APPLICATION FOR VEHICLE INSURANCE

AUTUMN 2017

Digilog
Listen. Verify. Act.

Advanced Validation Solution identified significant risk factors which more than likely would otherwise have been missed.

The applicant made contact with the broker from one of the aggregators with an online quote. As the handler was validating the details it became evident quite early on in the call that the applicant was unsure about a number of questions that were being posed to him as highlighted by the Digilog hardware showing 'Subject not Sure'.

Over the course of the call there were 3 Narrative Integrity Analysis behaviours documented – TT (Thinking Time) in relation to criminal convictions and DP (Detail Problem) & O (Ownership). These risk issues centred on the applicant's occupation.

A CUE check was carried out which had a record of 2 previous claims. A CUE check was not a requirement for the insurer in question however due to risk identified through use of the Digilog system further checks were deemed necessary by the new business team. Interestingly enough on this case the applicant's Delphi score was very good, so had the behaviours and risk not been flagged, further checks would not have been undertaken and the policy incepted. Overall a total of

7 High Risk triggers were documented during the call. As a result the case was referred to the management team and the application declined based on the overall risk profile.

Examples of High Risk flagged during test questions:

- Criminal convictions: HR "Are you talking about points or something?" – TT also on this question
- Occupations: HR – The applicant went on to confirm he had multiple jobs and seemed to be crossing wires when discussing his occupations. Online the applicant disclosed 1 job only
- Additional Driver Non Motoring Convictions – HR "No"
- Additional Driver Refused Insurance – HR "No".
- Named driver Occupation – HR "Oh and he is a personal trainer too"
- Motor Conviction Code Named Driver – HR –"No"
- Previous Insurance/NCB – HR "My bonus is 2 years in November". However the online quote was based on 2 years NCB from time of quote.

> **If this case had incepted I've no doubt this could of come back to haunt us so this will ultimately allow us to write a better quality of business. The HR's identified were all related to the Digilog test questions that we have in place and so this should give an indication as to how serious a risk this potential client could have been.**