



Creditor

During over ten years of managing Creditor investigations, we have developed a bespoke set of services aimed at enabling effective assessment of payment protection, personal accident and sickness claims.

Often linked to a defined monthly benefit, there is a real focus on providing low cost solutions which only escalate once risk is established. In the vast majority of instructions the key question is whether the subject has returned to work or is more capable of working than claimed.

Commencing with detailed background research on the claimant and any commercial associations, we start to build a picture of the potential fraud risk posed. This will involve all social media, financial background checks, Directorships, property and motor vehicle ownership.

Given the strength of our employed field staff, we are then able to escalate activity to covert observations, often comprising 'drive by' visits at specific times or static surveillance cameras to identify a pattern of life.

If evidence is obtained to support the requirement for formal surveillance, this will be completed at an appropriate time and with limited resource, maximising the opportunity to secure footage whilst minimising investigative costs. When footage is obtained of claimants working, we have specialist Field Investigators who conduct a challenge interview during which an initial statement is obtained.

In addition, if required, our experienced investigators can provide your policyholder with the opportunity not to pursue their claim further.

Our recovery department can also seek reimbursement of any overpayments which have been made.

As part of a package of services we are also able to complete:

- Overt telephone enquiries
- Case reviews to assess risk on 'on-going' claims

Key features include:

- Flexible and cost effective solution
- Initial desktop approach to establish extensive background information
- Supported by low cost field based intelligence activity
- Tailored surveillance offering
- Challenge interview delivered by directly employed expert Field Investigators
- Wider service offering includes overt engagement with Claimant on genuine and suspicious claims
- All enquiries and activities comply with all relevant legislation and regulations

“63% of Self Employed PPI / PA claims we investigated were categorised as ‘invalid’.”