

# NEWS FROM

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## **Press information**

### **CDL to launch Experian enriched quotes solution**

Insurance software house, CDL has announced, it is launching a new enriched quotes solution that incorporates the use of Experian's Delphi for Insurance (DFI) risk score. The service, available via the CDL enrichment hub, gives intermediaries the power to instantly assess the risk of a customer claiming on a policy or defaulting on premium payments. Brokers can then adjust premium or payment terms accordingly and, in addition, use the data as a tool to help prevent insurance fraud.

Experian's Delphi for Insurance (DFI) risk score draws on publicly available credit information and unique Experian data such as address links, previous searches and demographic profiling which enables CDL's new quotes enrichment service to generate a measure of risk for an individual that can be used to improve decisions associated with pricing and quotation. Intermediaries can then set business rules within the CDL real-time pricing module to apply premium discounts or increases, recommend optional extras and adjust instalment offers, according to the Delphi for Insurance (DFI) risk score.

The solution works across all motor and home business lines and all distribution channels, including the aggregator sites.

Nigel Phillips, CDL business strategist, said: "Experian is a leader in information services and CDL is delighted to be working with them to bring to market a solution which tackles the issue of insurance fraud head-on, and which has been developed directly in line with customer feedback.

“It is a particularly powerful proposition because of the extent of data-linked pricing control it offers intermediaries at the point of quotation, and the increased insight of the risk associated with the individual provided by Experian’s risk score.”

Jo Buxton, Insurance General Manager for Experian, said: “CDL currently generate over 10 million car insurance quotes per month in the UK and we’ve worked hard with CDL to create a solution that optimises the delivery of the necessary data to improve decisioning.”

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**Note to editors:**

**About CDL**

CDL is one of the UK’s leading insurance software houses, employing over 400 people at its headquarters in Stockport. It has a strong track record in the high volume retail sector, consistently anticipating consumer purchasing trends and delivering powerful technology that enables insurance retailers to capitalise on them. Clients include Tesco Bank, esure broker and Hastings Direct. CDL offers integrated administration and web solutions that enable intermediaries to compete effectively in the highly competitive insurance marketplace. The software house is also a leader in the aggregator and telematics space.

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**About Experian**

Experian is the leading global information services company, providing data and analytical tools to clients around the world. The Group helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2012 was US\$4.5 billion. Experian

employs approximately 17,000 people in 44 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; California, US; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.