

VEHICLE THEFT

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

The insured called the Primary team to register a theft claim. The insured reported that the vehicle had been stolen from a promenade; it was noted that at the time of parking the vehicle he witnessed some youths hanging around. The insured advised that he had gotten out of the vehicle to see what was happening and the next thing he knew his vehicle had been stolen and he woke up in hospital.

The handler identified relevant NIA behaviours and risk clusters, pinpointing underlying risk issues, specifically where the insured was extremely vague in his account of the incident. The handler attempted to probe for more detail, but was met with evasion and resistance from the insured who simply repeated information he had already given.

The claim was assessed as High Risk and referred to the First Party Validation Team for a Secondary interview due to the relevant NIAs and High Risk system messages presented throughout the call. All the relevant fraud messages and Escape Routes were delivered so as to maximise the applied psychology and ensure the Digilog process was used to its full potential. The likely consequences of making a Fraudulent claim were fully communicated and the seriousness of this was fully felt by the insured. The insured was asked to call back within the next three working days to make contact with the First Party Validation Team for a further statement to be completed in relation to the alleged theft.

Five days after notification of the theft of his vehicle the insured contacted the insurers to make a confession; he advised that the vehicle had never been stolen and that he had in fact registered a false claim. He further confirmed that he wasn't supposed to be driving the vehicle, so he registered the theft claim and claimed the vehicle had been stolen. He admitted that he knew where the vehicle was parked and that the vehicle was still there.

“ This is a clear example of the effectiveness of the Digilog process and how the applied psychology can be used to identify and defeat fraudulent claims. ”

