

dun & bradstreet

Is it possible to have  
**greater confidence**  
in the data that  
feeds your insights?





# Who is Dun & Bradstreet?

## Global Data Leadership

Dun & Bradstreet leads globally in commercial data and analytics with a vast database of business records.

## Extensive Business Database

Maintains over 600 million business records from more than 200 countries via thousands of data sources.

## D-U-N-S® Number System

The D-U-N-S® Number is the global standard for business identification used by governments and financial institutions.

## Trusted Intelligence Partner

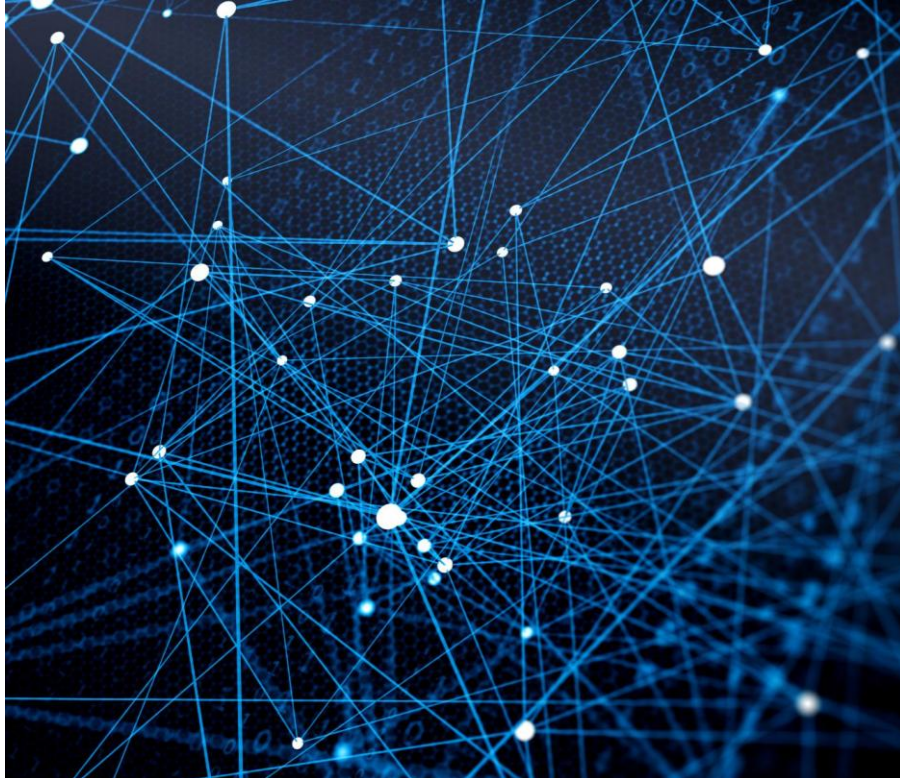
D&B's reputation and data coverage support business intelligence and risk management worldwide.







# What Makes D&B Data Unique?



## **Entity Resolution and Connectivity**

D&B links disparate data points into unified business identities, enhancing accuracy and insight.

## **Hierarchical Organisational Views**

Provides corporate family trees and ownership structures to reveal deep organisational relationships.

## **Predictive Risk and Compliance Signals**

Delivers alerts on financial stress, fraud, and ESG risks to support compliance and risk management.

## **Real-time Data Ingestion and Validation**

Continuously updates insights through multiple data sources for timely, precise decision-making.



# Turning Insurance Data Exhaust into Value



# A structured and standardised data foundation enables insurers and brokers to:



Enhance and Deepen Risk Assessment



Enhance Operational Efficiency



Ensure Regulatory Compliance



Enable Enhanced Analytics





# Examples of D&B Data Use Cases in Insurance Across Policyholder Lifecycle Analytics & Operations

Business Outcome	Drive Profitable Growth	Optimise Loss Ratio & Cash Flow	Lower Expense Ratio	Avoid Penalties & Protect the Brand
Workflow	Market Segmentation & Intelligence	Risk Selection, Underwriting, & Pricing	Service Provider Risk Management	Compliance
Use Case	Total Addressable Market (TAM) analysis Product deployment strategy  <b>Via Brokers:</b> Expand partnerships  Optimise broker networks  <b>Direct to Commercial Customer:</b> Target & personalise buyer journey  Improve digital advertising & web experience	Origination (legal entity validation, fraud check, application pre-fill)  Conduct prescreen & assess risk  Streamline/automate quoting & underwriting  Support claims investigations (including SIU and fraud)  Renewals & voluntary/ involuntary reinstatement decisions  Build/improve models predictive of loss experience	Assess, monitor & manage vendor & service provider risk  Consolidate service providers & improve spend management	Third-party risk screening (sanctions, claims fraud, cyber risk, AML/ ABAC)  Enhance corporate sustainability & diversity programs  Premium audit analysis

← **Structured, standardised data points can be used across all areas** →

# From Loyalty to Insight: How Supermarkets and Insurers Unlock Value Through Data Anchors



## Supermarket Loyalty Card

Customer provides **firmographic** data about themselves (name, age, DoB, gender etc.)

Used to collect **behavioural** data - frequency of shopping, spend, purchases, reaction to promotions etc.

Data used to build **predictive models** and personalise offers (e.g. birthday vouchers etc.)

Loyalty card acts as a **unified data anchor** across your shopping interactions

## D&B DUNS Number

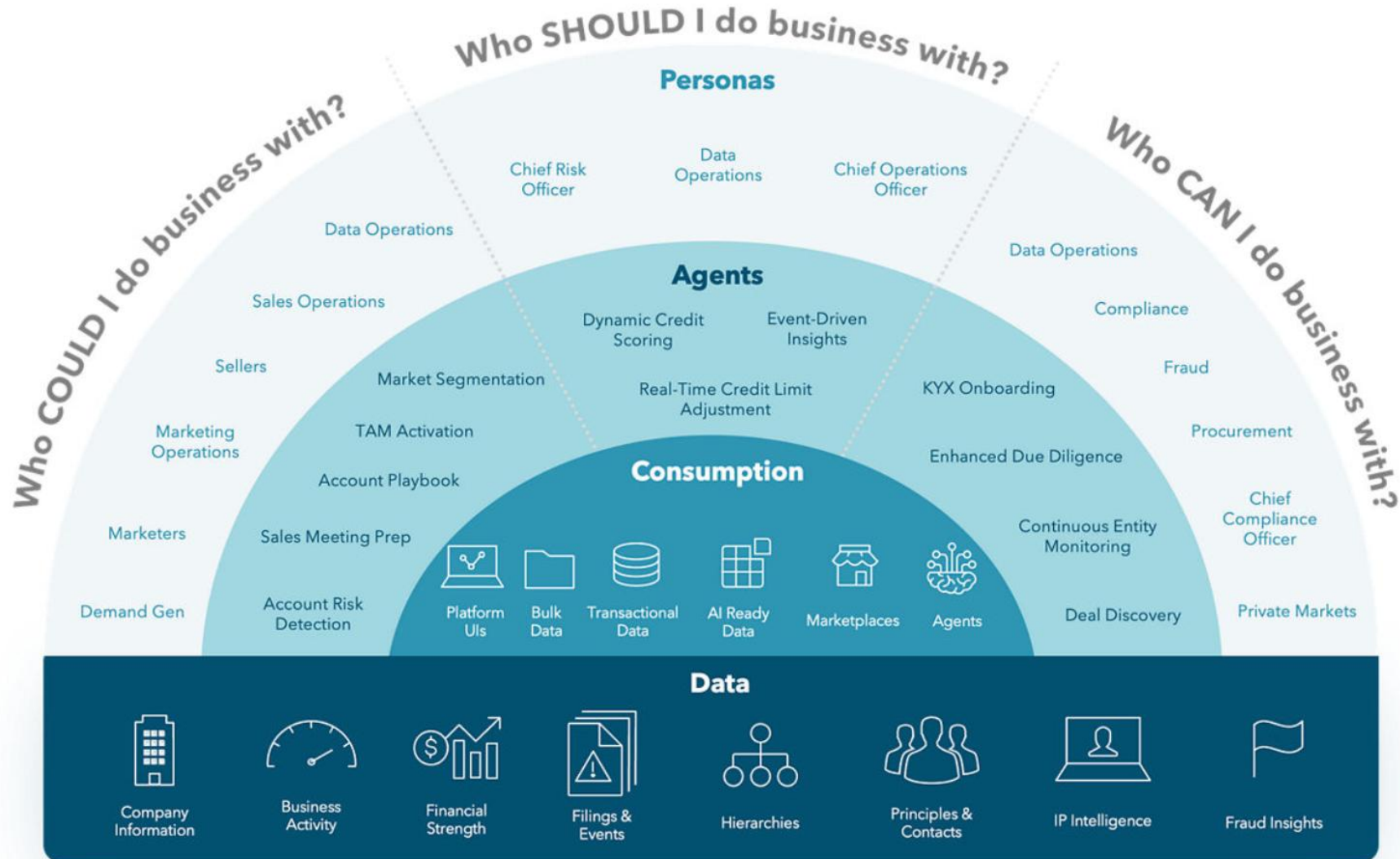
DUNS added to systems data at **entity level**, ideally at pre-quote/prospect stage

**Interaction data** collected - quote data, policy inception, risks, fees, MTA's, claims etc.

Data used to **build models** for churn, aggregate group risk, upsell opportunities etc.

DUNS acts as a **unified data anchor** across system

# Power Your Multi-Agent Ecosystem with D&B.AI Agents



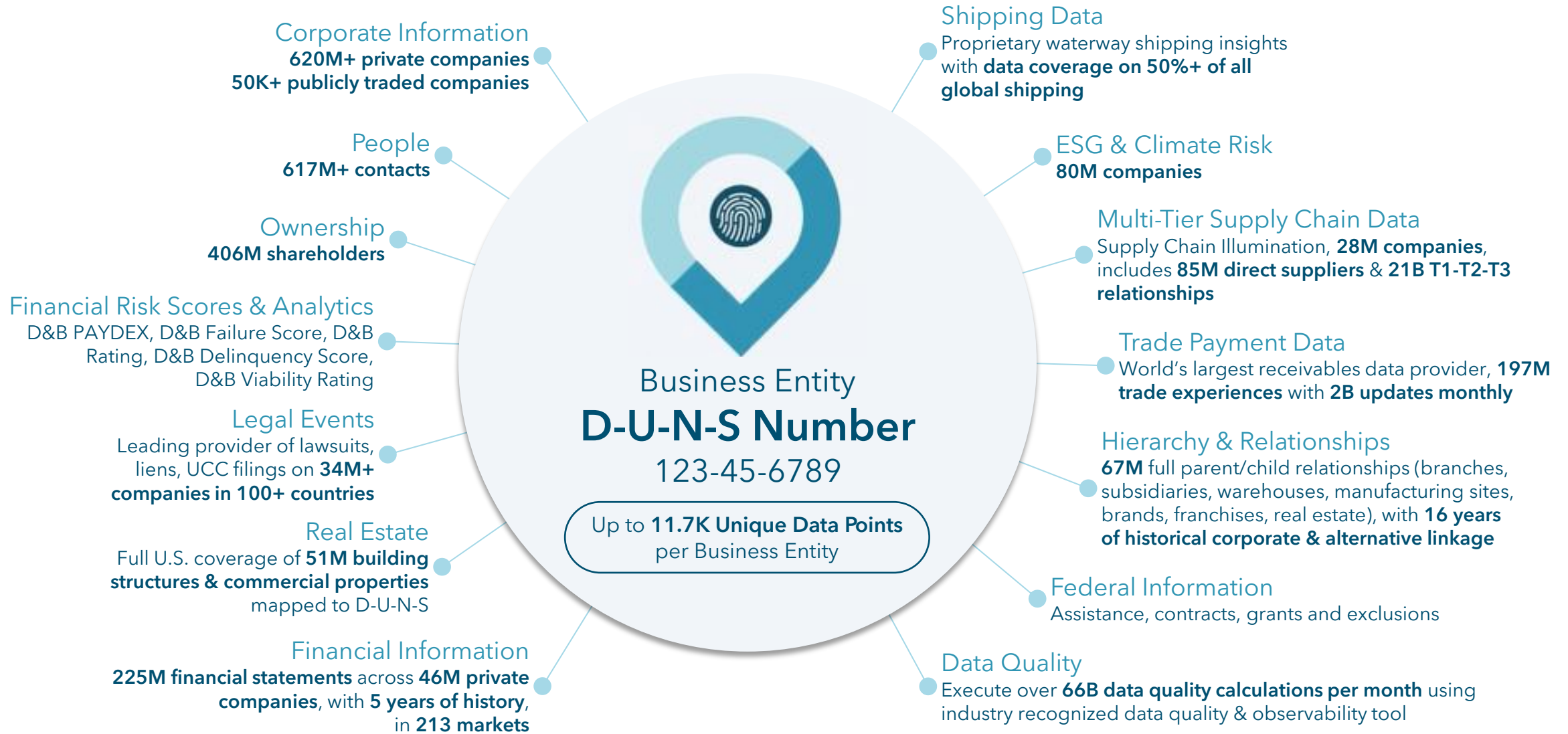


# Take Artificial out of your Intelligence

Get 'living' data for AI you can trust



# An Anchor to All Entity Data

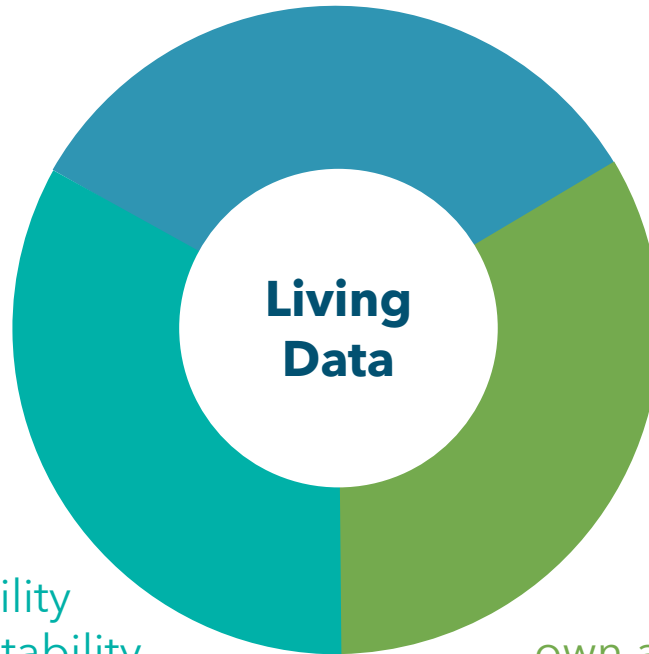




# What is 'living' data?

## Accurate and up-to-date

Data that is comprehensive, accurate, and constantly updated and verified.

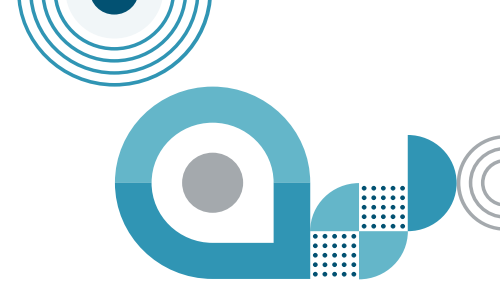


## Responsible, legal, and safe - globally

Data that is strictly governed and compliant with back-to-source traceability for reportability and accountability.

## Compatible with your data architecture

Data that is structured, pre-mastered, standardised and interoperable with your own and third-party data sources.



# Dun & Bradstreet FS&I Pulse Survey 2026

## UK Insurance Viewpoint

**85%**

of UK insurers & brokers have been negatively impacted by third-party risks

The financial cost of each incident is estimated at **over £500,000**

**Compliance, ESG & Operational Risks** were reported as top concerns

In the last 12 months, over 70% of UK insurers and brokers have **increased investment** in solutions to address cyber risk, legal and compliance risk, ESG risk and operational risk.

**The UK insurance sector is spending more than international counterparts** who have been more focused on fraud risk mitigation.

UK insurers' books are made up of an average of **44% SMEs**

This group can be hard to find information on, to be able to **quantify the risk they pose**

**66%**

distrust their own data. The majority have **duplicates** and **data siloes**

Over 80% feel unable to assess non-financial risks and **71% don't feel their data equips them to make informed business decisions.**

**49%** plan to improve data accuracy in 2026.

UK firms are **behind their international peers** when it comes to automating key processes

This is particularly true in areas like **customer risk assessments and onboarding.**

It may be leading to **inefficiencies** and **lower competitiveness.**

**18%** of UK insurers and brokers plan to attempt customer-facing AI innovation **vs 28%** of international firms.