InsuranceLink Overview

- InsuranceLink is a secure claims database developed on behalf of Insurance Ireland to assist InsuranceLink Users in the detection and defence of possible fraudulent claims. InsuranceLink Users contribute data which can then be queried via a website to identify repetitive claimants and assist with fraud detection and the accuracy of information at the underwriting stage.

- InsuranceLink is hosted and managed by Verisk Insurance Solutions Limited (Data Processor) on behalf of Insurance Ireland (Data Controller). Each user of InsuranceLink is the responsible Data Controller for any personal data they choose to process in the course of, or arising from, their use of InsuranceLink.

InsuranceLink Data Coverage

- Over 2.5m claims records on InsuranceLink

- Claims occurred or were active in the last 10 years

    - Insurance claim types:

    - Motor Damage and Motor Injury

    - Household Property and Content

    - Commercial Property

    - Employer and Public Liability

    - Personal Accident

    - Gadget Liability

    - Motor Insurers' Bureau of Ireland (MIBI) Submitted

- Data Types

    - First/Third Party Claimants: at fault / not at fault

    - Respondents: policyholder being claimed against (not claiming themselves)

    - Defendants: Specific to MIBI cases. Uninsured drivers

Submitting Data and Validation

- InsuranceLink Users submit claims data to Verisk Insurance Solutions Limited (Verisk Ireland)

    - Data is submitted in batch files (one or multiple records)

    - Files are uploaded to a secure SFTP server

    - Claims can be added/updated individually on the website

- Data is validated and loaded to a central database

    - Records can be added, updated or removed by InsuanceLink Users

    - Data is rejected if incomplete or does not meet industry standards

    - Outliers are recorded if name/address is not recognised

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- Vehicles are validated using Department of Transport data

InsuranceLink Website Key Features

- Perform **Normal (Basic) Queries** on an individual or vehicle using claimant details
- Perform **Complex Queries** on an individual or vehicle using claimant details
- **Request Additional Information Feature** on matches found through the automated Information Exchange Feature. Each User organisation designates a Single Point of Contact (SPOC) who has Information Exchange access and approves outbound and inbound requests for more information.
- **Manage Claims Feature** – Add or Edit individual claims
- **Data Submission feature** – Review accepted/rejected records within batch files
- **Management Reports** – View InsuranceLink User's organisations's usage of the service
- **User Management** – View a list of users in the InsuranceLink User's organisation as well as their status and last login date

Application to access InsuranceLink

- Access of InsuranceLink is approved by the InsuranceLink Application Officer. For more information on applying for access to InsuranceLink, please visit https://insurancelink.insuranceireland.eu/

Onboarding Process

- Verisk Ireland are informed by the InsuranceLink Application Officer when a new user is approved for access and the onboarding process can commence
- Verisk Ireland setup secure connection and user accounts
- Verisk Ireland provide training & distribute login details and support documentation
- Verisk Ireland provide XML File Data Specification to ensure submitted claims batches follow the required standard file naming convention and format
- Verisk Ireland assist with Historical Data Submissions which should be no longer than 6 months to be completed, but may take some users longer as they face some technical issues on their side and may require further collaboration with Verisk.

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