

# Certificate of Motor Insurance

## Non Reported Claims

### **Our bespoke service is aimed at claims where your client has not notified you of the incident.**

Our 'Non Reported' product enables insurers to reduce the frequency of occasions where they are left to accept liability on a 'without prejudice' basis, insist on an unsatisfied judgment against their policyholder or simply settle third party claims without ever receiving confirmation of involvement and establishing the actual legal liability with their own policyholder.

We utilise our desktop, out of hours and field capabilities to contact and, where required, trace policyholders to secure the key facts of the claim.

If successful and where requested by a client, a full telephone interview is conducted confirming the client's involvement and a detailed account of the incident circumstances are obtained. If unsuccessful, the matter is escalated to a Field Investigator.

This process will also include gathering of key counter fraud data i.e. third party vehicle occupancy, driver description, extent of damage etc.

We also apply our fraud knowledge acting as a second line of defence against potentially staged, contrived and exaggerated claims.

Our clients have found that by applying this process they have been able to successfully defend liability on over 30% of cases which traditionally they would have settled on a 'without prejudice' or unsatisfied judgment basis.

### **Key features include:**

- Background checks completed to ensure contact details are up to date and accurate
- Cold call desktop activity to engage with the insured
- Field Investigator conducts an additional telephone cold call, but if no contact is made the Field Investigator completes two unannounced visits
- Claim form completion and submitted to the Case Manager using Bluetooth pen technology
- Where instructed to do so, a CPR compliant indemnity and liability statement can also be obtained
- A detailed report which includes the full accident circumstances, involvement confirmation and summary of any fraud or indemnity concerns identified
- All enquiries and activities comply with all relevant legislation and regulations

**“Liability is successfully defended on over 30% of all ‘non reported’ instructions.”**