

Protecting Proof of Insurance Certificates in Lebanon



Introduction

In Lebanon, each car is required to have an insurance certificate to prove that the vehicle meets the minimum requirements for road safety. Nationwide, Lebanon was seeing an increase of 70,000 new vehicles each year. But one insurance company noticed a decrease in the amount of drivers paying for their yearly car insurance renewals.

Drivers commonly change insurance companies or sell their older vehicles, making it hard to prove whether or not a person is driving without a proper insurance certificate. In order to protect themselves from fraud, this insurance company was printing their car insurance certificates on security certificate paper. But then an accident occurred.

One driver had paid for car insurance, while the other had altered the dates of coverage on their old car insurance certificate to avoid the renewal fee. The accident was taken to court and the driver who had altered his insurance certificate was found to be uninsured. Due to a stipulation

in the written law, the judge ruled that the insurance company was liable on the driver's behalf because their insurance certificate was printed without security. Although the insurance company argued that they were printing their certificates on security certificate paper, the judge found it was not enough to secure the document. The insurance company was forced to pay for the damage caused by the accident since their document was able to be altered.

The number of cases similar to this began to increase. Time and again the same insurance company lost every case for the same ruling – their certificates were not secure, so they were at fault. The insurance company knew they had to secure their certificates to stop losing these cases in court and to once again start collecting their renewal fees.



TROY Solution

Although the insurance company was using preprinted security paper, their certificates were still falling victim to alteration. TROY presented a solution for securing the printed data on the car insurance certificates. TROY SecureDocs is a software solution that has the ability to add personalized, on demand, layered security to any document including both preprinted security forms as well as new documents and record. SecureDocs does not require specific print hardware or drivers to work and can easily be integrated into most print environments. Personalized security features are added to each print file before it is routed to the printer, giving companies an additional layer of security beyond preprinted stock and helping to create unique and secure documents. The security features utilized by this insurance company include:

PrintTrace

A tool used to track print output by listing out the specific metadata desired to appear on a document such as the document name, print date, document owner, printer name, server name, or computer name.

TROYMark™

A unique watermark of user-defined or variable data printed diagonally across the front or back of each printed document. With multiple unique data fields, this intelligent, anti-tampering technology helps to easily verify document authenticity.

Text Box

A box that displays static text to provide documents with user-generated content intended for the reader such as a warning box.

Issue Date: 01/15/16 Issue Time: 13:26:20
Printer IP Address: 172.16.36.126
Owner: J.Smith Ordered By: [Agent] M.Jones
Number Of Prints: [Locked] 1

Insurance ID: 4
Smith Make: 4
12 Insurance ID: 4
71LSXC7D6H22A
swagenModel: 0
LSXC7D6H22A
Insurance ID: 4
H22A10

WARNING: This document contains the following industry recognized tamper-resistant features:
Copy Void Paragraph: The word "COPY" appears on the background of the press.
TROYmark™: Light diagonal repeating "watermark" inside up of variable print.
MicroPrint Border: Under magnification the border band around the document.
Security Features Warning Box: Warning Box describing the TROY Secure Rx security features.



Benefit

The combination of these security elements through TROY SecureDocs easily deterred unauthorized modification by adding specific job data to each document. The data pulled from the PrintTrace feature was directly injected into the TROYMark™ at the point of print. The TROYMark™ covered the entire front of the certificate with the unique data pulled from the document, making alteration nearly impossible. To help protect the insurance company in future court rulings, a text box was used to add a warning to each insurance certificate stating that if any alteration was attempted, the perpetrator would be held liable in court. TROY's solution allowed the company to secure valuable data on a car insurance certificate and not just the paper.

Conclusion

Once they implemented the TROY solution, the insurance company saw the number of yearly car insurance renewals rise. This number began to match the increasing number of cars on the road. When an accident occurred, the company no longer had to worry about being held accountable. They were able to prove that their clients were insured and that their certificates were unaltered. The TROY solution allowed them to focus on growing their company instead of constantly defending themselves in court.

