

18th March 2016

Serial personal injury claimants drop motor claim as Insure The Box telematics device reveals real story

Three members of the same family, and a number of their associates, with a string of prior personal injury motor claims, have been forced to discontinue their 'staged accident' claim for a total of £315,000, when the Insure The Box telematics device fitted to the other car with which they had the collision helped disprove their version of events. This latest case, which was defended by DWF on behalf of Insure The Box Limited (Insure The Box), has reinforced the power of telematics in countering fraud.

The car's telematics device proved that the accident took place on a different road to the one they told insurers; a straight road rather than at a roundabout. It also showed that no genuine attempt was made by the driver to avoid the other vehicle and that there was no significant attempt to slow the vehicle.

Third party claimants, Mr and Mrs Jegatheewaran and Mrs Jegatheewaran's brother, Mr Senthurselvan, all of Ilford, Essex, had sought compensation for the accident which took place in April 2011. A further family member also in the car at the time had her claim struck out at an earlier court hearing. Two claimants in the insured vehicle discontinued in the run up to trial and the remaining claimants discontinued their claims on the morning of trial.

As well as personal injury, Mr Jegatheewaran also claimed over £24,000 in hire car charges over a four month period. This claim was also discontinued.

Investigations by Insure The Box found that the claimants and persons closely connected to the claimants had been involved in a string of prior motor claims.

Adrian Steele, Group Claims Director of Insure The Box said: "From the outset, we have been determined to use box technology not only to support safer driving, but to identify and pursue those who attempt to defraud. Our telematics counter-fraud capability is maturing as we enter our sixth year in business. In this case, our software was able to alert us to the ways the claimants' version of the crash was likely to be false. That then led to scrutiny of their previous claims history."

"The outcome will hopefully serve as a deterrent to them and their associates in the future and a warning to other potential fraudsters that we have the expertise to uncover staged accidents such as this."

Jamie Taylor, DWF Counter Fraud Director, added: "This is yet another example of the benefits of telematics to motor insurers and illustrates the power of car telematics, together with expert analysis of telematics data, when applied in the claims environment."

The claimants have been ordered to pay costs of £60,000.

Ends

Notes to editors:

DWF

DWF is an award-winning legal business with a national reputation for client service excellence and effective operational management. Independently ranked 1st of all top 20 law firms for the quality of its legal advice and joint 1st of all national law firms for its service delivery and responsiveness, DWF has recently been named 'Best Managed National Firm' at the Managing Partners' Forum Awards 2014, which recognise management excellence in professional services firms across Europe. DWF has been independently ranked in the top three law firms for employee satisfaction and employs over 2,500 people across 12 locations in the UK & Ireland. It has core strengths in insurance, corporate & banking, real estate and litigation, and in-depth industry expertise in six chosen sectors including central & local government; energy & industrials; financial services; retail, food & hospitality; technology; and transport.

Media enquiries to:

Elliot Lane
Tel: 02076232368 / 07867330324
Email: elliott.lane@fwdconsulting.co.uk
Matt Beasley
Tel: 02076232368 / 07793 241153
Email: matt.beasley@fwdconsulting.co.uk

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 2.5 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 (AIOI), part of the major Japanese insurance group MS&AD, 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.

Media enquiries to:

Alison Reeson/Parm Heer/Wendy Harrison/Ally Redding
Tel: 0208977 9132
Email: itb@harrisonsadler.com