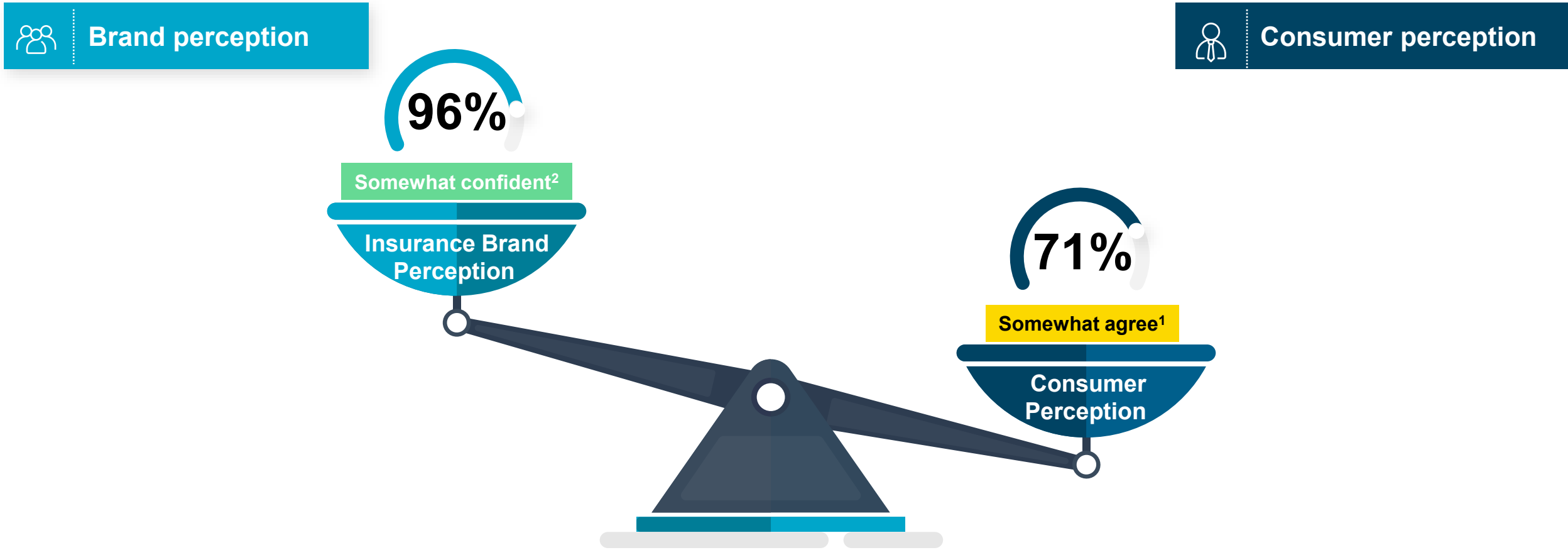


Trust, security and reliability

Deliver on the brand promises



Omnichannel reality check: Brands think experiences are seamless, but consumers disagree.



When interactions feel disconnected across channels, trust erodes fast

Source: Arizant -TU 2026 Marketing Study



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The New Communications Landscape: “The Noise”



Problem: Policyholders don't know who is calling

Robocalls



Unknown caller



Robocalls are the leading consumer complaint. There were **52.5B robocalls in 2025¹**

The Caller Name displayed may be blank, unknown, or unavailable. Worse, it could identify a completely different enterprise.

¹ Youmail, Youmail Robocall Index, 2026

Sources:



No App Required

Solution:
Branded Calling lets
your policyholders
know who's calling
and the reason you're
calling



Protect your brand and increase right party contact rates with verified calls customers can trust

Problem: Your calls aren't getting through to your policyholders

Spam mis-tagging



Mobile companies flag suspect calls to protect consumers. But our experience shows **24% of legitimate calls are mislabeled and tagged as spam¹.**

¹ TransUnion internal analysis, 2025

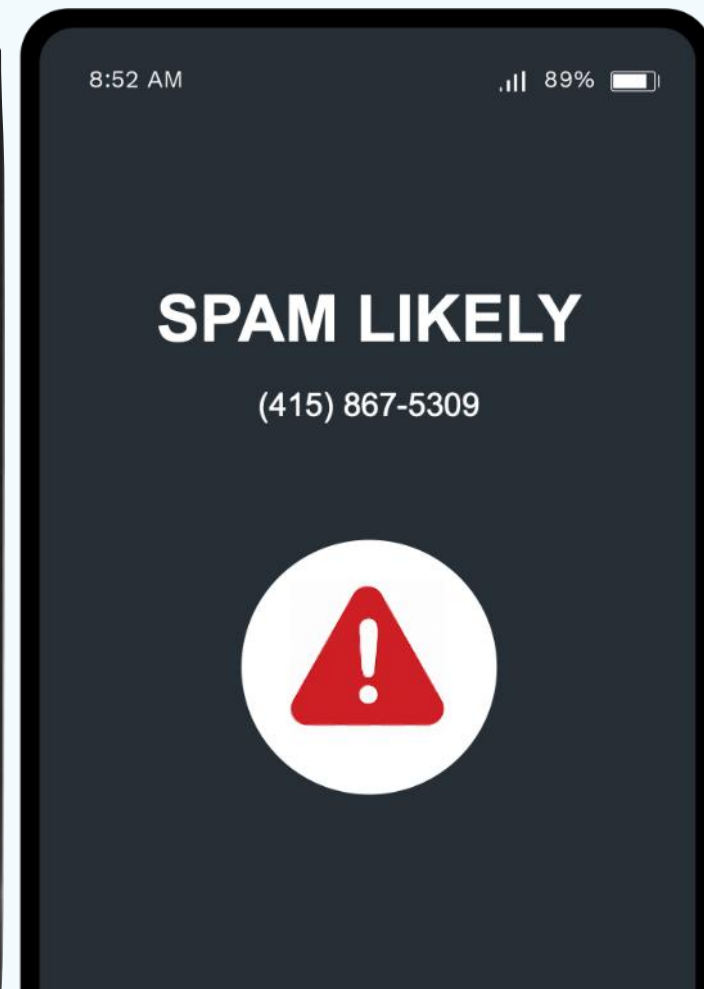
Sources:



Solution: Spam mitigation protects calls from being marked as spam or blocked

Mitigate call mislabeling and blocking

- Register vetted business numbers to prevent incorrect spam-labeling and call blocking
- Published to all leading carriers and apps



Problem: Fraudsters are spoofing your telephone numbers

Call spoofing



FTC reports **imposter scams** top the fraud list with consumers losing **2.95B** in 2024¹

Sources:

¹ FTC, March 3, 2025



Consumer fraud losses continue to increase

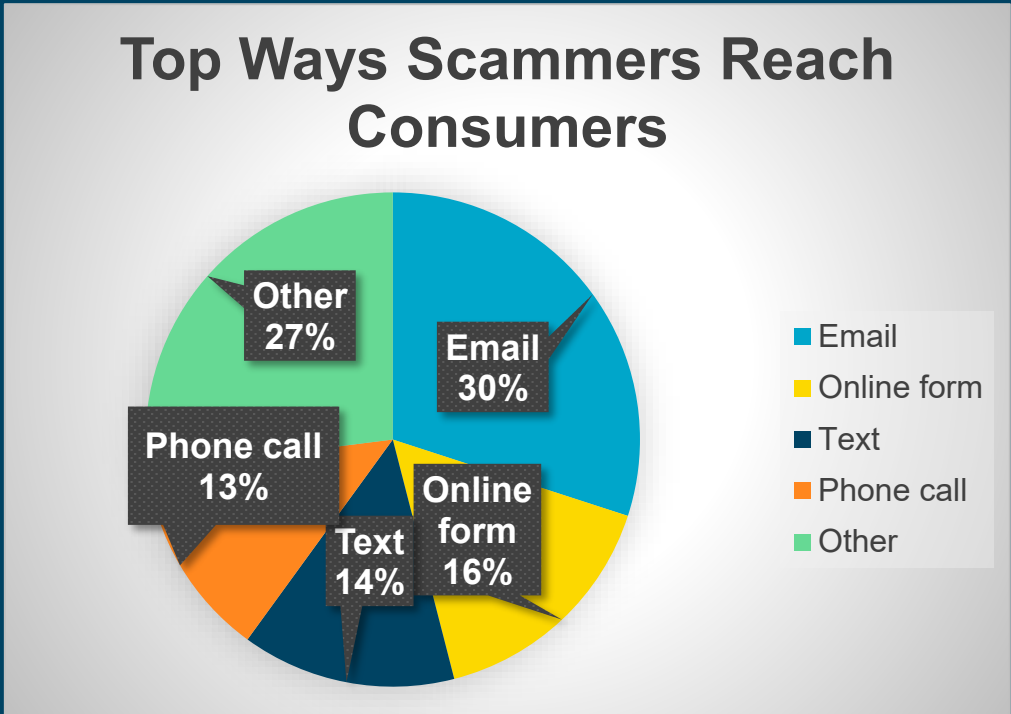
And fraudsters are getting more creative

2025

15.9B

Increase from 12.5B in 2024

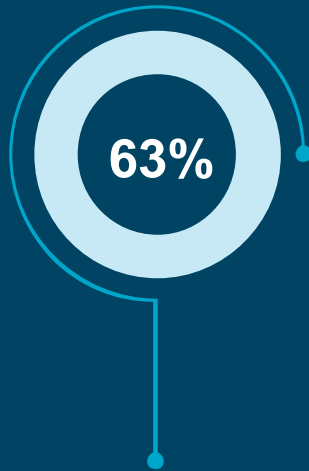
Imposter scams remained the most frequently reported fraud type with \$3.5 billion in reported losses in 2025.



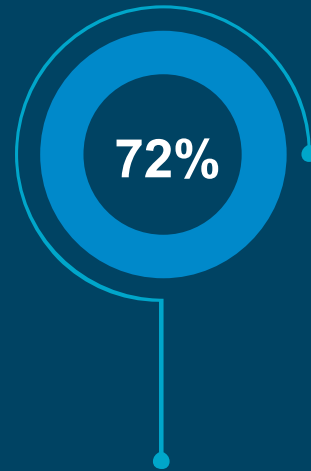
Source: FTC Consumer Sentinel Network data (March 2026)

It's a really big issue for businesses

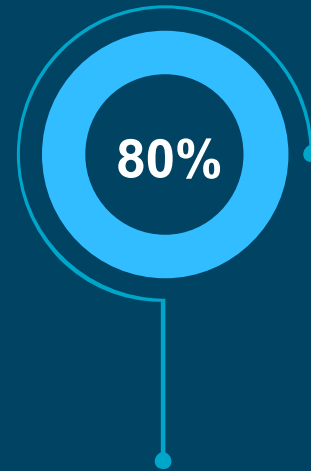
Decision makers reported....



rated call spoofing among their top five challenges in outbound voice.



saw a decline in customer trust, which directly affects retention.



reported an uptick in customer service inquiries due to call spoofing, driving up operational costs.



face regulatory fines and revenue losses, highlighting the economic stakes.

Solution: Spoofed Call Mitigation helps stop fraudsters from spoofing your numbers



Prevent fraudsters from spoofing your telephone numbers

- Verify outbound call was originated by the enterprise using STIR/SHAKEN end-to-end call authentication
- Terminating Service Provider (TSP) verifies the call was originated by the legitimate enterprise



Restore trust in call display data

- Blocks unauthenticated calls before reaching your customer



Block invalid call originations

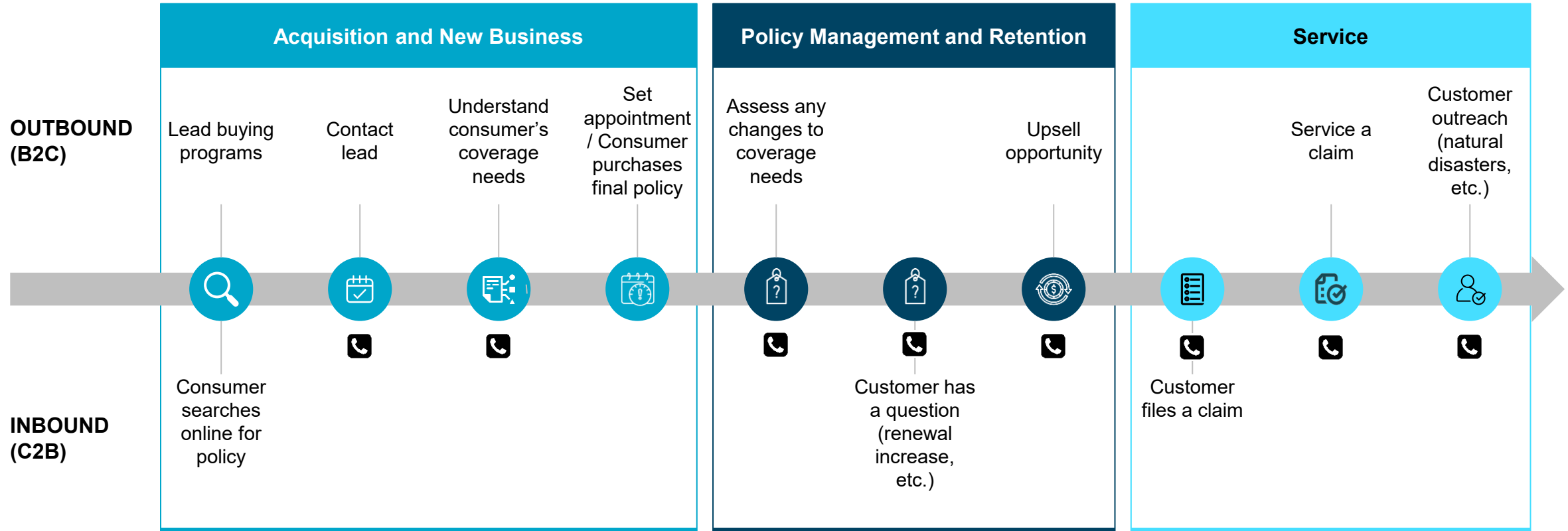
- Identify invalid, unassigned, and unallocated TNs
- Identify do-not-originate (DNO) inbound-only TNs to prevent spoofing

Ensure only legitimate calls get through and protect your policyholders

The Stakes for Insurers



Importance of phone channel across the insurance policy lifecycle



Enterprise Feedback

Leading Insurer engagement with claimants

Challenge



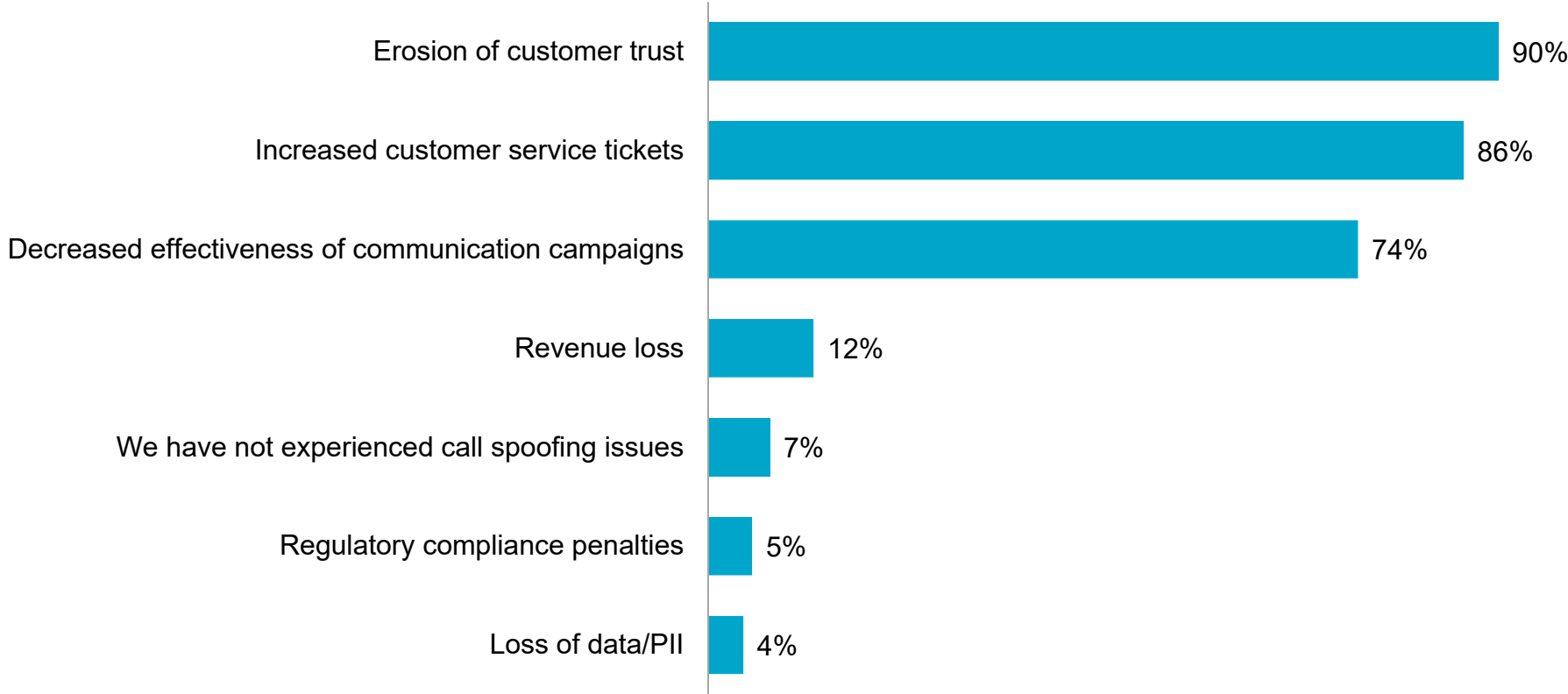
Leading US insurance company trying to reach its claimants struggled with low answer rates. Outbound calls were being tagged as spam across Verizon, AT&T and T-Mobile. Experienced high manual declines.

- **Answer rate Concerns**
- **Reports of Spam tagging**
- **High Manual Declines**



Operational impact of spoofing: trust erosion and reduced communications effectiveness

What have been the consequences of call spoofing to your business?
RESPONDENTS SELECT ALL THAT APPLY

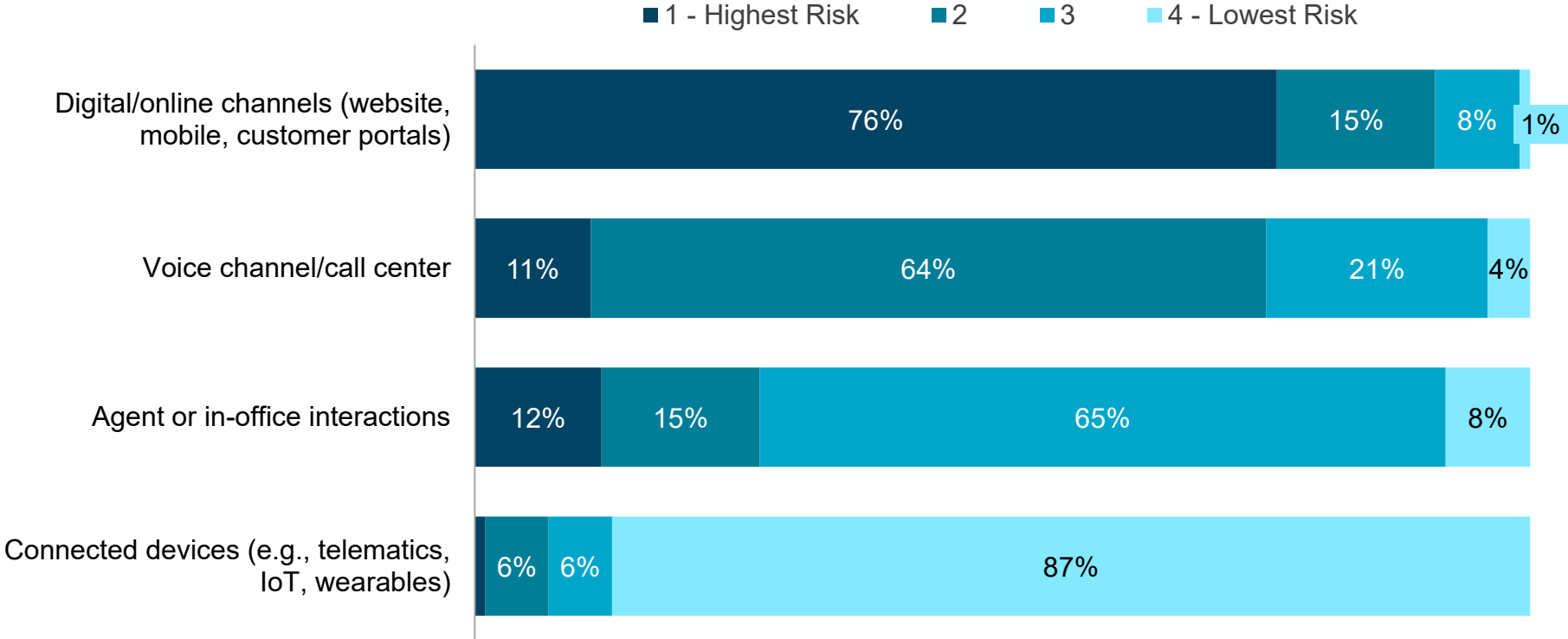


The largest carriers (\$10B+) are more likely to deal with **increased customer service tickets** and **decreased effectiveness of communications campaigns** compared to smaller carriers (<\$10B)
(100% vs. 81%)
(90% vs. 56%)



Digital and voice channels represent the highest fraud risk for organizations

Three quarters cite digital channels as the highest risk



The largest carriers (\$10B+) are more likely to rank **voice channels/call centers** as a *top two* fraud risk compared to **smaller carriers** (<\$10B) (**93% vs. 68%**)



How to protect
policyholders and your
company brand



The DUALITY of Trusted Communications



Protect

Safety | Integrity |
Prevention



Promote

Connection | Confidence |
Engagement

Trust requires protecting the consumer AND the organization, while enriching the call experience.

Insurers can transform the call experience, increase answer rates, protect their brand, and reverse revenue loss



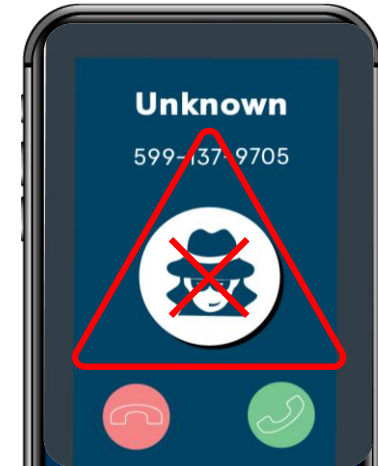
Spam mitigation

Helps mitigate spam, mislabeling/blocking and manage naming on landline devices



Branded Calls

Personalize mobile screen for contextual and branded customer call experience



SpooF call mitigation

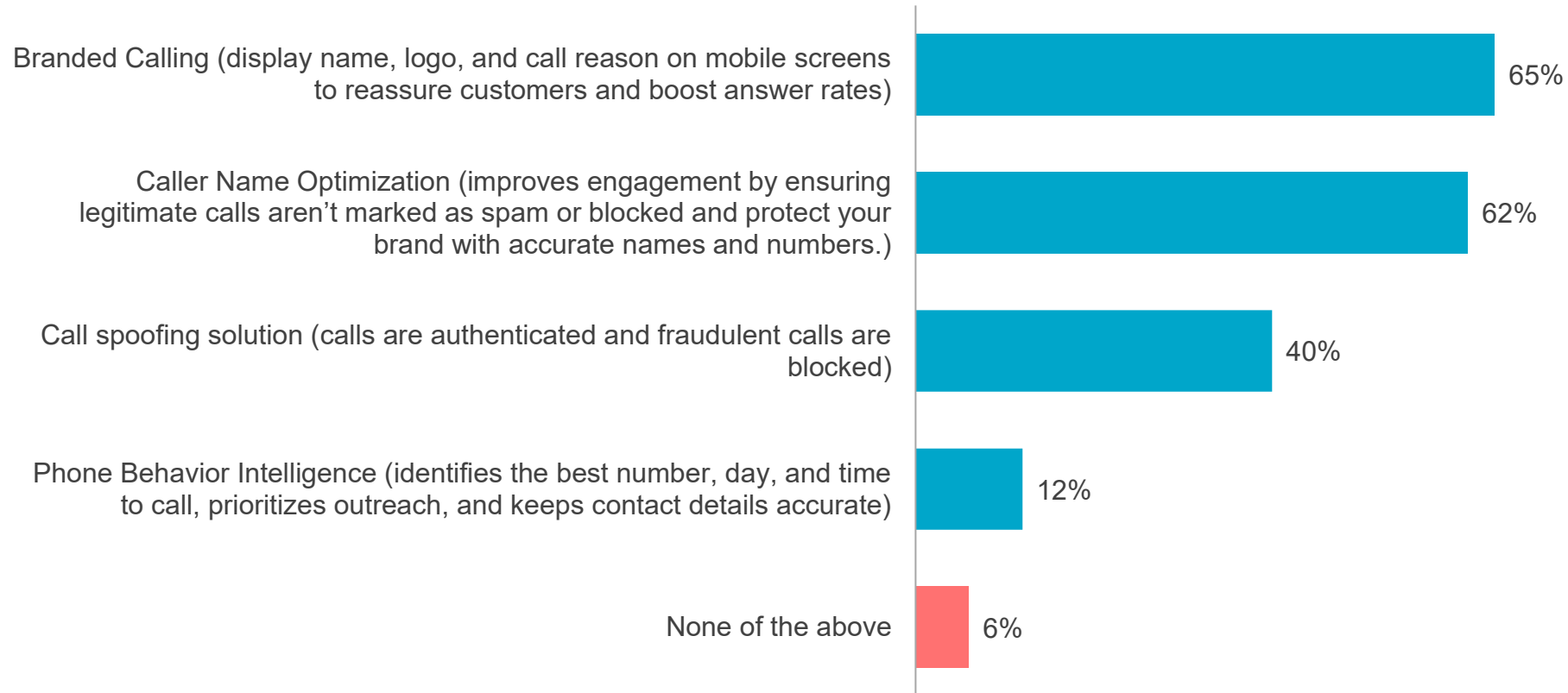
Helps block spoofed calls before reaching your customers

Restoring trust in the phone channel



Branded calling and spam mitigation solutions drive the greatest improvements in call answer rates

*Which types of trusted call solutions has your organization implemented to improve call answer rates?
RESPONDENTS SELECT ALL THAT REPLY*



The largest carriers (\$10B+) are more likely to use **branded calling compared to smaller carriers (<\$10B) (90% vs. 56%)**



Customer Success Story

Leading Insurer increases engagement with claimants

Challenge



Leading US insurance company trying to reach its claimants struggled with low answer rates. Outbound calls were being tagged as spam across Verizon, AT&T and T-Mobile. Experienced high manual declines.

Solution



With Branded Call Display, the company name appears on phone display. Trust was restored – consumer confidence increased assuring claimants that the caller is legitimate. Branded Call Display, the company name appears on phone display. Prospective customer is assured call is legitimate and has greater context as to the reason for the call.



The Results

- **7%** Answer rate lift
- **15%** Engagement rate lift (60 secs)
- **23%** Decrease in manual declines

Customer Success Story

Leading Insurer improves 'Successful Transfer' KPI

Challenge



Leading US insurance company cold-calling leads for life insurance sales struggled with low answer rates. Outbound calls were being tagged as spam across Verizon, AT&T and T-Mobile. Those that answered often said they were not interested.

Solution



With Branded Call Display, the company name appears on phone display. Trust was restored – assuring prospects that the caller is legitimate.

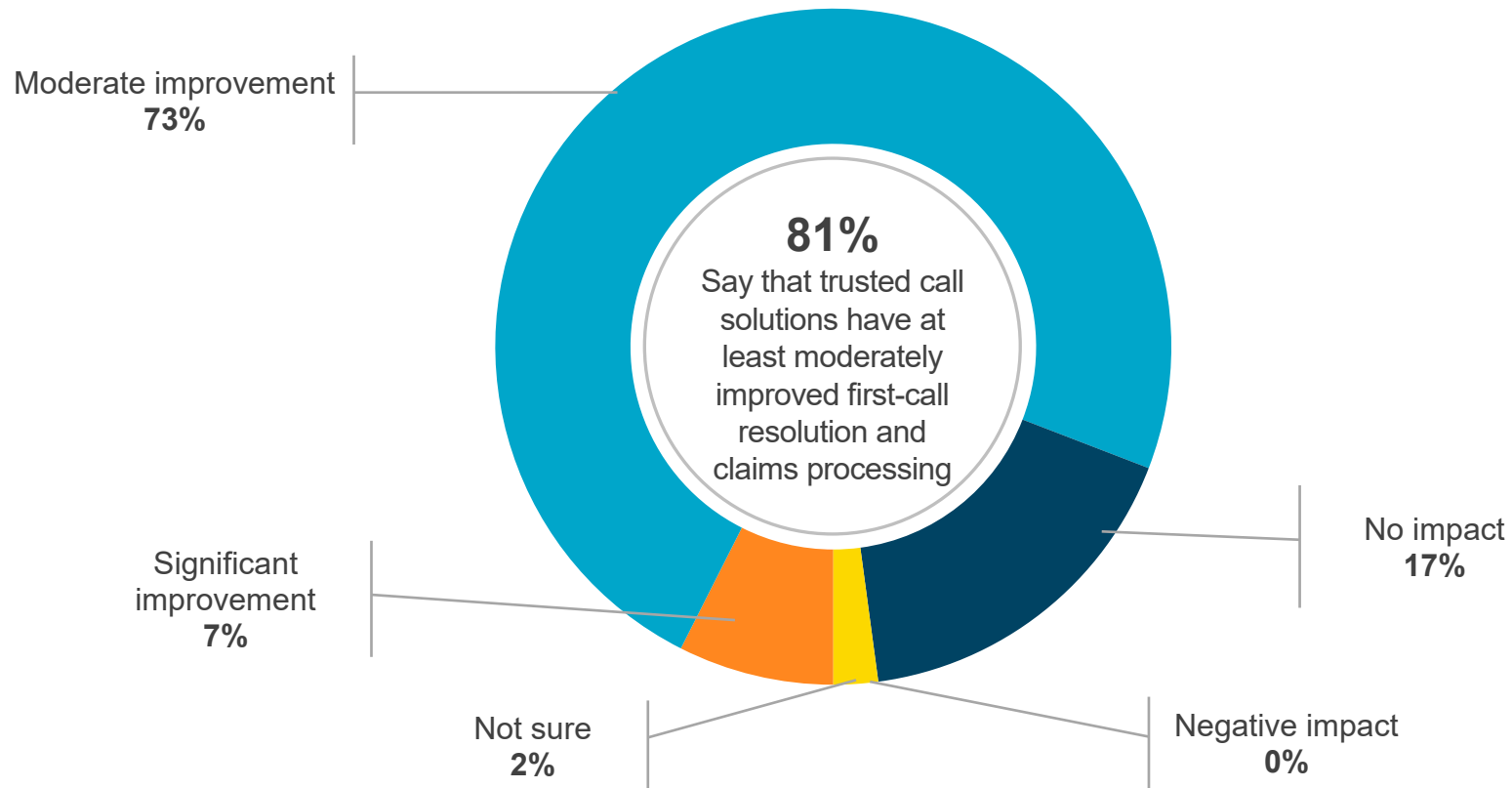


The Results

- **24%** Increase in call transfer to live agent
- **14%** Decrease in 'not interested' responses

Organizations see improved first-call resolution and claims processing from trusted call solutions

What impact have trusted call solutions had on first-call resolution and claims processing?



Transform the call experience and restore trust with policyholders



Ensure only legitimate calls get through by addressing call blocking, spam mislabeling, and call spoofing challenges



Increase answer rates and optimize efficiencies using authenticated, branded calls



Improve customer experience, while meeting expectations, through trusted connections

Improve policyholder engagement and operational efficiency through trusted connections



Thank You!

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Solutions Website

