



**“We investigate motor liability for clients representing over 60% of the personal motor market.”**

# Motor Liability

**The focus of our Motor Liability services is to gather, interpret and assess all information relating to a motor vehicle collision; enabling us to deliver clear factual reports with recommendations on the likely apportionment of liability.**

In addition, we will provide additional insight regarding validity of the incident, credibility of those involved, gathering of key counter fraud data e.g. vehicle occupancy, driver description, extent of damage etc. All of which is enhanced by the unique screening of all cases against 'Prospect', our market leading fraud specific database, providing a second line of defence to our clients' internal risk identification processes.

All Motor Liability instructions are managed within a dedicated team, solely handling motor vehicle collision investigation. The team operate extended working hours enabling contact rates in excess of 90%. Our offering includes both desktop and field based investigation.

## Desktop Investigations:

Especially beneficial to ensure MOJ deadlines are adhered to, we conduct fast contact with your customer or witness with an extensive engagement to secure a recorded telephone interview covering both liability and indemnity.

If required, a formal statement is completed during this interview and immediately issued for verification and formal signature. The draft statement is made available to the instructing client upon completion of the interview to enable an immediate initial response.

On the rare occasions desktop contact is not successful, instructions are quickly escalated to 'cold call' field activity – essentially an unannounced attendance at the subjects address, usually 'out of hours' to maximise successful contact.

## Field Investigations:

Supported by 'end to end' Case Management, those instructions where a face to face interview, formal statement and/or a Locus Report, of the collision location are required can be efficiently escalated to our directly employed Field Investigators.

Our Locus Report capability is extensive and flexible dependent upon the requirements of a specific collision. Scene video and/or diagrams can be provided where necessary and supported by the use of CAD software. This is often used where visibility, road gradient or sequencing is of particular importance.

We understand that a 'one size fits all' approach does not necessarily work on all claims: therefore we can also provide a Complex Liability Investigation which is bespoke to each instruction including options such as 'drive through' activity to obtain video footage of the incident scene, GPS mapping as well as utilising CAD software. We have a flexible offering, so just let us know what you need.

## Key features include:

- Flexible offering
- Desktop and field capability
- All instructions screened against Prospect
- Locus Reports; video and/or scene diagrams
- Complex Liability service e.g. high value claims
- Liability resolution as well as evidence gathering enquiries and indemnity issues
- Our staff can formally agree liability apportionment with policyholders on behalf of insurer clients if required
- All enquiries and activities comply with all relevant legislation and regulations