

## **Highway's £2.6m saving Leads to Pilot of Anti-Fraud Solution across Motor Accident Damage Claims**

**23<sup>rd</sup> June, 2005**

Highway Insurance is to pilot the use of DigiLog's fraud prevention process on motor accident claims after saving £2.6m through the successful screening of 12,000 motor theft claims.

The broker only insurer is to pilot DigiLog's Advanced Validation Solution (AVS), incorporating Voice Risk Analysis (VRA) technology, across both first party and third party motor accident damage claims as part of its continued fraud strategy.

The AVS process, utilising both VRA technology and enhanced 'cognitive' interviewing and answer analysis techniques, is used to swiftly and reliably identify genuine claims, ensuring that honest policyholders experience a high standard of customer service and fast track settlement of their claim, whilst simultaneously detecting and deterring fraudsters.

Highway was the first UK insurer to begin using the VRA technology to screen claims in 2002. Over the past three years the VRA process has also generated additional benefits for Highway including;

- 19% reduction in the costs associated with outsourced investigations.
- Greater job satisfaction – with a corresponding reduction of staff turnover in the Customer Contact Centre from 33% annually, to 9%.
- A significant reduction of 50% in complaints received.

Peter Gallagher, Claims Director at Highway, said:

"We know for sure that the vast majority of our customers are honest and time has been able to show that policyholders with genuine claims receive only positive benefits from our use of VRA technology within DigiLog's AVS process. Our primary intention is, and always will be, to continue to use the AVS process along with other fraud prevention techniques to identify genuine claims and settle them more quickly.

Over the past three years we have experienced a significant reduction in our theft claim frequency. We are confident that DigiLog's AVS has been a major contributor to this, undoubtedly deterring those that would otherwise have falsified claims from doing so. The risk of detection is no longer small – it is very high indeed. Highway recognises that it is unacceptable for honest customers to pay for the dishonest ones. If the number of fraudulent claims can be further reduced, this will help keep premium levels low for our most valued customers."



## **Digilog Contribution to Highway Theft Claim Savings Leads to RTA Expansion**

**24<sup>th</sup> June, 2005**

Digilog UK Ltd, the provider of the Advanced Validation Solution (AVS), incorporating Nemesysco Voice Risk Analysis (VRA) technology, is very pleased to learn that Highway Insurance Company Ltd has achieved positive results from its deployment of AVS during the past three years (see attached Highway statement) and is expanding AVS into road accident claims.

Digilog's AVS was originally developed for screening Highway's motor theft claims and was launched in July 2002. The process combines VRA technology with enhanced 'cognitive' interviewing and answer analysis techniques. These powerful methods enable identification of genuine claims both quickly and accurately. In this way, genuine customers receive optimum customer service via fast track settlement of their claim; however fraudsters are also detected quickly, enabling the insurer to manage the specific risk issues identified and, in many cases, deny the claim on the basis of evidence.

Kerry Furber, Digilog UK's Managing Director said:

*"These are fantastic results, and the immediate savings are clearly substantial. Undoubtedly, the other highlighted benefits will be adding significant sums to the bottom line too, but we are particularly pleased to see the positive impact on both customer and staff satisfaction.*

*Digilog has become the world leader in this field, working long and hard to ensure that our AVS process captures not only the most effective method of defeating those that are prepared to lie and cheat at everyone else's expense, but also enhances the experience of valuable staff and genuine customers. These superb figures certainly bear testimony to our efforts. We thank and commend Highway Insurance for the vision and dynamism it has shown in becoming the world's first organisation to deploy our Advanced Validation Solution.*

These are tremendous times for Digilog. We have a growing band of highly satisfied customers and have many stimulating challenges and exciting prospects ahead, not only within insurance but also the wider financial services arena and beyond. We are highly confident that our AVS solution is on course to revolutionise the whole world of validating risk prone conversations.'