

# Robertson & Co

incorporating **The Fraud Toolbox**



## Motor Liability

Getting to grips with the MoJ reforms

New service offerings for motor accident liability claims as an effective response to the MoJ reforms

March 2010



## Introduction

Robertson & Co brings you a complimentary set of service offerings specifically designed, not only as a cutting edge response to the impending MoJ reforms, but with the added benefit of fraud recognition and prevention techniques embedded at each level.

Robertson & Co are experts in the field of fraud and risk management in insurance claims and have developed a leading reputation throughout the industry for its investigation and surveillance services. Building on this expertise, and adding desktop claims management into its portfolio of services in 2009 through its new business arm The Fraud Toolbox, Robertson & Co has designed an approach to determining liability in motor claims as well as one that is able to screen for the risk of fraud, and comply with the MoJ reforms.

### The Robertson & Co approach is one that provides:

- **A complete escalation capability for a motor claim**
- **Full compliance with the MoJ reforms**
- **Fraud screening embedded in the processes throughout the life of the claim**
- **The client keeps control on cost AND authority to escalate**

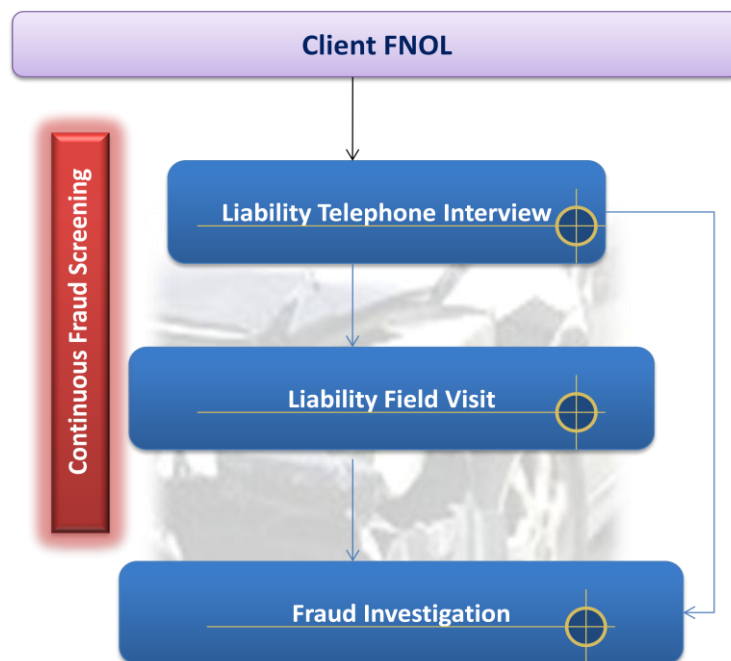


Diagram: Motor Liability Screening and Fraud Management escalation path

## The Service Offerings

There are 3 services on offer to our clients;

1. **Liability Telephone Interview**
2. **Liability Field Visit**
3. **Fraud Investigation**

These services have been purposely designed as a stepped or escalation approach towards handling liability and fraud in motor claims. However, clients can use these services as a list of options and engage them at whichever point they consider it necessary e.g. immediate referral of a claim for a Liability Field Visit.

### **Liability Telephone Interview (LTI)**

This is a structured, electronically recorded, telephone interview underpinned by the principles of conversation management, with the overall aim of determining liability in an accident and screening for fraud.

Upon receipt of the instruction we will contact the insured driver within 24 hours in order to carry out the telephone interview. We will then obtain full details of the accident and surrounding relevant circumstances in order to understand the risk and liability issues and provide clear recommendations back to you.

After the interview Robertson & Co will complete its report and return it to the client within 1 working day of the interview by way of an emailed report. This interview will make one of three recommendations;

- liability to be admitted,
  - liability to be defended, or
  - the claim contains fraud,
- including the reasons for making the recommendation.

### **Liability Field Visit**

In cases where liability is recommended to be defended following the LTI, the client can then return the claim to Robertson & Co in order for a Liability Field Visit to be carried out by one of our fraud investigation field force.

In these cases the insured driver is further interviewed face to face at the first available convenient time to him/her (the target time lapse being within 5 days). Anomalous points or issues highlighted from the LTI will be explored and detailed, court compliant, written liability and indemnity statements

taken from the insured (paying particular attention to the possibility of fronting issues). We will also take statements from any other witnesses. Where possible we will take photographs of any material evidence (e.g. damage to a vehicle) and provide aerial images of the locus where it is considered relevant to the issue of liability.

A covering report will be submitted back to you and include copies of the statements and any relevant images within 3 working days of the interview. The original statements will be forwarded by post.

As all our investigators are fraud as well as liability trained, if fraud is suspected or uncovered during our interview of the insured or a witness, the investigator will proceed ensuring that no evidence gathering opportunity is lost. Following the interview, immediate contact will be made with the client for authority to elevate the claim to fraud status, thus ensuring insurer time and costs are not wasted by having to re-instruct another agent visit for the purposes of conducting a fraud investigation.

### **Fraud Investigation**

In cases where fraud is identified by Robertson & Co or fraud becomes apparent later in the life of the claim (e.g. unexpected personal injury claims) the client can then return the claim to Robertson & Co for a full fraud investigation to be carried out. The requirements of such an investigation will vary from case to case and will be clearly laid out by your claims handler or their agent. As we are all aware such suspected fraud cases are removed from the MoJ timeframes.

### **Costs**

Fees will depend on volume of work and tenure and we look forward to discussing your requirements in full and, if required, provide a fully costed proposal.

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