

Direct Group Investigation Services (DGIS)

Introduction to DGIS

Background

As the fraud investigation arm of the wider Direct Group, the DGIS team consists of specialist desktop claims investigators, researchers and field investigators with UK wide coverage, capable of conducting a range of investigation options as appropriate from low value enquires to complex, bespoke, investigations across Motor, Home, Travel, Events, Casualty and Life product lines.

Service Menu

DGIS have a range of investigative options which are listed below and can be discussed in more detail once the full details of the opportunity are understood.

✓ **Research Facilities** – Range of search options to include:

- Claims and Underwriting Exchange (CUE)
- Insurance Market Alerts – IFIG, CIFAS, CIFIG
- Consumer Search - Electoral Roll, CCJ's, Bankruptcy, Name and address changes
- Social Networking Sites
- Non Limited Business Profile for Sole Traders or Partnerships
- Experian Gold Standard Commercial Search
- Trace enquires to establish previous addresses
- Searches at Companies House
- HPI searches - Finance history on motor vehicles, Police Interest, vehicle condition alert register, security register, plate transfer, vehicle identity
- Vehicle Keeper Enquiries, Glasses Guide and CAP



✓ **Interactive Telephone Interviews (ITI)**

In addition to standard desktop enquires, our specialist investigators also have the capability to undertake Interactive Telephone Interviews utilising a web based system called 'Validate'. This system is based on behavioural science techniques and uses Criteria Based Content Analysis (CBCA) to identify and score risk behaviours present in the customer's statement and account of the claim circumstances.



Since introducing the technique and accompanying software package, DGIS have reached zero settlements on 50% of Travel claims. With further modules having now been developed for Motor, Property, Event and Casualty product lines. Being desk based, this option represents a more cost effective method of investigation on lower value claims.

✓ **Desktop Investigations**

As a core activity, desk investigations form the centrepiece of our case management capabilities and as such our team have a range of specialist experience across multiple products. Typical desk based investigative work can include: Enquires with third parties and customers; analysis of research findings; writing anchor letters and creation of final reports following investigations and field visits.



✓ **Field Investigations**

With a UK wide coverage DGIS have an experience team of investigators, able to conduct standard investigations and face to face interviews on Motor and Property claims. DGIS are also experienced at short-term calls and surveillance work, effective with ongoing Casualty claims.



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Direct Group

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Our Philosophy

DGIS maintain a focus on TCF principles right throughout the claim process. Realising that the majority of customers and claims are genuine, our process of validation identifies valid claims for fast-tracking and at the same time highlights those that require further investigations, some of which may be proven as frauds.

DGIS have a flexible operating model and as such can provide full case management operating under Delegated Authority to conduct the appropriate investigations, or provide specific services from our menu.

We would welcome a more in-depth discussion about the product and services you require, which will allow us to provide a more detailed proposal and financial structure for your consideration.

Recent Success Stories

Casualty Claim

DGIS conducted an Interactive Telephone interview (ITI) with a customer making an unemployment claim due to redundancy from his job as an architect. During the initial screening call the customer was reluctant to cooperate and discuss the circumstances of the claim in any detail. The call was taken on his mobile phone, and background noise was noted, despite the customer claiming he lived at home alone. DGIS also conducted some searches which revealed planning applications submitted with the customer's name as the agent – suggesting that he was undertaking self-employed work while registered unemployed. DGIS conducted a secondary screening (ITI) where the customer admitted conducting the work and also further admitted similar work which he had not declared to the Jobcentre or insurer. The claim was repudiated and a saving of **£4,800** achieved.

Property Claim

Suspicious were raised on a Property claim where a building had been badly damaged by fire and DGIS were instructed to carry out further investigations. This revealed that the fire was caused by arson with no signs of forced entry and implicated the customer once his actions prior to the fire were established e.g. moving cars from vicinity of property, selling new furniture and replacing with old, leaving flammable liquids near open fireplace. Further investigations also established financial motive. In light of this evidence the claim was repudiated for fraud, with **£71,920** saved.

Wedding Insurance Claim

Risk indicators were triggered on a claim, where a wedding dress had been damaged by a spillage of gloss paint. Initial investigations conducted by DGIS revealed that the damaged dress was not in fact a wedding dress and that the valuation submitted by the customer had been exaggerated. DGIS conducted an Interactive Telephone Interview with the customer, who got very anxious when the investigator mentioned the further enquires and soon after the interview the customer dropped out – saving **£813.19**.

For further information please contact:-

Amanda Brown

Investigations Co-ordinator

Tel: 01302 380483

Email: amandabrown@directgroup.co.uk

John Baldock

Director of Investigation Services

Mobile: 07515975696

Email: johnbaldock@directgroup.co.uk

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