



# NFI Mortality Screening

*Working with organisations to prevent fraud...*

**The National Fraud Initiative (NFI) is a sophisticated data matching exercise that matches electronic data within and between public and private sector bodies to prevent and detect fraud. It has been run every two years since 1996 and to date, has been used to identify fraud and overpayments totalling over £1.17 billion.**

The NFI is the UK's premier public sector fraud detection tool and its mortality screening services are already used by all local government pension funds and a significant number of private sector pension and central government schemes.

## Unique and flexible

- The NFI's unique matching to Department for Work and Pensions enhanced deceased persons' records is available regularly through the year. Matching to the GRO DDRI is available on a flexible basis, as and when required.
- This provides a flexible and affordable solution for schemes of all sizes enabling screening as frequently as monthly.
- DWP deceased persons' records are enhanced to include National Insurance numbers and records of deaths of UK citizens abroad. This enables the NFI screening against DWP data to give an accurate and comprehensive match.

## Proven

- Pension schemes taking part in the previous NFI exercise identified over 3,000 deceased pensioners representing over £90 million of fraud and overpayments
- The NFI has been undertaking mortality screening for over 17 years and already provides a service to major public sector and blue-chip company pension schemes.
- The largest schemes have identified hundreds of cases of fraudulent overpayments, some of which run into tens of thousands of pounds. Many of these cases had been running for years and overpayments could have continued to increase had they not been highlighted by the NFI.
- The NFI also provides the option of supplying deferred pensioner data for mortality screening. This can help you identify where pension payments need to be made to family members and dependants following the death of a deferred scheme member.

## Cost effective

- The NFI uses advanced data matching techniques that can replace the time, expense and uncertainty involved in sending life certification forms to verify the existence of a pensioner.
- The NFI fee scale is transparent and based on the number of pensioners in a scheme. Discounts are available for repeat screening runs, thus providing a flexible and cost effective solution for pension schemes of all sizes.
- Initial screening can cost as little as £1,050 for a scheme with fewer than 1,000 pensioners. The full fee schedule is available on our web page.

## Secure

- Access to a full list of your deceased pensioners will be provided through a secure web based application.
- The secure data file upload system applies automatic encryption when sending your data to the NFI.
- Participants have password-controlled access to matches, using the same computer architecture as online banking.
- The NFI is compliant with the information security standard ISO27001.
- The NFI is accredited against the Government's information assurance standards.

For further information about using the NFI's Mortality Screening Services email: [nfiqueries@cabinetoffice.gov.uk](mailto:nfiqueries@cabinetoffice.gov.uk)