

Not always the usual suspects

Attack fraud with the help of location intelligence from
Ordnance Survey



When it comes to fighting fraud

Benefits

- Improved fraud detection and prevention.
- Build better evidential cases for prosecution.
- Increased surveying efficiency from your desktop.

With recent ABI (Association of British Insurers) figures showing bogus and inflated insurance claims cost more than £1.6 billion a year, insurers are seeking more robust ways to tackle fraud. Ordnance Survey's range of products can help insurance companies tackle fraud in a number of ways. Here are just some of the ways businesses can benefit from using Ordnance Survey location intelligence.

OS MasterMap® Address Layer 2 at the heart of your information systems offers a powerful way to see the problem in context and allows fraud specialists to make decisions accordingly as part of an active and effective fraud policy.

Highlight hot spots with pattern analysis

OS MasterMap enables you to identify trends in your data. Viewing hot spots and claimant addresses at individual address level – as opposed to postcode banding – can help to reveal trends not apparent through spreadsheets, tables or figures. Identify patterns by exploring your data by geographic area, time, frequency, intensity or associated links. Visually link individuals or organisations to quickly see the structure of the criminal network and reveal previously hidden relationships.

Combine your data

Combining your own and third-party information with our location-data can give you greater confidence in analysing, highlighting and preventing fraudulent claims and help reduce potentially fraudulent policy applications. The ability to drill down to an individual address level in the data enables you to accurately locate claimant, witness and third-party addresses in addition to the claim location and investigate the relationship between them.

Add Ordnance Survey's Points of Interest (POI) dataset to help identify potentially bogus businesses involved in claims. For example, use POI to check if a car hire company exists. Closer inspection could then reveal the company to be trading from a residential street with no room for the rental fleet to be parked.

Desktop surveying

Reduce the need to send out loss adjustors to investigate suspicious claims. Aerial photography provides a high-resolution, detailed map of Great Britain that conventional map products can't provide. Oblique views allow the user a greater appreciation of the features in the built environment.

For example:

- how many floors a building has;
- where the entrances and exits to a building are;
- the height of a structure; and
- what is situated adjacent to the structure.

Other associated infrastructure, like street lights and telephone boxes, become much clearer, and access and egress to buildings or land is more easily interpreted, allowing your investigators to make informed decisions from their desktop.

Nobody knows the lie of the land like



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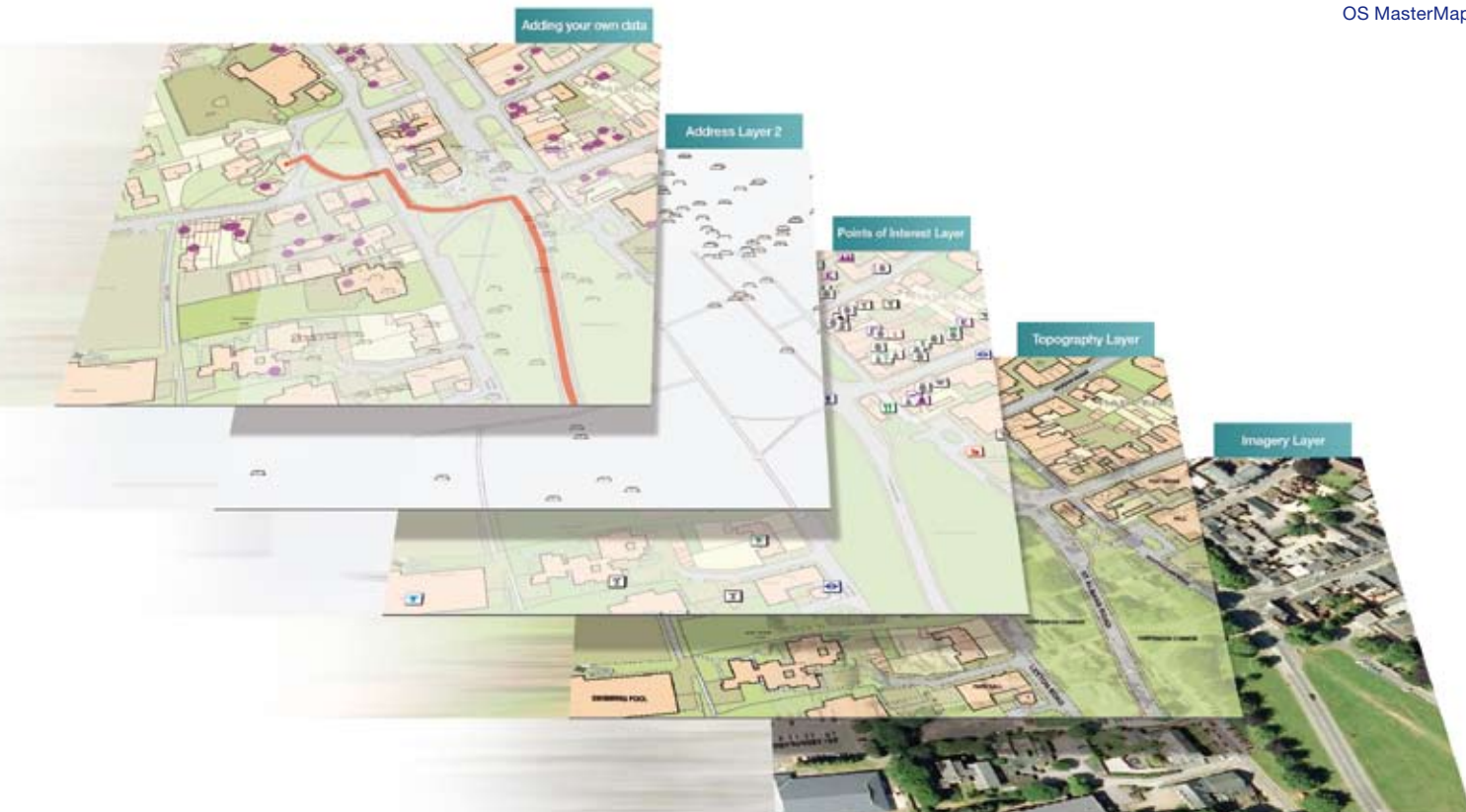


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Ordnance Survey's range of products can help insurance companies in a number of ways across the business, not only fraud, providing a truly enterprise-wide solution. Contact us to find out how insurance operations across the business can benefit from using Ordnance Survey location intelligence.



courtesy of Blom Pictometry®



Products

OS MasterMap Topography Layer

Put simply, it is the most detailed, flexible and intelligent mapping ever provided by Ordnance Survey. The Topography Layer product shows the position and extent of around half a billion features on the landscape. It enables you to visualise the most up-to-date context of buildings, land, water, roads and non-physical features such as administrative boundaries. The data is updated every six weeks.

OS MasterMap Address Layer 2

OS MasterMap Address Layer 2 is the most comprehensive, national spatial address database available for the whole of Great Britain.

OS MasterMap Imagery Layer and Pictometry®

High-quality aerial photography provides a detailed aerial map of Great Britain – almost as good as actually being there. Pictometry supplements the vertical view with images taken at an angle from the four cardinal points of the compass – north, east, south and west – to provide a complete image of all features. This allows the user a greater appreciation of the features in the built environment.

Points of interest (POI)

POI is a dataset of around 3.9 million geographic and commercial features across Great Britain – all highlighting location and function information (classified into more than 600 individual classifications from more than 150 different suppliers) and

includes POIs with a postal address (for example, banks, hotels and restaurants) and those without (for example, lakes, electricity substations and golf courses).

1:10 000 Scale Raster

The most detailed raster available in our range of backdrop mapping, it provides detail that includes fences, field boundaries, road names and buildings.



1:10 000 Scale Raster

ADDRESS-POINT®

Uniquely defines and locates residential, business and public postal addresses in Great Britain, matched with more than 26 million delivery addresses recorded in the Royal Mail® Postcode Address File (PAF®).



ADDRESS-POINT

Code-Point®

A simplified dataset of postcodes and postcode boundaries for the United Kingdom.



Code-Point



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