

THEFT OF A VEHICLE



The following is an example case study which, thanks to Digilog's Solution, including questioning of key risk areas and use of escape routes embedded within the script, resulted in the customer withdrawing his claim...

The claims handler screened a claim using Voice Analysis for a brand new client, a well-established car leasing company, in which a BMW 325D had been stolen. This was the first call to be screened for this particular client using Digilog technology.

Digilog create bespoke scripts in support of each client operation. In this instance the claims handler followed the specially designed 'Car Theft' script in order to obtain specific details relating to the incident. A total of 4 High Risk system messages were triggered during the call, which along with supporting Narrative Integrity Analysis, identified a number of behaviours which highlighted specific risk with regards to the circumstances in which the vehicle had been stolen.

Based on the underlying risk issues identified within the claim, the handler assessed the claim as High Risk. They delivered the High Risk call closure script to the customer, reiterating the anti-fraud message and providing an 'escape route'. This is a cleverly designed clause which enables the customer to withdraw their claim, without any repercussions, also reducing claims cost for the client through further investigation.

The escape route was tailored to the circumstances provided and included advising the customer that an inspector would attend his property in 3 days' time to take

a detailed statement. However, she also stated that if the car should be found prior to the visit then he would simply need to notify the insurance company as the visit would no longer be required and his claim would be cancelled.

Low and behold, a mere 45 minutes following the initial call, the customer made contact with the office and stated that a friend of his had come across his stolen car a few blocks away from where it was taken. What's more, the customer explicitly emphasised 3 times that the inspector visit did not need to take place and that the insurer/leasing company were no longer required to do anything as all was in order and he withdrew his claim.



This is the fastest use of the escape route we have ever seen since the use of the Voice Risk Analysis tool. Needless to say that the new client was very excited with the result given that this was the very first claim they sent us.

