

BURGLARY & THEFT OF A VEHICLE

AUTUMN 2017



Advanced Validation Solution identified significant risk factors which would more than likely otherwise have been missed...

The insured made contact to report the theft of his vehicle, a Jaguar XE. In support of the case a police statement had been obtained which documented the insured's account pertaining to €100,000 in cash and jewellery which was situated in a safe alongside his car keys prior to the burglary and which had since disappeared.

During the initial call to establish the exact circumstances of the claim using Digilog's unique software, a number of High Risk system messages were triggered specifically in relation to the safe and its contents. What's more the insured did not refer to there being any money within the safe - notably this was a vast contradiction on his earlier statement.

A follow up call was made to the insured's wife, who happened to be on a business trip at the time of the incident. She was confronted with the differing accounts and simply advised that it had all been a big misunderstanding and that the money was in fact in a safe at the bank and not at home. She was advised that an inspector would attend the property within the next few days to assess access and view the safe;

however should in the meantime the car be located she should not hesitate to make contact so that the claim may be closed without further repercussion. Unsurprisingly the following day a message was received stating that the car had been found.

Due to the discrepancies presented throughout as well as a strong indication of risk surrounding the safe, emphasis on the safe and continued investigation meant the customer withdrew their claim and the insurance company did not pay out.



The use of applied psychology in the form of Escape Routes further enables the customer a 'way out' without the insurer having to embark on lengthy and fruitless further investigation. Overall the Digilog process provides a solid base on which to repudiate claims based on a clear indication of risk.

