

Data enhancement and strategies to power accurate **real time decisions**

Whether providing insurance for a home, car or business in a highly competitive market the need to provide an immediate and accurate quote for customers is crucial **to stay ahead**.



The Experian iCache provides the data, and insight needed to make the right decision for you and your customer in under 200 milliseconds

The volumes handled are huge:



Search

150 calls in a second

Circle 13 million calls a day



90 million calls in a week



4 billion calls in a year

Over 100 connections

to the insurance industry and it's suppliers

The brain of the process PowerCurve Strategy Manager decides which data sources to use, what scores to generate and provides you with a tool to configure your own bespoke outputs unique to your business. Enabling you to independently react to market and competitive conditions in a compliant way at speed.





ID data Verify name, address and date of birth in realtime



Validates against over **1 billion** records



Claims data Access CUE Home, Motor and Personal Injury incident data



Over **34 million** records on CUE



Fraud-risk data Identify suspicious applications and known fraudsters



Checks against over **100 million** records



Vehicle Valuations Access vehicle valuations



Evaluates **800k** vehicle prices every day



Credit data Use scores and data to understand each customer's credit risk



Credit records on every consumer in the UK



Commercial data Access business and owner information and understand risks



A **complete** view of businesses in the UK



Vehicle Taxonomy Access vehicle specification details and history



Over **75 million** vehicle data records



Affordability data Understand a consumer's ability to afford products or services

Uses **bureau** data modeled **income and expenses** and



The Experian iCache powering the insurance industry with bespoke data and strategies so you can



Pre populate data to reduce risk



Provide better real time quotes



Improve profitability Improve customer experience

Find out how the iCache and PowerCurve Strategy Manager can enrich your insurance decisions through businessuk@experian.com

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