

Case Study

Opportunistic personal injury claim low speed impact claim - taken to court

The Problem

An opportunistic personal injury claim from a third party following a low velocity impact. Our insured was using our Ascend claims instant notification app and dash-cam system which provided important evidence when this claim went to court. If settled by insurers this would have led to a rate increase on our clients motor fleet programme.

Ascend Approach

Education of the claims process and the need to act quickly on all claims providing instant notification using our technology to ensure instant notification. We were able in this instance to hold up the credibility of our insured and demonstrate to the court that we had evidence that supported our driver's account that it was a minor accident at low speed. Causation was therefore raised as an issue and the personal injury claim put to strict proof.

In Court

During the challenge of the claim medical records were obtained which showed the claimant had a long history of back problems but none of this history was disclosed to the medical expert at the time of examination. The claimant had also attended his GP on numerous occasions but failed to make any reference to the accident and the alleged injuries. This cast doubt on the claimant's credibility. This in our eyes, and our solicitors, was an issue that could not be ignored as it was a clear attempt by the claimant to pursue a bogus injury claim. A robust defence was entered and the matter proceeded to trial with the policyholder and their driver in attendance. The claim was dismissed and the Judge was very close to making a fundamental dishonesty ruling. This was an excellent result.

To defend a **£10,000** personal injury claim insurers had costs of **£5,500** and risked paying the third party's cost of **£3,000**. This is why without key evidence that many claims are settled and not taken to court.

- ✓ Technology assisted
- ✓ Instant claims notification helped
- ✓ Dash-cam footage provided evidence
- ✓ Our education helped client & driver
- ✓ We assisted in building the true picture
- ✓ Reduction in our clients claims cost



Testimonial

" I would like to thank you and your company for all the help you have provided for us with this matter. With regards to the process and the team put in place to assist us go to court it was absolutely fantastic and I couldn't praise them enough. They were extremely accommodating, very professional and represented us to a very high standard. Once again thank you for all of your help."

Lee Arrowsmith
Arrowsmith & Roberts