



Patriot™

# Claim Investigation Software

Patriot

## Mobile Phone Fraud

- Mobile phone fraud is costing the insurance industry millions of pounds through fraudulent claims
- There are over 62m mobile phones in the UK
- Over 150,000 phones arrive at recyclers EVERY day
- When a new model, such as the iPhone 4 or iPad is announced or released, claims on the older models go up by almost 50%
- At point of claim:
  - 30% of mobiles had not been blocked by the networks
  - 60% had not been reported to the police
- Smart phones typically cost over twice the price of main stream laptops
- Consumers are known to be claiming on multiple policies for the same handset



## Background

- Ingenin Ltd is a UK based company dedicated to provided innovative solutions to UK insurers. Ingenin have partnered with Recipero Ltd.
- Recipero is a UK based company and the worlds biggest aggregator of information on serial numbered goods.
- Founded in 2000 it now holds over 150 billion records on 50 billion items of property.
- This information allows organisations to validate or repudiate certain statements and make more informed decisions.
- Recipero provides a range of online interfaces to the data sets and provides bespoke results for different users.
- The service for insurers is called Patriot and is available exclusively through Ingenin Ltd.



## Why should Insurers use it?

- An increasing percentage of general insurance claims include serial numbered goods, mobile phones, laptops, iPods etc
- The replacement value of these items is increasing and is set to go higher
- Such items are easy to add to a household or travel insurance claim and resell on afterwards
- Such items may also be claimed on several policies
- Smart phones are valuable even after being blocked by the networks due to the functionality available via a Wi-Fi connection
- Because these items are identifiable by an IMEI or serial number a range of information about these items can be validated via Patriot.



## A Powerful Deterrent

- Patriot has an inbuilt deterrent effect.
- It is directly connected to the Police National Stolen Property Database.
- This enables the insurer to record the item directly on the National Police system on behalf of the customer.
- This can be done online in real time or via a file upload.
- This means any police force can identify the item as stolen via the PNC and NMPR.
- Additionally the second-hand trade and public can also view its legal status via the National Second Hand Trade Stolen Property service called CheckMEND



## Additional fraud reports

- In addition to the information and deterrent the system also provides a range of reports flagging potential issues
- A daily report of items with claims against them that have turned up at recyclers or second-hand shops
- A monthly report of phones that have claims against them but have been re-connected to the mobile phone network
- A report showing where another insurer has already checked the same item that you are validating a claim for



## What information does it supply?

- Has the item been reported to the National Police Stolen Equipment Database?
- Is the crime reference quoted in the right format for that particular police force?
- Has the mobile phone been blocked by the network?
- Does the IMEI or serial number correspond to the right make and model of handset
- Are other insurers / departments validating details for the same handset



## Who supplies the information?

Patriot utilises data from the following sources:

- All 43 UK Police forces.
- All the mobile phone networks.
- The global mobile phone networks association.
- Leading retail insurance companies.
- The recycling industry.
- The second hand retail industry.



## What information does Patriot provide?

### Search 1 using a crime reference.

Crime reference entered

Format confirmed as correct shows forces that use that format

This crime reference is on the system, shows the item on the crime reference

System can ID the make and model of the item from the serial number

This item has been searched by another insurer

This item has been reported the National Police database

**Search.**

Please input the Serial, IMEI, or Crime reference you wish to check. Spaces and punctuation are ignored.

Results [print this page](#)

**Crime reference validity?**

The number **EH1/055421/10** matches the format of crime references used by force(es) Warwickshire.

The number **EH1/055421/10** matches a crime or loss reference number. The serial number or imei associated with this crime or loss report is **356544034118684** and so the searches below will be looking for this serial or IMEI number.

**Handset information**

356544034118684 appears to be a well formed IMEI number.

If **356544034118684** is an IMEI number the phone handset should be a **9700** made by **BLACKBERRY**.

**Searches by Patriot users**

**356544034118684** was searched for more than once by CPP plc. (2 in total. [Details...](#))

**Lost or Stolen Information**

IMEI number **356544034118684** has been reported stolen to the Police Stolen Equipment National Database (SEND) by the Police, the owner or an insurance company. (1 hit(s), [view detail](#))



## What information does Patriot provide?

### Search 2 using an IMEI number.

011948009082634

IMEI number entered

Knows its not a crime ref so ignores it

Results [print this page](#)

**Crime reference validity?**

The term **011948009082634** does not appear to be a well-formed crime reference number, check that you have included any punctuation that is part of the reference. Even a badly formed crime reference may still match a record below due to our smart search technology.

**Handset information**

011948009082634 appears to be a well formed IMEI number.

If **011948009082634** is an IMEI number the phone handset should be a **iPhone** made by **APPLE**.

Knows its an IMEI number so is able to show make and model

**Searches by Patriot users**

- 011948009082634** was searched for more than once by **AXA**. (2 in total. [Details...](#))
- 011948009082634** was searched for more than once by **citymain**. (5 in total. [Details...](#))
- 011948009082634** was searched for once by **CPP plc** on 2010-09-16 15:51:33. ([details...](#))
- 011948009082634** was searched for more than once by **Recipero Development**. (3 in total. [Details...](#))
- 011948009082634** was searched for more than once by **TRAINING MODULE IGNORE THESE CHECKS**. (6 in total. [Details...](#))

Searched by other insurers using the service

**Lost or Stolen Information**

IMEI number **011948009082634** has been reported stolen to the Police Stolen Equipment National Database (SEND) by the Police, the owner or an insurance company. (1 hit(s). [view detail](#))

Has been reported to the Police National Database

Please view the detailed information above. If you are satisfied that the item searched has not been reported already to SEND you may [report it lost or stolen](#) and it will appear on SEND immediately. Please tell the customer you are doing this. **Note:** If your organisation sends data to SEND from your back office you do not need to report it manually. Your system will be updated automatically. Please check with your manager if you are unsure.

**Blocked Mobile Phone Information**

The phone handset with IMEI **011948009082634** has been blocked by **O2 (UK) Limited** on 2009-12-05 00:00:00. The blocked phone list was last updated 18/11/2010. Note: This

Has been reported to the Mobile Phone Networks as stolen



## What information does Patriot provide?

Search 3 using a serial number.

Serial number entered

Knows its not a crime ref so ignores it

**Search.**

Please input the Serial, IMEI, or Crime reference you wish to check. Spaces and punctuation are ignored.

Results [print this page](#)

**Crime reference validity?**

The term **FD9KA005424** does not appear to be a well-formed crime reference number, check that you have included any punctuation that is part of the reference. Please note that even a badly formed crime reference may still match a record below due to our smart search technology.

**Searches by Patriot users**

**fd9ka005424** was searched for more than once by TRAINING MODULE IGNORE THESE CHECKS. (3 in total. [Details...](#))

**Lost or Stolen Information**

**FD9KA005424** has been reported stolen. (1 hits, [view detail](#))

matched FD9KA005424  
howmany 1  
Maximum results shown 50  
Make PANASONIC  
Model DMCZX1  
Crime/Loss/Insurance/Ref DM/089262/10  
Crime Date 2010-11-01  
Force Nottinghamshire  
Lost/Stolen? Stolen  
Reported/Reporting to Network? Not known  
As of 05/11/10 10:16:08 AM

Serial number on National Police stolen property system

Shows details of what is on the Police stolen property system



## Contact us

For more information contact us at:

[www.ingenin.com](http://www.ingenin.com)

[patriot@ingenin.com](mailto:patriot@ingenin.com)

Patriot