Checkpoint® 2.0 Pre-insurance Vehicle Inspection Solution

CGI
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CGI's Checkpoint 2.0 is an automated, web-enabled solution providing complete pre-insurance and physical damage inspection services for U.S. auto insurance companies. It gives insurers a low-cost way to gain competitive advantage by streamlining operations, improving customer service and preventing fraud. During the Checkpoint 2.0 process, inspection data and photos are recorded to provide a detailed vehicle inspection report of a vehicle's condition, while vehicle identification numbers (VINs) and other data elements are edited online to ensure quality and integrity of inspection data.

Faster turn-around, better data

Through Checkpoint 2.0 and CGI's extensive "on-the-spot" inspection site network, inspection forms are hand-delivered and/or emailed instantly to the insured, as mandated by certain states. Inspection report PDFs and digital photographs are stored electronically for anytime access by the insurer. Online editing of inspection data, automated VIN validation and alert notifications work together to provide the highest level of accuracy and integrity of vehicle inspection data.

Proactive fraud deterrence

The major benefit of pre-insurance inspection is enabling insurers to take action to prevent fraud from occurring. The more you inspect, the more opportunities you have to prevent improper or fraudulent claims. Checkpoint 2.0 allows you to cast a larger net to identify vehicles with the highest underwriting risk (such as phantom vehicles or vehicles with unrepaired or unreported damages). Additionally, inspection reports can point to discrepancies with initial policy declarations regarding the number of licensed drivers, mileage driven, how vehicles are used, or where they are principally garaged.

Checkpoint also provides alerts to warn insurers of key discrepancies, including:

- Performance-enhancing vehicle modifications
- Persons other than owners bringing vehicles to inspection sites
- "Evidence of commercial use" for vehicles registered for personal use
- Vehicle's Principal Place of Garaging not matching primary policy owner address, an indicator of potential fictitious data to secure lower premiums or of students not declaring a change of address when away at school.

KEY BENEFITS

- Streamline inspection data workflow to reduce administrative costs.
- Get immediate, online access to inspection reports, digital photos, and alerts.
- Meet mandates for providing a copy of the inspection report to the insured.
- Improve accuracy and integrity of inspection data.
- Increase opportunities to prevent fraud.
- Reduce claims payout.

Auto insurers lost $15.9 billion due to premium rating errors in private-passenger premiums in 2009. Premium rating errors account for nearly 10 percent of the personal auto premiums written. Fraud accounts for a portion of these losses. Some drivers will seek to lower their premiums by schemes such as deliberately misrepresenting mileage driven, how the vehicle is used and where it's registered. (Quality Planning Corporation 2010)

"Using Checkpoint has helped us further streamline our system of data collection in order to process our insurance claims. It provides us with a 99.8 percent accuracy rate, which is vital to us and our credibility as a leader in the auto insurance field."

– The Commerce Insurance Group

About CGI and Checkpoint

CGI's Checkpoint pre-insurance inspection service originated in Massachusetts in 1985.Today, Checkpoint is used by 70 insurance companies in Florida, Massachusetts, New Jersey and New York, and the Province of Ontario, Canada.

For more information, visit www.cgi.com/checkpoint or call 1-800-828-8377.