

Road Traffic Accident



The following is an example case study which, thanks to the implementation of Digilog's Solution facilitated fast-track claim closure for a genuine customer...

A new instruction was received from an insurer requesting a claim be screened using Digilog's AVS in order to probe the circumstances of a suspicious car accident and assess for perceived risk. According to the declaration the insured's vehicle had collided with a tree.

The insurer had flagged a number of concerns with the claim, specifically in relation to how the accident happened, subsequent damage to the vehicle and the overall integrity of his account. To support their concerns the insurer highlighted the following fraud indicators:

- Third accident claim in two years
- Anomalies concerning evidence, damage and nature of cause
- No evidence of trees at accident location on Google Maps

A call was arranged with the insured and screened using Voice Analysis technology so as to determine the validity of the claim. The claims handler followed the relevant script which focused on confirming claim circumstances before, during and after the accident. No High Risk system messages were presented during the call which correlated with Narrative Integrity Analysis, confirming the customer was being truthful. As a result the claims handler deemed the call Low Risk at decision stage.

However due to the initial concerns voiced by the insurer, and at their request, an investigator visited the site of the accident where they discovered that a young tree had recently been driven over and flattened to the ground. Upon inspection an engineer confirmed the damage caused to the vehicle was consistent with the account given and evidence uncovered by the investigator (images provided by Google Maps had been taken 3 years previously, prior to the planting of the trees).

This additional investigation confirmed the Low Risk call analysis and assessment by the handler. As a result all original fraud indicators were refuted as it was clear that this accident had happened as described by the insured.



This was a perfect example of how the process adds clear value for fast-tracking genuine customers and claims.

