



# Desktop Investigation

**In its simplest form, Desktop Investigation is a customer focused structured telephone interviewing technique used to validate genuine claims whilst identifying potential 'High Risk' claims including fraud and indemnity risks posed by a claim.**

The main objective is to use our expertise to build empathy and rapport with the customer whilst undertaking an interview incorporating behavioural psychology. This ensures that those customers with genuine claims feel supported with a positive customer journey, whilst exposing inconsistencies or deception in a non-confrontational manner in the proportion of claims which are not genuine in part or as a whole.

Our approach enables consistent, auditable and accurate risk assessment with a key focus on all of your customers being treated fairly.

We focus upon the events leading up to and surrounding the claim as well as the items involved. Desktop Investigation can be deployed as part of any process where a financial outcome is dependent upon the information gathered during an interview.

Effective Desktop Investigation adds an extra outcome other than settlement and repudiation, which is that of the 'walkaway'.

Repudiation on grounds of fraud can prove difficult to evidence and sustain, however through the use of subliminal messages, client customers who display dishonest responses are given the opportunity not to pursue claims further or 'walk away'.

## Key features include:

- We have successfully used Desktop Investigation in the following areas; Motor Theft, Property Claims, Creditor Claims, Travel Claims, assessment of liability
- Our team have both insurance and psychology expertise
- Full delegated authority service available on Travel and Household claim types
- When inconsistencies are exposed more traditional investigative approaches can be used where necessary, safe in the knowledge that any additional cost is justified
- Our final report is provided with clearly outlined key findings, validation of circumstances leading up to and surrounding the incident, risk assessment, policy indemnity and liability enquiries and our key conclusion and recommendations based on the recorded Desktop investigation interview
- Engagement with all other key stakeholders and suppliers

**"We typically deliver a 40% claims indemnity spend saving, following application of our Desktop Investigation specialism."**