Who's using what in the insurance industry: September 21, 2015

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Fetchaquote.com (Fetch!) announced the integration of its electronic auto insurance service into the **Frazer Dealer Management Software (Frazer).**Fetch's integration with Frazer enables a car-buying consumer to obtain multiple insurance quotes within seconds and purchase a policy online within four minutes. Frazer expands its portfolio of service providers to include a single-click automobile insurance solution. With more than 14,600 customers, Frazer provides dealer management software to automobile dealers nationwide. Frazer provides a full featured, affordable DMS that is easy to use, completely reliable, and is backed by exceptional customer support. Visit Frazer.com for more information.

A new report published by **Novarica** profiles 10 underwriting workbench solutions for P&C insurers, *Property/Casualty Underwriter Workbench Systems: A Novarica Market*

Navigator report. Underwriter workbenches combine workflow, requirements gathering, analytics, portal, and collaboration capabilities to streamline and improve the underwriting process. Recent Novarica research revealed that roughly 1 in 5 P&C insurers will replace their underwriting workbench. Novarica's new report provides profiles of solutions from 10 leading vendors in this emerging category of software solutions, including: Accenture, FirstBest, Intellect Design Arena, L&T Infotech, Majesco, Oceanwide Canada, Pegasystems, TCS, Unirisx, and Xuber. The report is available to Novarica clients and for individual purchase at http://novarica.com/propertycasualty-underwriter-workbench-systems/.

Enservio Inc. introduced **ContentsAnalyzer**, the industry's first and only fraud detection solution that identifies and scores fraudulent claim items at the individual line item level in real-time as claims are processed. ContentsAnalyzer targets soft or opportunistic fraud for home contents claims relating exclusively to theft. The anti-fraud tool will eventually support modules to detect fraudulent insurance claims pertaining to other perils such as fire and water/floods. The system compares claimed items against pricing norms, historical, geographic and demographic data, compares and contrasts the data to identify anomalies, then generates alerts. If the value of a claimed item appears to be inflated or fabricated, the SIU receives an alert. For example, if a policyholder submits a claim for a riding lawn mower but lives in a small apartment with no garage, the SIU receives an alert.

Among the highest-ranking insurance carriers, **Amica Insurance** is consistently recognized for customer service. In addition to customer satisfaction, the company is dedicated to expanding data analytics and has implemented SAS Fraud Framework for Insurance to achieve both. Amica will use SAS Fraud Framework for Insurance in the claims department to address both fraud detection and subrogation. Amica sees the underlying goal for both fraud detection and subrogation as providing better customer service to address claims more quickly and accurately.

AIR Worldwide (AIR) announced its collaboration with leading security risk and cyber data providers **BitSight Technologies** and **Risk Based Security (RBS)** to build an advanced cyber risk model. The AIR Cyber Risk Model will serve to help the insurance industry better manage the evolving threat of cyber attacks. AIR will leverage terabytes of data gathered by BitSight from sensors deployed across the Internet. This includes BitSight's security ratings by industry, company size, and company headquarters

location. RBS has provided AIR with historical incident data on more than 16,000 breaches. The RBS data contains industry-specific details on threat vectors and vulnerabilities and data breach information on businesses, industries, and geographies. In addition to probabilistic loss estimation, the AIR Cyber Risk Model will offer a set of deterministic scenarios that will allow companies to begin to truly understand their aggregated risk from large-scale cyber attacks.

LiveHailReports.com announced it has upgraded its existing suite of hail-tracking services for insurance adjusters. Hail swath maps for any state can now be received automatically and free of charge through an online email service operated by LiveHailReports.com. One or more U.S. states can be selected during sign up. Whenever hail impacts one of the monitored states, a hail swath map is automatically delivered to that insurance adjuster's inbox. Emails are sent each morning for the previous day's hail activity.