

THEFT OF A VEHICLE

SPRING 2018



The following is an example case study which, thanks to the implementation of Digilog's Advanced Validation Solution identified significant risk factors which more than likely would otherwise have been missed...

A new instruction was received relating to the theft of a Dacia Sandero and a call was made to the owner. During the call the handler logged 6 High Risk alerts on a number of critical test questions. More worryingly, this included: "How sure are you that everything happened as you stated?"

Rightly, with correlation from Narrative Integrity Analysis behaviours the operator assessed the call High Risk and as guided by the 'Next Steps' and 'High Risk Call Closure', explained to the insured that the answers given were insufficient and as a result there would be a follow-up visit from an inspector 5 days later.

The insured questioned why this was necessary and it was explained to him that in order to progress his claim, further detail was needed and therefore an inspector would need to ask him additional questions. Begrudgingly the insured agreed and made the appointment. He was advised that if anything changed in the meantime he was to make contact and his claim could be withdrawn.

Upon meeting with the insured and following initial discussion it soon became apparent that the insured's account differed to that given previously, particularly surrounding the

circumstances of the theft, time he had contacted the police, when he last used the vehicle and when he realised the car had been stolen. Armed with underlying risk issues identified during the FNOL call, the inspector confronted the insured and challenged the obvious contradictions, further advising that no payment would be made at this time. With this the insured became extremely anxious and was not willing to disclose further information.

The following morning the insured made contact and was adamant that it had all been a big misunderstanding and that he had simply forgotten where he had parked his vehicle on the night in question. Subsequently it was clear that the insured opted for an easy escape route as facilitated by the Digilog process so as to withdraw his claim without repercussion.

Once again 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.