

EIA Motor Best Practices 2019

A white SUV is parked on a wet, rocky shore. In the background, there is a large, snow-capped mountain. The scene is overcast and appears to be in a coastal or highland area. The text is overlaid on this background.

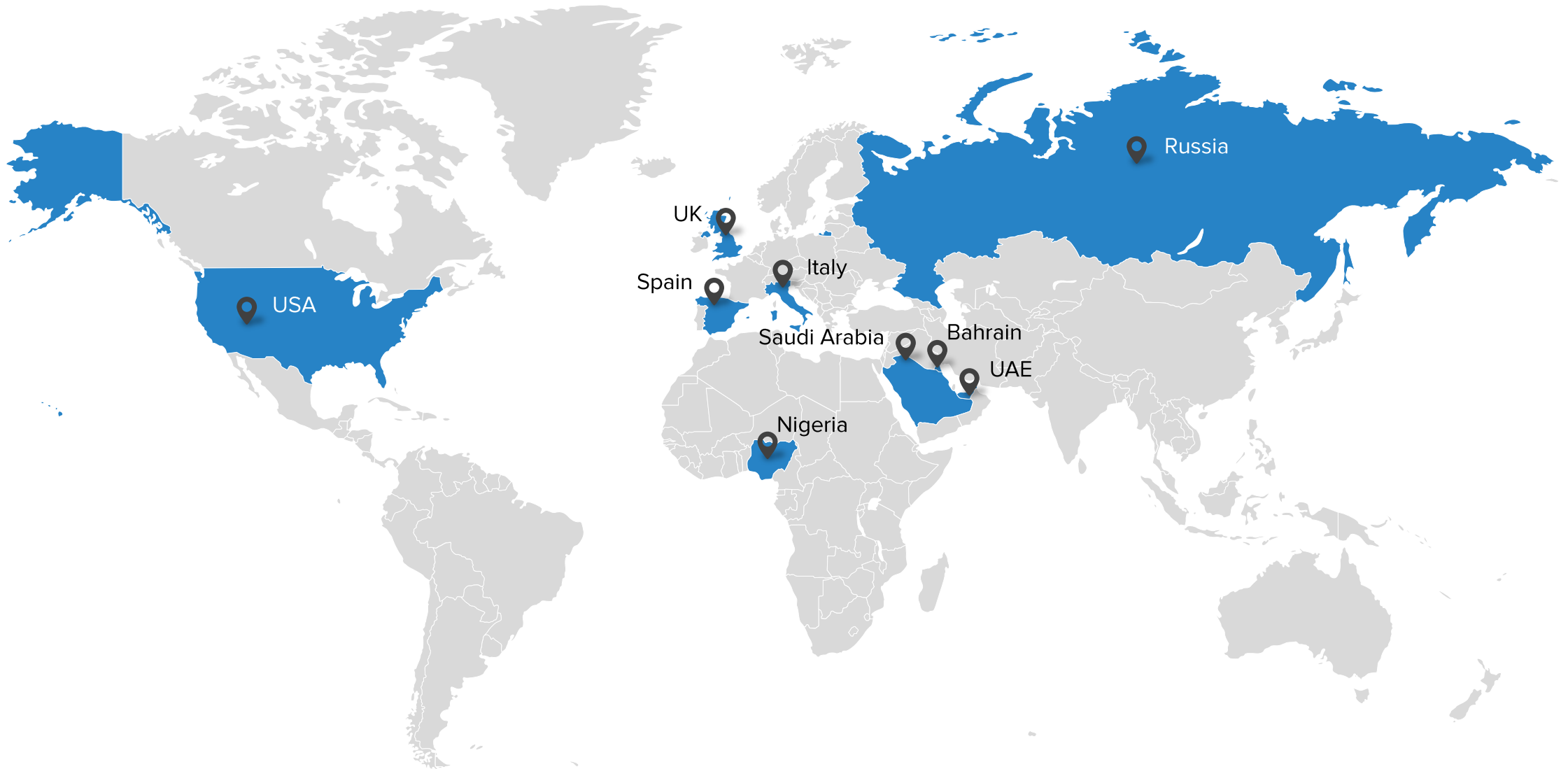
*Central Hub – Sharing Insurance Fraud
Data & Intelligence*

eData Management Solutions

June 2019

2 | eData Management Solutions

Present in **9 countries**



3 | eData Management Solutions



>2,000,000 transactions per month



Billions of datapoints recorded

Integrated with systems of **21 UAE Insurance Companies**, as well as:



Brokers



Classifieds



Aggregators



Dealers



Banks



Government Departments and more

4 | Products

Just some of the Products which eData is already providing to it's Clients:



Vehicle Specifications



Valuations



Vehicle History Reports



Imported Vehicle Detection



Accident History



Business Intelligence/Statistics



Insurance Aggregating and more



5 | Concept



There is currently no unilateral support behind a “Claim Database” in the UAE



To establish a UAE Unified Centralised Database (UCD)



Modelled upon other countries; such as CUE in UK

- Like CUE, can later be expanded to include Home, Travel, Medical etc
- Today holds over 40 million recorded claims

6 | Aims



Help insurers verify an individuals' household, **motor** or personal injury claims history



Prevent potential fraud by identifying non-disclosure, such as concurrent claim activity with other insurers.



Improve customer service and reduce call time.



Improve financial performance through more accurate pricing, reduced claims costs and fraud prevention.



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Case Study #1 – Total Loss



GCC Range Rover Sport – Total Loss in Dubai written off by Insurer – Now re-registered and back on the roads of Dubai



Crossmember in undercarriage broken – very expensive – very difficult to replace – was it replaced or was it “fixed”? Must remove engine, gears everything the replace. Hasn’t been fixed by Agency so who knows what quality of repair has been done.



Insurer will have insured for full market value ~240K – can easily be TL again if part not replaced properly

vehicleColor	
chassisNo	SALWA2VF6GA552096
rmodelYear	2016
regExpiryDate	5/29/2020 12:00:00 AM
plateCategory	Private
plateSource	DXB
numberOfSeats	5
UnloadedWeight	2708
CarryWeight	
vehicleBrand	RANGE ROVER SPORT
engineNo	15082722522306PS
registrationDate	5/30/2019 10:44:56 PM
plateNo	19046
plateCode	A
numberOfDoors	5
numberOfCylinders	
Mortgage details	
MortgageCompany	
MortgageDate	1/1/0001 12:00:00 AM

8 | Case Study #2 - Fraud



Data integration, of any fashion, is critical to financial prosperity of a motor insurer portfolio



Don't make yourself an easy target – BMW M3 with wrong Model Year



Test Certificate




PASS

Plate Details :	--
Chassis No :	WBS8M9100GP966353
Vehicle Make :	BMW
Vehicle Model :	M3
Vehicle Class :	Light Vehicle
Body Type :	SALOON
Fuel :	Benzene
Color :	Gray
Drive Direction :	--
Dimensions : (H x W x L) --x--x--	
Current Odometer :	712 Kms.
Origin :	United States
Model Year :	2018
Gear Type :	Automatic
Engine No :	NONE
Engine Size :	2000 CC
Axles No :	2
Horse Power :	



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




Case Study #3 – Habitually Bad Drivers


Report Number: WDL20190216T115905
2013 BMW X5 VIN: WBAZV4102DL928344  **PREMIUM REPORT**


SPECIFICATIONS


Chassis Number	WBAZV4102DL928344	Body Type	SUV
Model Year	2013	Engine Size	3.0 L
Make	BMW	Cylinders	6
Model	X5	Region	GCCSpecifications
Trim	xDrive35i	Indicated Mileage	149,000 km

ACCIDENTS ANALYSIS

Brand Title Detection 	Accident Detection 
 No Title Detected	 Accidents Detected
Estimated Mileage  123,300 KM	Showroom Asking Price AED 82,016


BMW/X5


GCC Specifications


Accidents Detected

Index	Date	Location	Total Loss
1	2013-12-26	ABU DHABI	NO
2	2014-03-16	ABU DHABI	NO
3	2014-04-17	ABU DHABI	NO
4	2014-04-20	ABU DHABI	NO
5	2014-07-03	ABU DHABI	NO
6	2014-08-08	ABU DHABI	NO
7	2014-09-29	ABU DHABI	NO
8	2014-10-08	ABU DHABI	NO
9	2014-11-22	ABU DHABI	NO
10	2014-12-13	ABU DHABI	NO
11	2015-02-18	ABU DHABI	NO
12	2015-02-20	ABU DHABI	NO
13	2016-01-20	ABU DHABI	NO
14	2016-01-31	ABU DHABI	NO
15	2017-03-23	ABU DHABI	NO
16	2018-01-23	ABU DHABI	NO
17	2018-10-15	ABU DHABI	NO

10 | Benefits



Fairer Premiums for Consumers



Reduced exposure to risk for Insurers



More accurate Premiums -
Automated No Claims Discount
process, No “self declaration”



Reduced Claims



Safer roads



Less involvement for
Police/Ambulance/Traffic Services



Additional product services
(No Claims Protection)



11 | Technical Requirements



Management of hundreds of millions datapoints



Structured, reliable, coherent data



Data cleansing, unification & standardisation



Data enrichment – Vehicle Specs – Value – Fitted Options



API Integration

From Insurance Companies

الامارات	لومات	الامارت	الامارات	الامارات
الامارا	الامارات	الامارات	الشارقة	العين
امارات	امارت	امارات	عجمان	عشت
الامارات	الامالات	الامارات	الامارات	الامارات
EMIRATE	UAE	UNITED ARAB	EMIRATES	
UAE NATIONAL	LOCAL	EMIRATI	EMIRATY	

Data Cleansing

One Default Setting

All of this necessitates the need for an external provider, collectively appointed with a singular methodology

12 | Existing Accident History



Today over **1,500,000** (UAE) accidents recognized by eData

- **>10,000** Total Loss (UAE)



Databases structured in complex, cross-matching nodes

- Vehicle Specs
- Values
- Options
- Accident History
- Total Loss History



Consumers already have access – CarReport



Currently Accidents held indefinitely – timeline can be agreed (UK = **6 years**)

13 | Existing Accident History

Later will seek to also include Accident Data (Police/Traffic departments, Dealers etc)



Process Flow:

- Accident Occurs
- Accident Reported to Insurer
- Insurer opens Claim
- Claim notification is submitted to UCD
- Active alert created in UCD of active/ongoing Claim
- Claim is processed by Insurer
- Claim closure is submitted to UCD
- UCD cleans, enriches & standardises Claim data received
- Claim data uploaded to UCD and available for searching
- Claim data stored / remains searchable for period of x years

14 | Data Sharing



Sample Set 1

- Claim #
- VIN
- Date
- Police Report #
- At Fault
- Total Loss



Sample Set 2

- Claim #
- Policy Type
- VIN
- Date
- Police Report #
- At Fault
- Value / Severity
- Total Loss
- Accident Location
- Casualties



Sample Set 2

- Claim #
- Policy Type
- Policy Holder Name
- PH DL
- Policy Nationality
- Policy Gender
- VIN
- Date
- Police Report #
- At Fault
- Value / Severity
- Total Loss
- Driver Name
- Driver DL
- Driver Nationality
- Driver Gender
- Accident Location
- Cause of Accident
- Casualties

15 | Integration



API – Integrated into Motor Portal



Chassis/VIN entered – trigger API request to fetch Accident History details



Data populates automatically on Portal



Insurer Portal will take appropriate actions based upon risk profile of that insurer

The screenshot shows a laptop screen with a form for vehicle information and accident history. The form is organized into three columns and several rows. The first row is for 'Chassis Number / Registration' with a text input field. The second row contains 'Model Year', 'Make', and 'Model', each with a dropdown menu. The third row contains 'Trim', 'Body Type', and 'Engine Size', each with a dropdown menu. The fourth row contains 'Transmission', 'Region', and 'Sum Insured', each with a dropdown menu. The fifth row contains '# Cylinders', '# Doors', and '# Seats', each with a dropdown menu. The sixth row contains '# Claims' with a dropdown menu. The seventh row contains '# Total Loss' with a dropdown menu. The eighth row contains three text input fields for 'Accident 1', 'Value / Severity', and 'At Fault'. The ninth row contains three text input fields for 'Accident 2', 'Value / Severity', and 'At Fault'. The tenth row contains three text input fields for 'Accident 3', 'Value / Severity', and 'At Fault'.

Chassis Number / Registration		
<input type="text"/>		
Model Year	Make	Model
<input type="text"/>	<input type="text"/>	<input type="text"/>
Trim	Body Type	Engine Size
<input type="text"/>	<input type="text"/>	<input type="text"/>
Transmission	Region	Sum Insured
<input type="text"/>	<input type="text"/>	<input type="text"/>
# Cylinders	# Doors	# Seats
<input type="text"/>	<input type="text"/>	<input type="text"/>
# Claims	# Total Loss	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Accident 1		
Date	Value / Severity	At Fault
<input type="text"/>	<input type="text"/>	<input type="text"/>
Accident 2		
Date	Value / Severity	At Fault
<input type="text"/>	<input type="text"/>	<input type="text"/>
Accident 3		
Date	Value / Severity	At Fault
<input type="text"/>	<input type="text"/>	<input type="text"/>

16 | Identification

At point of underwriting



Automation – system level controls and policies for all parties

Integration

17 | Statistics



Internal Statistics & Industry Statistics

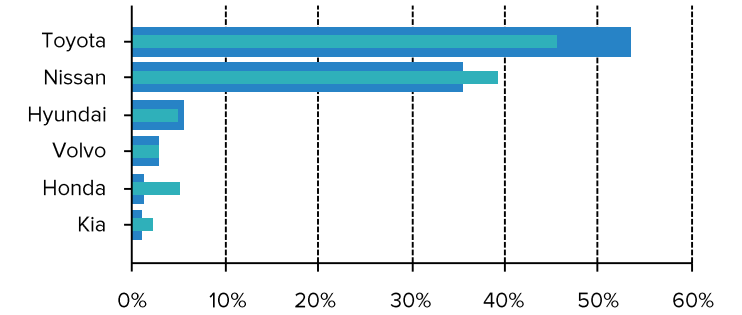


Internal Statistics benchmarked Vs the Industry

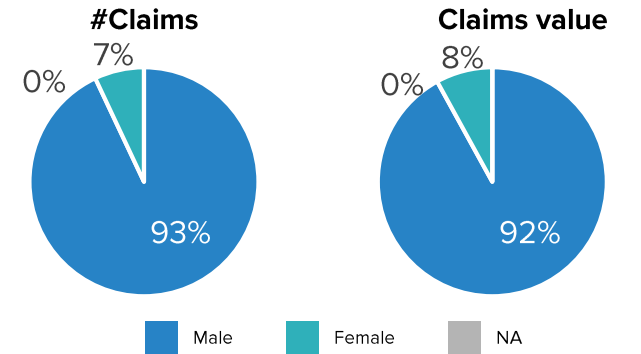


Particularly for lower volume Makes/Models – significantly more accurate Underwriting.

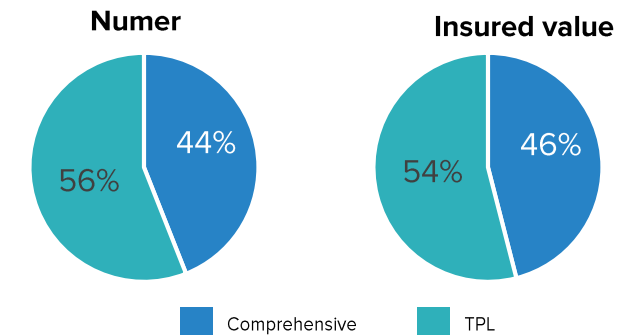
Accidents by Make



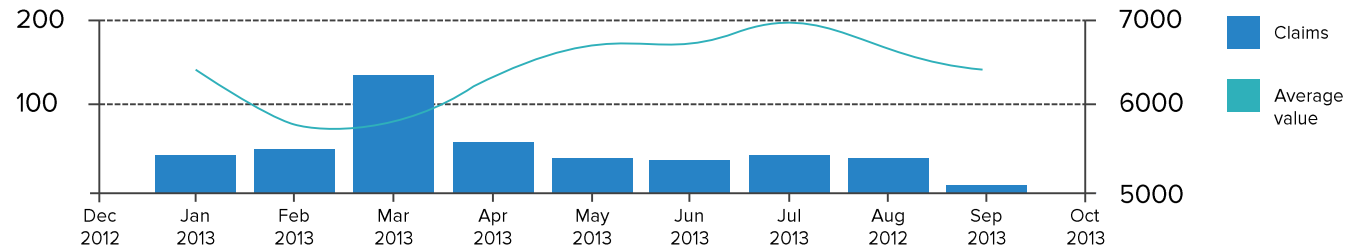
Gender



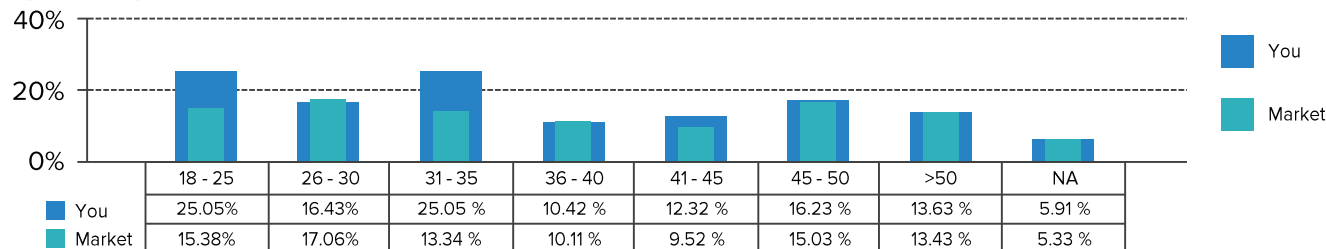
Policy types



Claims



Age range



18 | Compliance / Confidentiality



Regulatory Oversight – Whilst not required would benefit all parties



Disclosure during Policy issuance regarding UCD and where more info can be found



Fixed, approved datapoints shared only



Traffic Department Support – encourage safe driving habits, support behind “0 road casualties”, building a safer UAE, registration lookup



No specific Data Protection law – compliance with certain general laws, such as UAE Penal Code (Article 378) & UAE Constitution (Article 31), must be protected

19 | Next Steps

Where do we go from here, how to begin?

Start with basics:



Select, willing insurers: unless includes regulatory support will never get cooperation of 45 insurance companies simultaneously



Accept not 100% (even CUE still is not 100% after 15 years, nor NMVTIS etc)
(some kind of graphic to show 0% - 100% with a stop off point at say 40% better than nothing)



Major risks only – i.e. Total Loss



If not sharing all Claims at outset needs to be clearly defined parameters – cannot be subjective i.e. “Fraud” to create transparency and fairness for all

