

ACCIDENTAL DAMAGE

The following is an example case study which, thanks to the implementation of Diglog's Solution, identified significant risk factors which, once challenged, resulted in the customer confessed to submitting a fraudulent claim...

A customer made contact to report that her 6-year-old son had thrown an iPhone 8 at a flat screen Samsung television during a visit to a friend's house, resulting in damage to both the phone and television. A telephone appointment was arranged to obtain the full claim circumstances.

Working with our clients, Digilog develop specialist and bespoke risk screening processes and scripting, robustly addressing the underlying risk issues within the claim type, whilst identifying, validating and fast-tracking genuine claims.

From the very first test question, the handler identified and recorded relevant NIA behaviours. The insured also disclosed further details pertaining to the circumstances other than originally disclosed on her initial claim form, including inconsistencies. As supported by Voice Analysis High Risk system messages, correlation of risk and a further 15 NIA behaviours the call was assessed as High Risk and further investigation required.

During the follow-up field investigation a representative visited the insured. With risk identified on the initial call, he was able to question underlying risk issues and anomalies, confronting her about the contradictions identified during the call. The insured immediately broke down and started to cry, admitting that the whole claim was fraudulent and that the friend she visited was in fact the girlfriend of her brother. The iPhone had been damaged several weeks prior and her brother had also damaged the television during one of his aggressive outbursts. He knew that his sister had liability insurance and encouraged her to make a claim, stating instead that it was her son who damaged the phone and television.

“Thanks to the robust risk assessment of the technology we had clear evidence on which to reject the whole claim. This was another great saving and the customer has now been blacklisted by the insurance company.”