

THEFT OF A VEHICLE



The Digilog Solution identified significant risk factors which would more than likely otherwise have been overlooked...

The customer advised that he parked his vehicle at the local beach car park and went for a walk. Upon his return he discovered that his BMW X5 was missing. He was unable to locate his keys and believed he may have dropped them on his walk. With the vehicle missing and presumed stolen, the customer had no way of getting home and so he walked to his wife's sister's address to borrow some money in order to get a taxi.

The taxi was pulled over by the Police on the journey to his home address. The Police confirmed that they had found his vehicle crashed and that the driver of the vehicle had absconded. The Police then breathalysed him, arrested him and then released him. The customer was adamant that he hadn't been driving at the time of the incident, no further action was taken by the Police.

During the initial notification call completed using Digilog's Voice Analysis technology, the handler identified clusters of relevant NIA behaviours around key areas of the account. The call was assessed as High Risk and the insured was invited to make contact with the validation team to clarify the information provided, in order to progress his claim.

During the Secondary call, applying Digilog's Advanced Questioning techniques the handler identified further inconsistencies and correlation with the underlying risk issues identified in the initial call. The handler challenged the insured with the contradictions identified within his account including the possibility that the insured may have been drink driving, was subsequently arrested and that no theft had occurred. The insured was adamant that this was not the case and that as the Police had not charged him with drink driving, his car had in fact been stolen.

The customer was requested to provide supporting documentation and a consent form so an application could be made for the official police report. It took over 4 weeks for this information to be forwarded. During this period, enquiries made by the handler provided the evidence to deny the claim which correlated seamlessly with risk identified at both Primary and Secondary stages of the Digilog process.

An MG11 was provided to the Police and consequently the insured was charged with and pled guilty to the following:

- Dangerous driving
- Failure to stop after a road accident
- Failure to report an accident
- Fraud by False representation – Fraud Act 2006

The insured received various suspended sentences and driving licence endorsements. Ultimately the claim was declined, with the insured removed from cover, unable to insure himself with the company again.

// The use of the applied techniques and psychology in the two-tier process used by the insurer meant that the customer was aware from the offset that concerns were held regarding the claim. The scripted process supported the FNOL handler in confirming relevant claim detail combined with accurate risk assessment through Voice and Narrative Integrity Analysis. This pinpointed the underlying risk areas and the need for focused and intelligent questioning of the risks identified. //