

CRIF Decision Solutions Ltd.
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BRIEF PROFILE

Established in the UK in 1997, CRIF Decision Solutions Ltd. is part of the CRIF Group. The company provides added-value solutions, consumer profiling and information services for the UK legal professions, insurance industry, government bodies and financial institutions to support decision management and fraud prevention. It is also the outsourcer appointed by Claims Portal Ltd. to operate the RTA, EL and PL portal. CRIF Decision Solutions Ltd has been supporting the UK insurance industry for over 20 years and is a provider of the Claims and Underwriting Exchange Register (CUE). In 2017, CRIF Decision Solutions Ltd. has been included in the Future of Insurance Report issued by the Daily Telegraph.

TOTAL LIFECYCLE SOLUTIONS



CRIF's Total Lifecycle Solutions incorporates RADAR at point of quote and point of sale, VERIFICATION SERVICES at point of sale, CACHE at point of claim and SHERLOCK to support fraud investigation.

They are available as a suite of services or as individual stand-alone products by accessing the CRIF Decision Hub.

Point of Quote



Help ensure that the correct risk assessment is undertaken at a very early stage of the insurance lifecycle, safeguarding both the customer and insurance provider. Help ensure that the correct risk assessment is undertaken at a very early stage of the insurance lifecycle, safeguarding both the customer and insurance provider.

Point of Sale



Data enrichment is a powerful risk selection and fraud detection tool, which when used effectively can reduce operating cost ratios and allow insurers to price keenly, gaining a competitive advantage over their peers. Data enrichment is a powerful risk selection and fraud detection tool, which when used effectively can reduce operating cost ratios and allow insurers to price keenly, gaining a competitive advantage over their peers.

Point of Claim



Assessing risk in order to reduce exposure by accurately identifying risks and automatically detect cases where further investigation is required at the claim stages of the insurance lifecycle. Assessing risk in order to reduce exposure by accurately identifying risks and automatically detect cases where further investigation is required at the claim stages of the insurance lifecycle.

Fraud Investigation



Automatically detect existing and uncover previously unknown cases of fraud in order to reduce exposure to organised and opportunistic fraud. Gain a complete picture of the types of connections amongst subjects across all lines of business. Automatically detect existing and uncover previously unknown cases of fraud in order to reduce exposure to organised and opportunistic fraud. Gain a complete picture of the types of connections amongst subjects across all lines of business.

PRODUCTS AND SERVICES



Insurance Bureau

The insurance bureau suite of services helps insurers assess risk in order to confidently provide policy premium quotations and automatically detect cases where further investigation is required at the underwriting and claims stages of the insurance lifecycle. The CACHE screening process can be enriched with a number of additional datasets (linked addresses, financial data, ID verification and vehicle data). Discover the CACHE suite.



Early Detection

A point-of-quote or point-of-sale risk tool, designed to deliver an enriched claims history to help detect fraud. Insurers can enrich their internal data with the widest range of external sources, including household, motor and personal injury claims data, supplying identity verification, linked addresses, vehicle verification, and property attributes.



Fraud Investigation

Detect suspicious connections and fraud networks, protecting insurers' business. CRIF services enable special investigators and anti-fraud department users to undertake a real-time single entry search across the multiple databases, performing queries based on complex fuzzy matching principles.



Verification

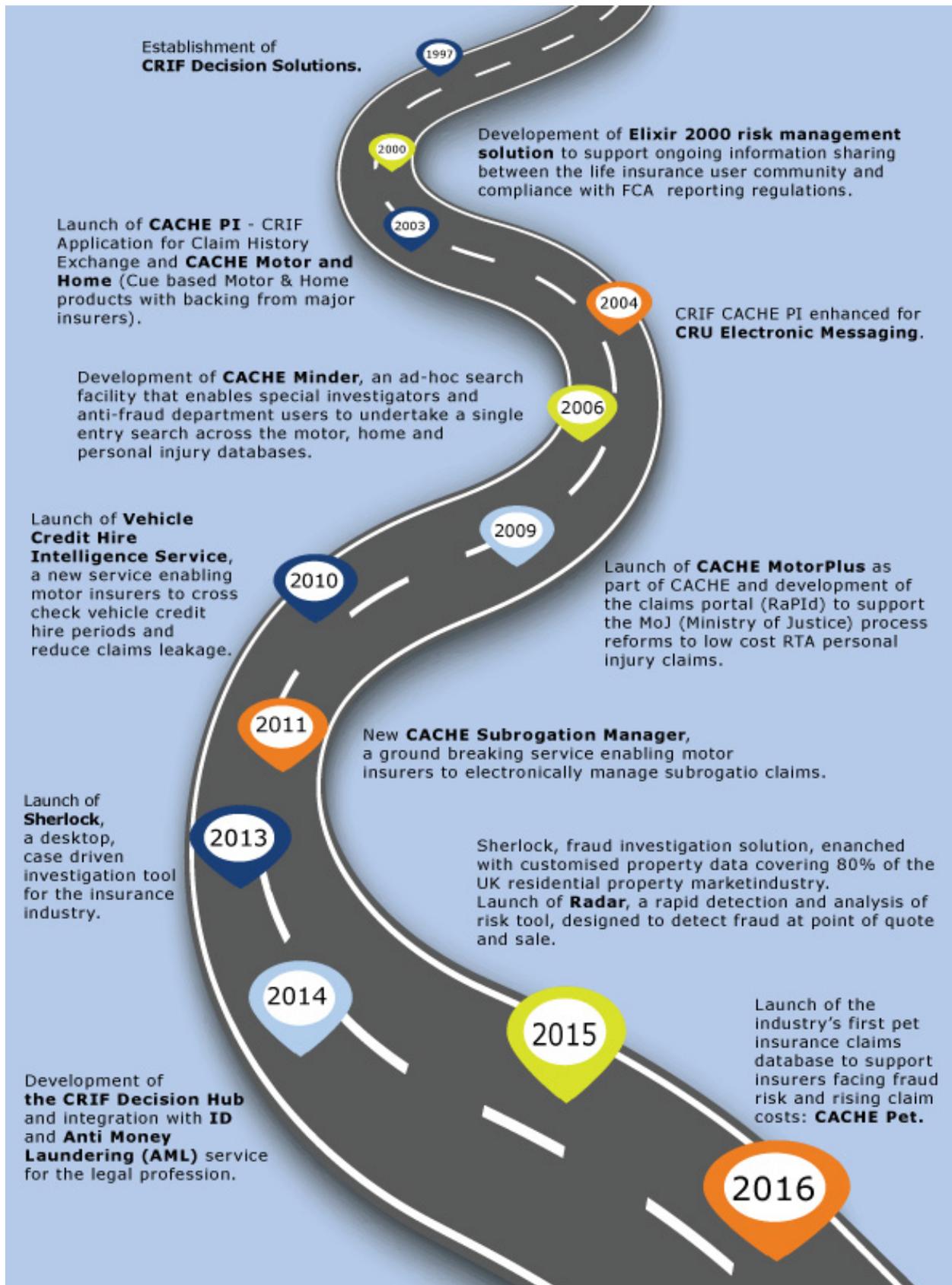
Effective verification solutions help insurers and solicitors prevent fraud and comply with anti-money laundering regulations, accurately check the identity of an individual as well as the provenance and the identity of a vehicle through a combination of numerous data sources.



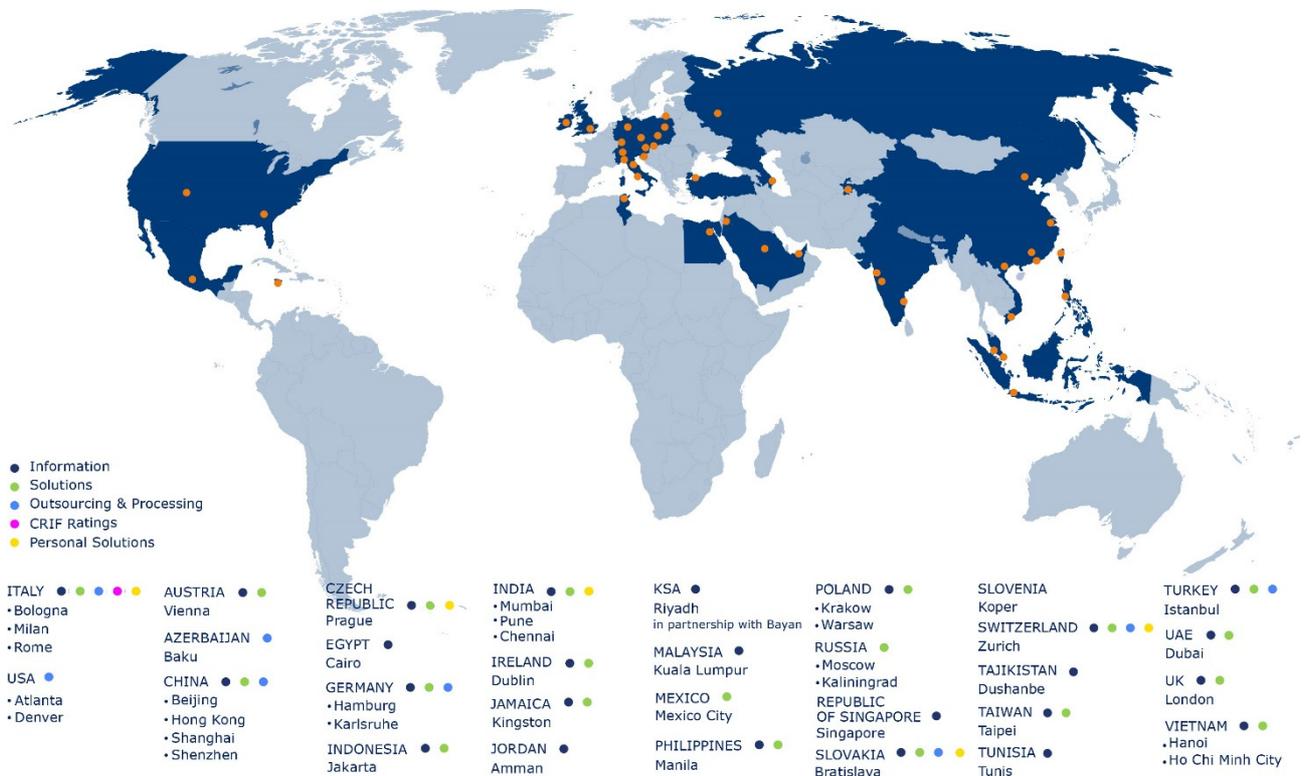
Workflow Systems

Specific workflow systems are developed to support insurance companies and government bodies in automating and streamlining processes.

OUR HISTORY. 20 YEARS ANNIVERSARY



CRIF WORLDWIDE



CRIF is a global company specialising in credit bureau and business information, outsourcing and processing services, and credit solutions. Established in 1988 in Bologna (Italy), CRIF has an international presence, operating over four continents (Europe, America, Africa and Asia).

4,400+
 PROFESSIONALS
 TO SERVE YOU

CREDIT BUREAU
 SOLUTIONS IN
20
 COUNTRIES

500+
 SOFTWARE
 INSTALLATIONS

CRIF people are committed to creating value, supporting businesses to perform better and consumers to manage their credit health with a comprehensive range of professional skills and solutions.

From strategies to solutions, CRIF works alongside **banks and financial institutions, insurance companies, telco and media, utilities and energy, businesses and consumers** in every phase of the customer relationship to achieve growth, mitigate risk, reduce end-to-end processing costs and be compliant-ready. CRIF helps its customers to accurately **target, acquire and manage customers** through timely and reliable assessment

of credit and commercial risks as well as marketing. CRIF's offerings also create value for **portfolio management**, through careful and constant asset monitoring, strategy definition for business expansion, and **debt collection**. The end-to-end credit value chain is supported by a software platform to effectively transform strategies into processes which achieve tangible results.

CRIF is the leading provider in continental Europe of banking credit information, one of the key players worldwide providing integrated services and solutions for business & commercial information and credit & marketing management, and is included in the prestigious **FinTech 100**, a ranking of the leading global technology solution providers to the financial services industry.



Today over **6,300 banks and financial institutions**, **55,000 business clients** and **310,000 consumers** use CRIF services in **50 countries** on a daily basis.