



# Travel

## We believe Travel claims are often overlooked in terms of investigation due to relatively small reserves and problematic loss types such as medical expenses.

Our service is aimed at claims where clear concerns or indicators exist and clients want a cost effective but thorough investigation.

Our objective is to provide a service to validate claims whereby those customers with genuine claims feel supported with a positive customer journey; whilst at the same time identifying potential 'High Risk' claims including fraud and indemnity risks posed by a claim.

Commencing with a robust desktop investigation offering, which is supported with extensive open source research activity, we are able to move quickly to a field based face to face interview where appropriate. Our field capability extends from the UK to 95% of locations across the globe.

Utilising detailed background research, we conduct a detailed telephone based interview with the insured, leading to the completion of a statement where appropriate. All key facts are validated including extensive contact activity with official parties, including the Police, Hotels, Medical organisations, airlines etc.

All of our Case Managers are trained in Cognitive Interview and/or desktop investigation techniques, with all calls recorded.

Our focus is to gather sufficient evidence on high risk claims, to enable challenges to be raised where appropriate or validated claims to be settled with confidence.

Where necessary a more traditional face to face interview can be used safe in the knowledge that additional investigation costs are justified.

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

### Key features include:

- Robust desktop proposition minimising the requirement for unnecessary field activity
- Extensive pre-interview research of all online data sources
- All instructions screened against 'Prospect'
- Escalation to face to face investigation only where appropriate
- Global coverage
- Expert knowledge of all Travel specific loss types
- Comprehensive medical data
- Our final report clearly outlines key findings, risk assessment, policy indemnity with our key conclusion and recommendations based on our investigation
- End to end delegated authority option for vast majority
- All enquiries and activities comply with all relevant legislation and regulations

**“Desktop expertise supported by truly global coverage delivering 30% claims indemnity spend savings for clients.”**