



# Motor Theft

## **Our Motor Theft offering is focused on providing a cost effective and high quality investigation service.**

Working with our clients to support any existing internal processes; our approach is flexible and can be tailored to the specific customer's fraud strategy to protect both genuine customers and your reputation.

All activity is completed in a pro-active manner which positively supports the customer journey with genuine claims validated for early settlement, whilst suspect claims are effectively identified and indemnity considerations are validated.

Every instruction is managed end to end by our dedicated Motor Theft Case Managers, who utilise detailed research, intelligence and background checks prior to the interview process to highlight any known or potential causes for concern.

### **Motor Theft Desktop:**

A specialist desk based investigation focused on a recorded telephone cognitive interview typically with the policyholder or last user. Through this proven method we are able to gather evidence quickly and accurately to enable a robust assessment of the risk posed by each claim.

High risk instructions can then be reported, outlining established facts upon which to repudiate policy liability or providing clear grounds for escalation to a field interview.

**"Typically over 40% of client instructions have fraud or indemnity concerns identified following our investigation."**

### **Motor Theft Field:**

A specialist Motor Theft investigation managed by the Case Manager and carried out by our fully employed expert Field Investigators, with a face to face interview, CPR compliant indemnity and liability statement and scene assessment at its core.

Both desktop and field based services are available as standalone activities or as part of an escalating process.

Whether a case is dealt with by either 'Desktop' or 'Field', our aim is to establish the full facts and complete extensive post interview enquires with all relevant authorities to verify facts which enable us to provide full details with clear evidence and recommendations upon which a decision can be made.

### **Key features include:**

- Provide optimum balance between protection from fraudulent activity and early validation of genuine claims
- Intelligence review on key facts and entities using our fraud specific database 'Prospect'
- Detailed interview of Insured resulting in fully CPR compliant statement covering indemnity and liability
- Validation of circumstances leading up to and surrounding the incident
- Strategic partnerships with forensic motor engineers and key analysis experts
- Strict adherence to agreed service levels
- Obtaining completed mandates including ACPO & DVLA
- Final report outlining key findings and recommendations
- All enquiries and activities comply with all relevant legislation and regulations