

## Case Study

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# Confused.com prevents hundreds of fraudulent accounts with iovation





### Challenge

Fraudsters use insurance aggregators to incept and re-sell fraudulent policies, putting consumers and insurers at risk.



### Solution

By leveraging shared intelligence from other iovation insurance customers, Confused.com built and submitted a case for police investigation with ramifications for the whole industry.



### Results

They were able to stop almost every quote generated from three devices attempting to ghost broker hundreds of policies. The result? One ghost broker arrested. Two similar cases discovered. Confused.com saw ROI within one month of their iovation implementation.

**Confused.com**

# UK insurance aggregator prosecutes elaborate fraud ring

**“After implementing iovation FraudForce, we noticed a substantial decline in the number of ghost broker applications that converted into policies,” said Stephen Adams, Fraud Manager at Confused.com.**

“For example, one set of associated devices using hundreds of personas saw a 98% decline in quotes from our price-comparison service, and a 90% decline in converted fraudulent policies over a period of one year. This decline demonstrates how we are successfully blocking fraudsters.”

These results reflect Confused.com’s deep commitment to helping the insurance industry fight fraud and saving consumers money. The UK’s first price-comparison service generates over one million quotes per month for consumers who expect unparalleled choice and value. Insurance partners rely on Confused.com to help them find legitimate customers and prevent policy fraud. iovation’s FraudForce is the centerpiece of Confused.com’s fight against ghost broking, it helps stop fraud while providing a frictionless experience for good customers.

Ghost broking puts buyers at risk of: full liability for damages in an accident, losing their car and driving privileges, and fines for hundreds of pounds. On insurers’ side, the scam increases potential liability for: claims on uninsured cases, chargebacks if policies are incepted with stolen credit cards, and reputational damage where

**We block fraudulent cases with iovation FraudForce because it's the right thing to do, and because it provides a much better relationship with our insurer-partners.**

Stephen Adams  
 Fraud Manager,  
 Confused.com




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Confused.com worked closely with an insurer-partner to prosecute a ghost broker. The information generated by iovation FraudForce was instrumental to the case's success.

stolen identities appear on policies. While these consequences haven't changed much, fraudsters' tactics have.

In the past, ghost brokers would make small changes to an applicant's information—a different occupation, or lower mileage on the car, for example—in order to reduce the quoted price of the policy. Today, Stephen says that the majority of the personal information on ghost broker applications—names, payment information, contact information—are entirely fake or stolen. Often only the vehicle registration is legitimate on these applications, so that the buyers won't be flagged by police cameras for driving without insurance.

Recently, Stephen and his team worked closely with an insurer-partner to prosecute a ghost broker. The information generated by iovation FraudForce was instrumental to the case's success.

### **Investigating and prosecuting a ghost broking ring**

The investigation began when another iovation subscriber, who is also a Confused.com partner, shared with Stephen's team suspicions of a ghost broking ring. iovation device IDs allowed the partners to coordinate their inquiry. Confused.com found that the same group of devices, connected through their iovation device IDs, were actively running ghost broking schemes across the UK insurance industry.

The results of the partner's own research yielded a potent and detailed complaint to the Insurance Fraud Enforcement Department (IFED), a specialist unit of the City of London Police dedicated to tackling insurance fraud. Confused.com's investigation helped to convince IFED to pick up the case.

"When IFED's request for information came in, we had a complete version of our iovation data ready," says Stephen. "We provided that information and our own police statement to aid IFED's investigation. Also, we alerted other partners to any other sales that were linked to that ghost broking ring, so they could investigate and protect themselves."

So far, one ghost broker has been arrested and is under current

# 60%

Reduction in fraud rate after using iovation

Partnering with iovation has meant that we are now able to identify and act upon high-risk traffic in real time, blocking devices with evidence of fraud from using our service for ghost broking or other types of fraud.

Stephen Adams  
Fraud Manager,  
Confused.com

investigation. Stephen expects that two other cases with IFED will lead to similar results.

“iovation is one of Confused.com's primary fraud tools,” says Stephen. “Device intelligence contributes to influence over 85% of our decisions to decline an application and has reduced our fraud rate by 60%. Many of our insurer-partners have recognized and appreciated the higher quality business that we’re sending them thanks to iovation.”

### How Confused.com fights fraud with iovation FraudForce

“Historically, we have found it difficult to understand when and where fraud takes place. It typically emerges ‘downstream’ with our insurer-partners,” says Stephen. “Implementing iovation FraudForce has helped us to fill that knowledge gap. Because the device recognition technology is in place across so much of the UK insurance industry, and with so many of our insurer-partners, we have a clear picture of device usage. Because they diligently submit evidence against devices that commit fraud or abuse, other subscribers can identify when they’re at risk from a bad device.”

Stephen regularly uses the iovation Intelligence Center—based on

**I believe that the granular evidence that iovation's subscribers share is unique in the device ID industry. Details such as the age of the evidence, the industry where the evidence comes from, and the nature of the fraud allow my team to make better decisions in its investigations.**

Stephen Adams  
Fraud Manager,  
Confused.com

iovation's experience with more than 6 billion devices and 66 million confirmed cases of fraud—for sharing information securely with other insurer-partners. If he notices fraud hitting a particular insurer, he notifies specific contacts there. At other times, he will ask if any of the other 4,900 fraud analysts active on the platform have seen a particular device ID engaged in fraudulent behavior on their digital properties.

“Combining iovation device ID data with personal data has been one of the strongest benefits to my team,” says Stephen. “In the past, when we have discerned fraud rings via personal data, there's too much genuine traffic mixed in to justify a hard block. The added clarity from iovation device ID data gives us the certainty to take decisive action. When we draw a connection to a specific fraudster, we can block only their traffic, not that of genuine customers.”

iovation subscribers' sharing of intelligence is driving fraudsters to the contact center. Fraudsters will initiate an application through Confused.com, then call the insurer-partner to socially engineer a call center agent into incepting the policy. When partners receive those suspect calls, they're forewarned by the iovation device data that Confused.com collects at the quote level. The fraudulent policies are stopped before becoming a problem.

The broader benefits Confused.com's gains from leveraging iovation cannot be quantified, or overlooked. With iovation's help, Confused.com is protecting unsuspecting consumers from the risks of fraudulent policies: personal liability for damages in an accident, seizure of property by the police, loss of driving privileges, and fines for hundreds of pounds.

Insurers across the country benefit, too. Every ghost broking policy that Confused.com blocks due to suspicious devices means insurers are: exposed to less liability on uninsured cases, paid the premiums needed to continue operating, and able to focus their fraud departments on other cases.

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## Get in Touch

Find out more about our authentication and fraud prevention solutions. Contact us for a demo or visit [iovation.com](http://iovation.com)

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## About iovation

iovation, a TransUnion Company, was founded with a simple guiding mission: to make the Internet a safer place for people to conduct business. Since 2004, the company has been delivering against that goal, helping brands protect and engage their customers, and keeping them secure in the complex digital world. Armed with the world's largest and most precise database of reputation insights and cryptographically secure multifactor authentication methods, iovation safeguards tens of millions of digital transactions each day.



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