

CASE STUDY

Disproving a retail property claim in the wake of Storm Eunice

The situation

A policyholder maintained that the front fascias of her property had been damaged by Storm Eunice in February 2022, and submitted a claim for significant repairs.

The challenge

Suspicion was raised when several repair quotes submitted by the claimant looked similar. In addition, Google images of the property, taken back in 2018 and discovered by Charles Taylor Adjusting, showed damage to the fascias that predated the claim.

The solution

When Charles Taylor SIS were asked to investigate further, we quickly set about collaborating with CT Adjusting - questioning each of the contractors who had submitted repair quotes and sharing with them the historic Google images of the property. The contractors confirmed that the quotes were genuine, but that there had been no further damage to the property since the images were taken in 2018.

We went on to interview the claimant, who continued to maintain that all damage was caused by the recent storm. When confronted with multiple images that disproved this, she eventually conceded that the damage was pre-existing.



The outcome

In less than a week, we produced a report for CT Adjusting confirming these findings: the claimant had attempted to use Storm Eunice as an excuse to gain funds to repair historic damage not covered by her current policy. As a result, the claim was declined in full, saving the insurer £2,700.

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CASE STUDY

Finding a fraudulent element in a high-net-worth real estate claim

The situation

After substantial rainfall and flooding in central London during summer 2022, Charles Taylor Adjusting was called to a residential address to assess water damage that had led to a £425,000 claim.

The challenge

There was little doubt the property had been affected by sewage and flood water. But the policyholder's loss assessor had identified over 1,000 damaged contents and textiles, including £180,000 worth of designer handbags, antiques, t-shirts and even printer paper. It was suspected that the claim had been exaggerated and that the assessor had assumed its scale would deter investigators.

The solution

Charles Taylor SIS were called on to help understand the true extent of the loss, and we accompanied the adjusters to the property. We requested and were shown photographs of damaged objects in situ in the house - but we suspected that a large proportion of items, such as suits, jackets, coats and even a chandelier would have been stored in cupboards or hung above water levels, escaping damage.

Acting on our concerns and despite some resistance from the loss assessor, we travelled some distance to visit the warehouse (again with the adjusters), where the house contents had been stored by an environmental services company. After scrutinising crates of possessions and checking them against the loss assessor's spreadsheet - even opening CD cases in the process - we established that many had either escaped water damage or had been over-valued (not least handbag dust bags, which did not contain the handbags themselves).

The outcome

Within approximately a month, we had produced a report of our findings - and early indications show that our persistence and scrutiny have paid off. The insurer is likely to acknowledge an exaggerated element to this claim, leading to a 6-figure suspected fraud saving.



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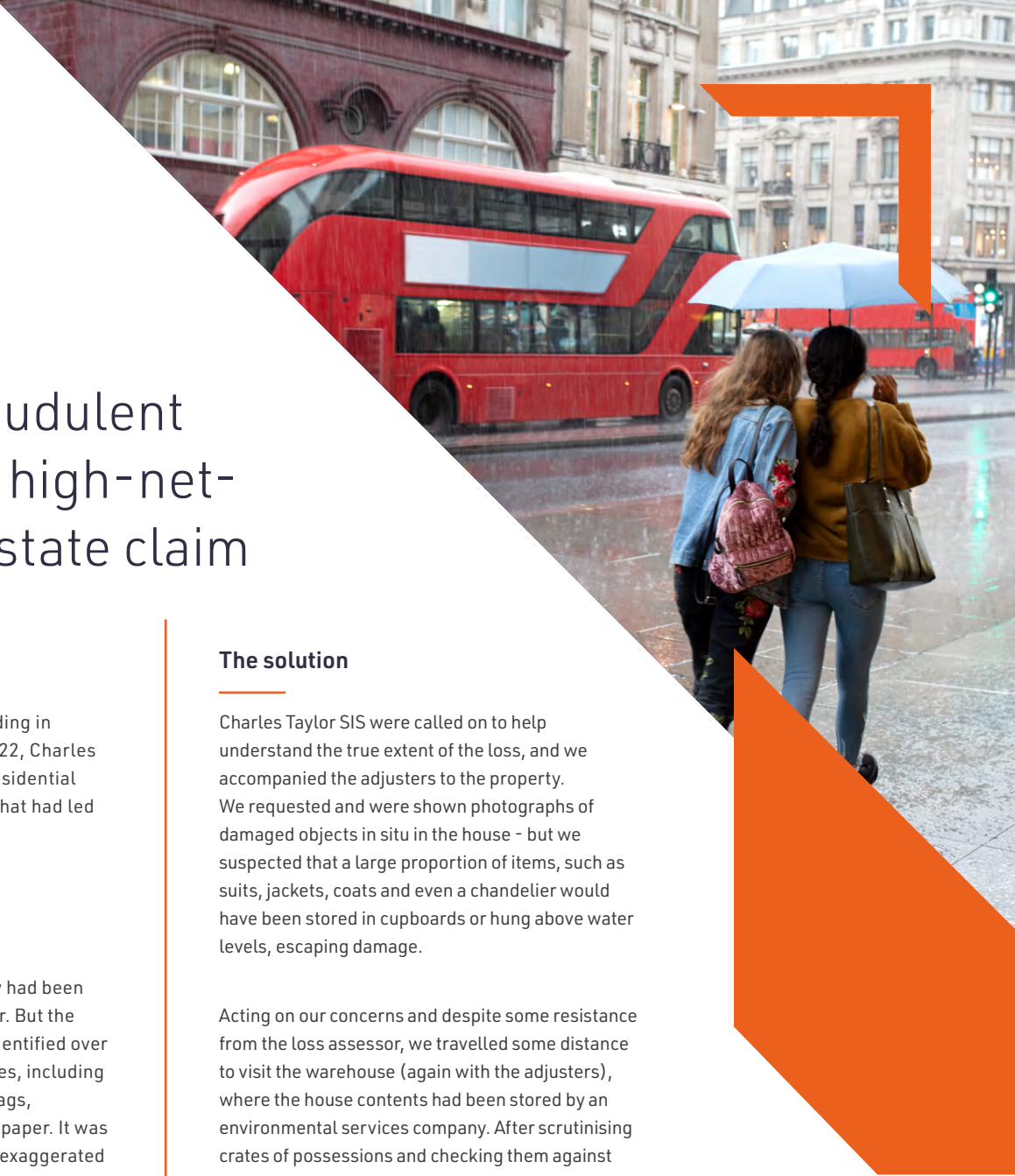
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CASE STUDY

Using Discovery to reveal potential application fraud

The situation

A hotel guest submitted a claim via a hotelier's policy after suffering the ill effects of bed bugs.

The challenge

Charles Taylor's manual searches on the validity of the insured's policy revealed nothing untoward - but they were not conclusive.

The solution

Charles Taylor SIS were asked to carry out more comprehensive research on the policyholder, using our new digital open source and social media investigation tool, Discovery. This is the first in the UK insurance sector to carry out ethical and consistent searches of this type, in a fraction of the time taken to conduct manual searches.

Discovery soon revealed evidence that linked the policyholder to cases of alcohol and tobacco sales to individuals under the age of 18: a criminal offence. Yet, when taking out the policy, the man had not disclosed any criminal convictions.

Charles Taylor Adjusting contacted the policyholder with this evidence and, to date, has heard nothing from him.



The outcome

Within just 2 days, Discovery's findings cast doubt on the validity of the hotelier's policy, strongly suggesting that he had committed application fraud. The claim is likely to be declined.

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CASE STUDY

Invalidating an ongoing liability claim

The situation

A business responsible for social housing maintenance received a claim for approximately £2,000, to cover the cost of a tenant's replacement boiler. The work had supposedly already been carried out, and the sum fell within the organisation's self-insured limit.

The challenge

It was difficult to assess the claim as the tenant refused to allow either her property or the new boiler to be inspected. Suspicions were raised further when Charles Taylor Adjusting noticed that her surname and that of the plumber on the boiler invoice were the same.

The solution

Charles Taylor SIS were called in to help validate the claim and it wasn't long before we'd carried out a social media search with our digital investigation tool Discovery, which confirmed links between the tenant and the plumber. We then requested (but were denied) a video interview with the tenant to inspect the boiler and find out more.



The outcome

The tenant withdrew her claim, saying she had already been reimbursed by the council. When asked to confirm this, the council contradicted her statement, which suggested that the boiler had not been replaced at all, and the claim was fraudulent.

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CASE STUDY

Exposing a fraudulent liability claim

The situation

An individual had sustained a historic back injury at work and said he wasn't able to walk more than 100 yards or carry out physical activity. He had been claiming on his employer's liability insurance for several years.

The challenge

This was a substantial claim and Charles Taylor Adjusting had to ensure the man was genuinely unable to work. They needed cast iron evidence to present to his lawyers, who were about to take his case to court.

The solution

Charles Taylor SIS were asked to help, and we immediately put the man under surveillance for two days. It wasn't long before our footage established that the claimant had no mobility issues at all, but was working as a cleaner in a pub, and even dragging wheelie bins down the road.

The outcome

The man's lawyers conceded that the weight of evidence we produced against their client was enough to withdraw court proceedings at the 11th hour. Our investigations saved the insurer approximately £180,000.

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