GI’s Checkpoint 2.0 is an automated, web-enabled solution providing complete pre-insurance and physical damage inspection services for U.S. auto insurance companies. It gives insurers a low-cost way to gain competitive advantage by streamlining operations, improving customer service and preventing fraud. During the Checkpoint 2.0 process, inspection data and photos are recorded to provide a detailed vehicle inspection report of a vehicle’s condition, while vehicle identification numbers (VINs) and other data elements are edited online to ensure quality and integrity of inspection data.

**Faster turn-around, better data**

Through Checkpoint 2.0 and CGI’s extensive “on-the-spot” inspection site network, inspection forms are hand-delivered and/or emailed instantly to the insured, as mandated by certain states. Inspection report PDFs and digital photographs are stored electronically for anytime access by the insurer. Online editing of inspection data, automated VIN validation and alert notifications work together to provide the highest level of accuracy and integrity of vehicle inspection data.

**Proactive fraud deterrence**

The major benefit of pre-insurance inspection is enabling insurers to take action to prevent fraud from occurring. The more you inspect, the more opportunities you have to prevent improper or fraudulent claims. Checkpoint 2.0 allows you to cast a larger net to identify vehicles with the highest underwriting risk (such as phantom vehicles or vehicles with unrepaired or unreported damages). Additionally, inspection reports can point to discrepancies with initial policy declarations regarding the number of licensed drivers, mileage driven, how vehicles are used, or where they are principally garaged.

Checkpoint also provides alerts to warn insurers of key discrepancies, including:

- Performance-enhancing vehicle modifications
- Persons other than owners bringing vehicles to inspection sites
- “Evidence of commercial use” for vehicles registered for personal use
- Vehicle’s Principal Place of Garaging not matching primary policy owner address, an indicator of potential fictitious data to secure lower premiums or of students not declaring a change of address when away at school.

Auto insurers lost $15.9 billion due to premium rating errors in private-passenger premiums in 2009. Premium rating errors account for nearly 10 percent of the personal auto premiums written. Fraud accounts for a portion of these losses. Some drivers will seek to lower their premiums by schemes such as deliberately misrepresenting mileage driven, how the vehicle is used and where it’s registered.

(“Using Checkpoint has helped us further streamline our system of data collection in order to process our insurance claims. It provides us with a 99.8 percent accuracy rate, which is vital to us and our credibility as a leader in the auto insurance field.” — The Commerce Insurance Group)
**About CGI and Checkpoint**

CGI's Checkpoint pre-insurance inspection service originated in Massachusetts in 1985. Today, Checkpoint is used by 70 insurance companies in Florida, Massachusetts, New Jersey and New York, and the Province of Ontario, Canada.

For more information, visit [www.cgi.com/checkpoint](http://www.cgi.com/checkpoint) or call 1-800-828-8377.

**ABOUT CGI**

Founded in 1976, CGI is a global IT and business process services provider delivering business consulting, systems integration and outsourcing services. With 72,000 professionals operating in 400 offices in 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients’ front doors. CGI applies a disciplined and creative approach to achieve an industry-leading track record of on-time, on-budget projects and to help clients leverage current investments while adopting new technology and business strategies. As a result of this approach, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.