

InsuranceLink Overview

Overview

Insurance Ireland has operated InsuranceLink since 1988. The system was first developed in 1987. It is a secure claims-matching database to assist users in the detection and defence of potentially fraudulent claims.

Therefore, it can be used, if required, as a tool to identify potentially fraudulent claims and to check against non-disclosure of claims information at the policy proposal stage. InsuranceLink only holds information for a period that is compliant with data protection law.

Operation

Insurers, and entities that they delegate relevant authority to, and self-insured companies (non-Insurance Ireland members) input basic claim details of individuals (such as the name and address of the claimant and the type of claim involved) who have made a claim against insurance policyholders or directly against insurers or self-insured members of the service.

The database is not limited to information relating to motor injury, it also covers claims relating to vehicle damage, household and commercial property, public and employers' liability. InsuranceLink does not hold any information relating to claim amounts or associated costs or how claims were settled, nor does it hold any information relating to pricing or premiums.

A user can use the database to identify, for example, whether the claimant has made multiple claims or there are similarities between the claims. It is important to note that the database does not indicate whether the claim is fraudulent or exaggerated.

Users of InsuranceLink pay for its operation on the basis of volume, i.e. the more claims they handle, the more they pay.

Insurance link is only one tool in the identification of fraud, both insurers and non-insurers who pay claims will also have their own fraud detection systems and processes to protect against fraudulent activity.

Access

As InsuranceLink contains personal data in respect of customers, in order to comply with data protection law, there are strict rules to ensure that access to and use of the database are limited to achieving its purposes, namely, to identify potentially fraudulent claims and to check against non-disclosure of claims information at the policy proposal stage. These rules apply to all users and applicants for access on the same basis.

We have never refused membership of Insurance Ireland. Any insurer, domestic or foreign, and entities that they delegate relevant authority to can access InsuranceLink and the same

criteria apply in all cases. Access to InsuranceLink is not exclusively available through or dependent upon Insurance Ireland membership.

Given that the purpose of InsuranceLink is to combat insurance fraud, the greater the level of involvement in InsuranceLink by insurers and entities that they delegate relevant authority to and by self-insured (non-II members), the more effective it becomes as a tool for detecting fraud and thereby fulfilling its purpose.