Cloud-Based Digital Identity Verification: Transforming the Insurance Industry

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Abstract: *Cloud-based digital identity verification is transforming the insurance industry through advanced technological solutions that address growing security challenges. The shift toward digital transactions has created opportunities and vulnerabilities that traditional verification methods struggle to address. This article examines how biometric authentication, artificial intelligence, machine learning, and blockchain technologies are integrated into comprehensive verification systems that enhance security while improving customer experience. The operational benefits for insurers include streamlined KYC compliance, enhanced fraud prevention, and accelerated claims processing. Technical considerations cover cloud infrastructure advantages, API-driven integration approaches, and multi-factor authentication implementation. Regulatory compliance requirements under GDPR and HIPAA establish essential frameworks for protecting sensitive personal and health information. Future trends point toward federated identity networks and continuous authentication models that will further revolutionize identity verification in insurance.*

Keywords: Biometric authentication, cloud-based verification, fraud prevention, regulatory compliance, continuous authentication