It all comes out in the wash...



1. The Event

The claimant asserted that his mobile phone had accidentally been through a full washing machine cycle in his jeans pocket. Subsequently the phone would not power on.



2. The Problem

3

This was a serial claimant, with seven purchase protection claims in 18 months. This was the third of an identical nature. Chubb's in-house fraud analytics flagged the claim for further investigation which was passed on to Karen, the assigned claims handler.



5. The Attributes

This claim is a good example of how digital counter-fraud solutions act at the point of notification to highlight claims fraud risk. By notifying Karen, our claims handler, she was able to review the file, devise a counter-fraud strategy and implement the most effective investigation method possible. The claim withdrawal resulted in a zero-claim value and no payment.

4. The Solution

The claimant withdrew both live claims on receiving notice from the Cotswold Group of the pending video interview. He advised that the phone had started to work again and the shirt had been dry cleaned and the stain removed.

Damaged mobile phone

Policy Triggered:

Personal Possessions

The Chubb difference:

✓ Proactivity

After the claim was red flagged, Karen appointed Chubb's counter-fraud investigation partner, The Cotswold Group.

✓ Solutions focussed

Chubb were able to quickly devise a counter-fraud strategy.

✓ Proactivity

By acting upon the red flag, two claims were withdrawn.

3. The Problem (continued)

Karen reviewed the claim and passed it to Chubb's counter fraud investigation partners (The Cotswold Group), who contacted the claimant to arrange a video interview and discuss the circumstances.

Another ongoing claim by the same individual involved a shirt being damaged by a wine spillage. This was also added to the video interview agenda for discussion, as part of Karen's counter-fraud strategy.



CHUBB