

CRIF : enhances UK Data Hub with anti-fraud vehicle and identity check tools

CRIF Decision Solutions Ltd (CRIF) has enhanced its UK Data Hub, offering its customers real time access to its full suite of services through a single portal, now enriched by the addition of vehicle and identity check data and specific anti-money laundering tools. CRIF has established agreements with two leading information providers in the UK: HPI for vehicle identification information, including details on drivers, policy holders and individuals, and Tracesmart for UK identity check and consumer profiling solutions.

The UK Data Hub helps insurers, brokers, aggregators, financial organisations and solicitors know their customers better, and prevent fraud.

Recent market surveys confirm that motor and personal injury insurance fraud, at both policy application and claims stages, has significantly increased in 2012. With the flexibility of secure application-to-application and web browser communication, the portal allows users to streamline decision making processes over the whole customer life cycle, from quotation at point of sale to the underwriting and claims stages. The CRIF UK Data Hub provides a single point of access to a unique set of information through the CUE Motor, PI and Home insurance databases and is further enhanced by the partnerships with HPI and Tracesmart. Users have real time access to a content-rich source of consumer intelligence data on 40 million records and 27 million linked addresses, incorporating data on birth and death records, passport verification, landline and mobile number checks, with the possibility of linking all electricity bills to a customer address and meter, irrespective of supplier. Moreover, critical information such as vehicle information and individuals' records (including county court judgements and bankruptcy information) are also available in less than two seconds without leaving a footprint, and required data can be combined into one message.

Commenting on the new partnership, HPI's Finance and Insurance Director, Darren Greenyer, said, "HPI has been supporting the insurance industry's anti-fraud efforts for years with the provision of vehicle identification data. We are delighted to be partnering with CRIF to make our information available alongside other sources of identification data through a single hub that will enhance fraud mitigation processes for the industry".

HPI has been a primary source of vehicle information for the UK motor industry and motoring consumer for over 70 years, providing detailed and updated information on the make, model, date of registration, engine size and CO² emissions, year of manufacture, colour, number of keepers, date of last keeper change, door/body plan, fuel, transmission, and much more.

Commenting on the launch of the UK Data Hub, Sara Costantini, Director at CRIF Decision Solutions, said "The sharp increase in identity, personal injury and vehicle fraud in the UK makes our Data Hub an invaluable business tool to support fraud management. The ease and speed at which information can now be accessed will definitely make a positive impact on our clients' businesses and their operational decisions, enabling them to protect their honest customers from the financial effect of fraud".