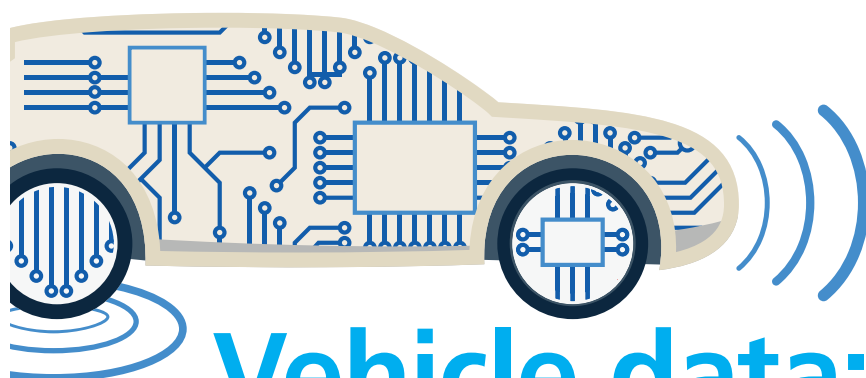




ZURICH®



## Vehicle data:

Putting a stop to fraud and theft

Fraudulent liability claims and theft are key concerns for businesses with auto exposures.



### FRAUD

**\$6B** ESTIMATED COST DUE TO FRAUDULENT AND INFLATED AUTO-INJURY CLAIMS <sup>1</sup>

**61%** PERCENTAGE OF INSURERS THAT PREDICT AN INCREASE IN ORGANIZED AUTO INSURANCE FRAUD <sup>2</sup>



### THEFT

**\$6B** ESTIMATED LOSSES ASSOCIATED WITH MOTOR VEHICLE THEFT IN 2017 <sup>3</sup>

**773K** NUMBER OF VEHICLE THEFTS NATIONWIDE, UP 10 PERCENT FROM 2013-2017 <sup>4</sup>

# Vehicle data may help combat fraudulent claims and improve recovery opportunities.

## What it is: Two distinct systems

### Event data recorder (EDR)

- Captures information relevant to a physical event, such as a collision
- Commonly referred to as the automotive “black box”
- Required to store a minimum of 15 data points, including: <sup>5</sup>



Breaking



Seat belt use



Speed



Air bag deployment

### In-vehicle infotainment

- Typically utilizes a dashboard, Bluetooth capabilities and smartphones
- Captures and stores data independent of a physical event
- The IVI processes and stores robust information across four key dimensions:



Navigation



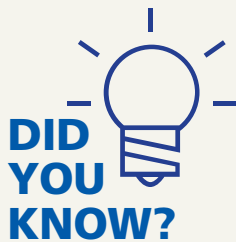
Communication



Entertainment



Physical environment



**TODAY'S CAR HAS THE COMPUTING POWER OF TWENTY PERSONAL COMPUTERS.<sup>6</sup>**



**SYSTEMS & DATA AVAILABILITY VARY**  
BASED ON YEAR, MAKE AND MODEL OF THE VEHICLE.



# Vehicle data may help combat fraudulent claims and improve recovery opportunities.

## How you can use it: Applications in an investigation



**WHO**  
WAS INVOLVED?



**WHAT**  
HAPPENED?



**WHERE**  
WAS THE VEHICLE  
LOCATED?

### IVI DATA MAY HELP...

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"><li>• Reveal the identity of a person not legally in possession of the vehicle</li><li>• Confirm the presence of subjects claiming to have been involved in a collision</li><li>• Lead to additional persons of interest in the investigation</li></ul> | <ul style="list-style-type: none"><li>• Confirm the true identity of a vehicle</li><li>• Provide insight about relevant circumstances surrounding a theft or collision</li></ul> | <ul style="list-style-type: none"><li>• Identify the physical location of the vehicle in question during relevant time periods</li><li>• Verify if a vehicle had been driven</li><li>• Assist in locating additional</li></ul> |
|---|--|--|

### POTENTIALLY RELEVANT DATA POINTS

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"><li>• Call history</li><li>• Connected cellphones</li><li>• Contacts</li><li>• Door open/close</li><li>• Weight sensors</li></ul> | <ul style="list-style-type: none"><li>• Applications with messaging features</li><li>• Text message content</li><li>• Lights on/off</li><li>• Vehicle identification information</li></ul> | <ul style="list-style-type: none"><li>• Navigation data</li><li>• Gear shifts</li><li>• Odometer</li><li>• Wi-Fi connections</li></ul> |
|---|--|--|

In a recent case, call history and text messages helped to identify a subject responsible for the fraudulent purchase of a vehicle from a Zurich insured.

# Stop fraud and theft before it happens.

## ACTIONS YOU CAN TAKE TO HELP PROTECT YOUR BUSINESS:



**TRAIN YOUR STAFF TO IDENTIFY RED FLAGS**



**OBSERVE AND DOCUMENT SUSPICIOUS ACTIVITY**



**BE PREPARED AS THE FIRST LINE OF DEFENSE**



**CONSULT AND ENGAGE WITH ZURICH'S SPECIAL INVESTIGATIONS UNIT**



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