



Fraudulent Claimants Caught Out by Identity Parade

www.insurethebox.com

London, 24 October 2017 – Fraudsters seeking whiplash damages after they deliberately induced an insurethebox policyholder to drive into the rear of their car have been caught out after taking part in an identity parade.

At issue was the driver's identity. Nsaten Mey, who was in his fifties, alleged he had been the driver, with fellow claimants Pedro Marcelo, his son-in-law, and Iboto Mey, his daughter, travelling as passengers. Mey claimed he had braked to allow the vehicle ahead of him to turn left and the 17-year-old defendant had then driven into the back of them.

But the defendant's mother, who happened to live very close by, had arrived at the accident scene so quickly that she witnessed all the occupants of the claimant vehicle. She said the driver was a man in his twenties and that his two passengers were also in their twenties, one of whom smoked.

To resolve the identity question, insurethebox suggested bringing all the parties together. The Counter Fraud team at international law firm DAC Beachcroft then took the innovative next step of setting up an identity parade. This confirmed that Marcelo had been the driver while Mey, who was a lifelong non-smoker, and his daughter, Iboto, had not even been in the car.

"These fraudsters deliberately set out to target a young female driver in an attempt to defraud insurethebox of thousands of pounds in damages," explained Simon Rewell, Group Head of Financial Crime at insurethebox. "The identity parade, which DAC Beachcroft's Counter Fraud team arranged, was an inspired solution for solving the identity issue and gave us the necessary proof to reject the claims and then successfully defend them at trial."

Despite this evidence of the driver's and passengers' identities, the claims went to trial. In court, the claimants were supported by two other members of their family, Mey's wife and another of his daughters, who lied in an attempt to bolster the claimants' story. The

claimants were found to have been fundamentally dishonest and ordered to pay over £20,000 in costs.

"We suspected that one of the alleged passengers had been the driver, so arranging the identity parade was crucial to prove the driver's identity," added Catherine Burt, Head of Counter Fraud at DAC Beachcroft. "It was a highly novel approach, but gave us the certainty we needed. Induced accidents and occupancy issues tend to go hand in hand and identity documentation is often of poor quality and difficult to review."

ENDS

Media enquiries to:

Parm Heer/Elsa Findlay/Wendy Harrison/Alison Reeson

Tel: 0208 977 9132

Email: itb@harrisonsadler.com

Notes to Editors

Insure The Box

Insure The Box Limited launched in June 2010 with its first product; insurethebox, and is the UK's largest telematics (or black box) insurance provider, now holding over 3 billion miles of driving data and associated claims. As well as insurethebox and drive like a girl (another Insure The Box brand) it also administers other telematics offerings. Aioi Nissay Dowa Insurance Company of Europe Limited (ANDIE), subsidiary of Aioi Nissay Dowa Insurance Company Limited and part of the major Japanese insurance group MS&AD Holdings, Inc., acquired the majority stake in Box Innovation Group Limited (which is the 100% owner of Insure The Box) in March 2015. Together they are taking a leading role in the development of technologies that will change the face of motor insurance and the way we view the car.