LIABILITY CLAIM

The Digilog Solution identified significant risk factors which would more than likely otherwise have been missed...

An instruction was provided by the insurer to screen a suspicious liability claim and obtain a detailed account from each of the parties involved in order to identify consistencies/discrepancies within their accounts and relatable risk.

The claim related to a meeting which took place between the insured and his counterpart, during which it was claimed that the insured had knocked down an expensive art object. The claim amounted to €4,500.

The insurer raised their concerns as to whether the two parties knew each other. It was therefore decided that investigators would carry out simultaneous visits with both individuals with the aim of obtaining a further detailed statement. However, when making the necessary arrangements, investigators found that the insured's counterpart was actually residing in Spain. As such a telephone conversation was arranged and conducted using Digilog's Voice Analysis (VA) technology for the same time that an investigator attended the insured's property.

During the call there were a number of High Risk Indicators, relating to the purpose of the meeting and the relationship between the two parties, supported by correlating risk through Narrative Integrity Behaviours. Both accounts were compared with a number of discrepancies identified between each version.

Through further investigation it was established that the two parties were well known to each other and that this was a pre–meditated and fraudulent claim. Subsequently the insurance company rejected the claim as a result of the findings from VA, further resulting in a saving of €4,500.

"This case is an excellent example of the flexibility and usability of the tool."