

Aioi Nissay Dowa Insurance Europe

MS&AD INSURANCE GROUP

Hammer blow dealt to motorist who conspired to defraud

Telematics data and forensic investigations by Aioi Nissay Dowa brand, insurethebox, proves that car was hit with hammer to inflate value of insurance claim

www.aioinissaydowa.eu

London, 11th January 2018 – Telematics data and forensic evidence captured by pioneering telematics insurance provider insurethebox, a brand of of Aioi Nissay Dowa Insurance Europe (the ANDIE Group), has successfully thwarted a vehicle damage claim for £87,921 -including £79,114 in credit hire costs- and recovered over £70,000 in legal costs.

Initially, accident reports provided by the Policyholder and the Claimant – a driver of a BMW M Sport - appeared to match the data recorded by the telematics device. However, investigations began when the insurethebox team saw that the severity and nature of the damage to the BMW did not match the crash data recorded by the telematics device in the Policyholder's car - a Hyundai Coupe special Equip Auto.

Further investigations identified crash alerts after the accident had allegedly taken place, suggesting the Policyholder's car was being used to increase the scale of damage to the BMW. In fact, the BMW had been subjected to a series of deliberate collisions in a separate location after the accident, and forensic investigations also identified that the BMW had been hit at least 5 times with a hammer in an attempt to increase the value of the claim.

insurethebox uncovered the following information:

- The Policyholder had been persuaded to drive into the BMW by her passenger, causing only minimal damage to both vehicles. The passenger then called a friend to take the Policyholder home. She was told not to worry; a recovery truck would deliver the car back the next day. However, when her vehicle was returned to her the following day it had suffered substantial damage.
- Telematics evidence established that the Policyholder's vehicle was subject to 2 further crash events later that evening, emanating from an industrial unit, with both those subsequent alerts being of significantly greater magnitude than the first.

- Forensic evidence showed that the BMW had damage unrelated to the initial impact and which was more consistent with it being damaged prior to the first event, also with at least one subsequent impact with an object colliding in a different direction to the first impact, as well as 5 or 6 distinct hammer blows.

The weight of evidence was against the BMW driver, who was linked to the motor trade and was unable to explain how he was able to afford £16,400 in cash for a vehicle on his annual salary. He was also unable to recall how much he obtained for salvage of the vehicle. This cast doubt over whether he was the real owner of the vehicle - notwithstanding that he was the registered keeper.

insurethebox's forensic expert and the Claimant's lawyer agreed that the marks on the rear wing of the BMW could not be related to an impact with a vehicle and were caused by a heavy blunt object, probably a hammer.

The Judge concluded that the claim was fraudulent and that the Claimant was clearly a conspirator in that fraud. The Policyholder did not attend court but the Judge accepted her written evidence as it was corroborated by both the telematics and the engineering evidence, both of which he readily accepted.

Adrian Steele, Head of Claims and Reinsurance Europe for ANDIE said: "It is quite unusual for a Judge to accept written evidence which has not been tested in cross-examination but the telematics and engineering evidence clearly verified the Policyholder's written confession and that was satisfactory for the Judge. This case once again demonstrates the role telematics data is playing in our claims investigations, providing a valuable piece in the jigsaw when we are working to understand the full picture of a claim. It also underlines the claims expertise we have in our business, bringing together disparate pieces of information to see where anomalies are occurring which give rise to deeper investigation."

ENDS

Media enquiries to:

Parm Heer/Elsa Findlay/Wendy Harrison

Tel: 0208 977 9132

Email: andie@harrisonsadler.com

Notes to Editors

Aioi Nissay Dowa Insurance Company of Europe Limited (ANDIE)

ANDIE is a subsidiary of Japanese insurer MS&AD Holdings, one of Asia's largest insurers. With a principal focus on providing auto-centric insurance products, either directly or on behalf of strategic partners, ANDIE offers both retail and corporate products with the approach tailored to best meet the local needs.

Currently the only Japanese insurer operating in the UK Retail and Motor Insurance sector, ANDIE acquired the majority stake in Insure The Box Limited, the largest telematics insurance provider in the UK, in March 2015. Other subsidiaries include a life company, Aioi Nissay Dowa Life Insurance of Europe (ANDLIE), as well as Toyota Insurance Management (TIM), which provides Toyota's insurance expertise.

ANDIE has a close working partnership with Toyota Motor Corporation, the largest single shareholder of MS&AD Holdings.