

ACCIDENT INVOLVING VEHICLE



Mercedes-Benz

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

The named driver of a Mercedes CLA220 made contact to report an accident. The vehicle was in fact insured by a man, yet previous incidents held on file (3 in total) showed each to be related to a female, the named driver, who resided at a separate address.

The insurance company follow strict procedures when it comes to named drivers, especially where there is the potential for 'fronting' by those insured. Hence it was vital to establish who exactly the female named on the policy was, her relationship to the policyholder, as well as how frequently she used the vehicle. An initial call was made to the insured who advised that the female in question was his girlfriend and further noted that she rarely uses the vehicle, only in exceptional circumstances as she tends to only visit at weekends.

During this call the handler identified several relevant High Risk system messages surrounding use of the car, most significantly concerning the previous 3 incidents for which the insured was not present. With relevant Narrative Integrity Analysis behaviors supporting this decision, the claim was assessed High Risk.

After several attempts the insurance company succeeded in meeting with the girlfriend so as to obtain her account of events. She declared that she drove the Mercedes every day, further advising that the insured had gifted the car to her and admitting that she was not the best driver given the number of accidents she had been involved in.

With this declaration the insurance company had proof for underwriting fraud and repudiated payment for the last accident. In addition, the policy was cancelled and the policyholder placed on the blacklist of fraudsters by underwriting.

Overall the Digilog process evidences relevant and underlying risk issues which with further questioning and gathering of key detail form a defensible base on which to repudiate claims.