VEHICLE THEFT

Digilog
Listen. Verify. Act.

The following is an example case study which, thanks to the implementation of Digilog's Solution identified significant risk clusters which would more than likely otherwise have been overlooked...

The insured reported the theft of her Vauxhall Vectra which she claimed had been stolen from outside her home address.

During the initial notification call, which was completed using Digilog's specialist Voice Analysis (VRA) technology, the handler identified clusters of relevant NIA behaviours around key areas of the account. As a result the call was assessed as High Risk and the insured was asked to make contact with the First Party Validation Team in order for a further telephone statement to be completed. As a result of the Secondary call further information came to light as it facilitated focused probing of the key risk areas from the FNOL call and highlighted inconsistencies in her initial statement.

The insured advised that on the evening of the theft she was at a house party; she confirmed she was collected by her friend and they attended the party. She advised that her car and house keys were in her handbag which was left unattended at numerous points throughout the evening. When it was time to leave she ordered a taxi and stated that as she was drunk she didn't notice whether her car was at home when she arrived home. She woke up the next day to discover her car gone and the key missing and so the theft was reported to the Police.

Given the concerns highlighted the case was retained for further investigations desktop enquiries and relevant database searches (these revealed undisclosed motoring convictions, claims and unspent criminal convictions, all of which corresponded with the risk clusters presented by Digilog's Voice Analysis technology.

Contact was made with the dealing Police officer; they held concerns with the alleged theft as a number of witnesses confirmed a male and female were seen in the car that night - witnesses identified the insured as the driver from Facebook profile pictures and the vehicle was recovered damaged on what would be the route back to the insured's address from the party location.
The insured had also reported to the Police that she had last seen the car parked outside her address one hour before the collision and she denied any knowledge of the incident.

Meanwhile the non-disclosures were referred to underwriters who advised that had they been aware of all pertinent information they would not have offered the policy of insurance and the decision was made to void the policy from inception but to also advise the insured that they were not satisfied that the incident had occurred as reported and that their validation enquiries remained outstanding.

THEFT OF A VEHICLE

The claim was declined and the insured removed from cover and placed on the insurers watch list so that she would be unable to insure with them again.

The police requested a MG11 statement detailing all investigations and the decision to void the policy so that they could get a warrant for an arrest. Once they had the insured's statement they could pass any charges to the CPS. Based on the insurers investigations the insured was due to be charged with:

- For the purpose of obtaining the grant of a certificate of insurance or security under part VI of the Road Traffic Act 1988 to yourself, made a false statement in that you had no impending Traffic prosecutions
- For the purpose of obtaining the grant of a certificate of insurance or security under part VI of the Road Traffic Act 1988, withheld material information namely that you had impending traffic prosecutions, previous convictions and at fault insurance claims

When it came to the day of the case, the fraud offence was withdrawn by CPS in favour of a guilty plea by the defendant to an indictment of withholding information to secure insurance:

- Community order to be completed by 25 April 2020
- £85 CPS costs
- £85 victim surcharge

" Another success using Digilog's Voice Analysis to identify a High Risk claim that warranted further investigations, the primary call enabled the handler to gather the right level of information and detail and through the Narrative Integrity Analysis behaviour identification it was clear what areas of the account needed to be further questioned during the further telephone statement."