

PRESS RELEASE – 13<sup>TH</sup> August 2009

## Wasted costs drive Insurers to demand “Intelligent Surveillance”

Extensive consultation with claims staff at all levels by fraud investigation and surveillance specialist company Robertson & Co have identified concerns and frustrations with several aspects of the traditional surveillance model currently provided to insurers. These concerns centred on the following issues:

- The potential for wasting costs.
- The potential for spiralling surveillance costs, where more than the standard 2 days work may be required.
- The inflexibility of the traditional, two day, surveillance model.
- The number of “No Shows.”
- Managing the common problem whereby the claimant no longer lives at the address.
- The large element of luck associated with surveillance.
- Urgent, evening, weekend or public holiday responses are difficult to obtain from suppliers, or come at an additional or premium cost.

Having worked with insurers, compensators and TPA's on options to address these concerns, Robertson & Co has introduced a new surveillance offering called **Intelligent Surveillance**. The radical offering overcomes all the concerns expressed by the industry as well as providing a higher than average return on investment and stands out as a real value for money product.

Ben Robertson, partner at Robertson & Co said “This is in direct response to what our clients and the wider market want. With **Intelligent Surveillance** we have created this unique approach that has radically changed the surveillance product we will be delivering to our clients from here on in; we are confident that it ticks all the boxes and lead to very significant cost savings and improved results. Our new **Intelligent Surveillance** model works in this way:

- Upon receipt of the instruction the best tactical approach to be adopted on the surveillance i.e. the time of the day, day of the week etc for each case, is determined. That decision will be based on the content of the instruction and any lifestyle intelligence gained from a search of our in-house intelligence system.
- On the first day of the surveillance, as so many claimants no longer live at the given address, we will deploy one intelligence gathering surveillance agent, (unless the instruction or the earlier tactical decision dictates otherwise).
- On the second and subsequent days, we will deploy as many agents as are deemed necessary to undertake **Intelligent Surveillance**, based on the intelligence gathered on the first day.
- Although the client is only charged for 16 hours completed surveillance, we will undertake an average minimum of 24 hours at no extra cost.
- If the claimant lives at the address but is not seen to leave, a fourth day will be provided free of charge.

- Within 4 hours at *any time of the day, any day of the year*, we guarantee having an urgent surveillance response anywhere in the UK – at no extra cost.
- In order for our clients to determine value for money and return on their investment, our reports will explain the reasons for our tactical **Intelligent Surveillance** decisions, together with a breakdown of costs, including the number of free hours undertaken.
- A professional, lawful and ethical approach guaranteed.
- If a client is not satisfied with the additional effort that we have devoted to their claim, we will not invoice them.
- A reduction in the hourly surveillance spend by up to 50%
- An improvement in the chances of obtaining good evidence by 100%
- Reduction in the chances of frustration through “No Shows” by 100%

Ben Robertson concludes, ‘One of our clients told us of a personal injury surveillance instruction that summed up their frustration; the surveillance was carried out by another supplier on the 2nd and 3rd of November; the claimant was seen just once in the two days. As is currently the norm, the insurer was billed for two days work. Given that result, using Robertson & Co’s **Intelligent Surveillance** model, surveillance would automatically be carried out on a third day at no extra cost. If limited or no movement was observed on the third day, we would extend surveillance for a fourth day. But **Intelligent Surveillance** goes further than that, since the claimant was a family man with young children, surveillance would have been undertaken during the evening of 5<sup>th</sup> November in case he decided to take the family out to a firework display. The client would still only be charged for 16 and not 32 hours work.’

**Ends**

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