



**It is widely estimated, that around 10% of all insurance claims expenditure is attributable to fraud. Our intelligence capabilities help our clients manage the cost of fraud, through "up-front" data screening, profiling and bespoke investigation services.**

## About us

We are a team of experienced analysts and investigators. We specialise in the provision of information that directly supports our clients' counter-fraud strategies and helps them reduce their exposure to potentially high risk policies and claims, thereby reducing overall claim spend.

We are expert in adducing relevant information, whether that be from open sources such as public records, data aggregators, subscription services and social media or closed sources such as our proprietary database; d:cypher.

### D:cypher

Our database contains in excess of 60 million records. The data has been extracted from DWF's extensive insurance claims expertise; from relevant industry bodies and many of the major insurers directly. Our data provides unique, actionable, claim and policyholder intelligence.

## Our services

We offer a commoditised profiling service (DWF Sonar) in addition to asset searching and other complex, tailored investigative services.

**DWF Sonar** is our claimant profiling service. We prepare a confidential and legally privileged report which helps to validate any issues surrounding a claimant.

Whether that be to corroborate the true extent of a personal injury, or claims for incapacity, or to assess reserves and offers, our reports help our clients to reduce leakage and improve case strategy accuracy.

We respond within 5 working days of instruction and offer a fixed fee of £199 plus VAT.

**Complex investigations** is our bespoke intelligence service which we offer when our clients have concerns beyond exaggeration of individual claims. Whether that be to identify a

claimant's assets or investigate organised fraud networks, our team has significant skills and experience at its disposal, in addition to many data sources which are not available to legal advisers and claims handlers.

**Database searches:** We can conduct straightforward searches of our data feeds and respond without further analysis at a low cost.

Please request our pricing menu which sets out our fee structure.

## Case studies

- We were instructed to profile a subject who was suing our client for £1.8 million. We discovered that the suspect had been disqualified as a Director in 2008 and had been spared a prison sentence in 2010, having previously sold luxury houseboats that were found to be unsound. The High Court had historically ordered the suspect to repay £1.8 million, exactly the amount that the suspect was seeking to recover from our client. The evidence we collated enabled our client to successfully challenge the underlying claim.
- We were instructed in connection with a claim for noise induced hearing loss following the claimant's allegations that they had been exposed to excessive noise from machines and tools, absent adequate protection. We discovered that the claimant's solicitors had previously been investigated, linked, as they were, to various criminal activities. This case was eventually discontinued and our client was able to recover its legal costs and press for various other enforcement actions.
- We were involved in the investigation of a substantial organised criminal ring, which operated out of the North East of England. This network sought to defraud Local Authorities via false accidents (otherwise known as "slip and trip claims"). We investigated over 180 claims and were able to identify relationships between various company employees, other individuals and agents. Through an in-depth analysis of social media and the claims documentation, we were able to help our client avoid over £500,000 of false claims.

## Contacts



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### Beyond borders, sectors and expectations

DWF is a global legal business, connecting expert services with innovative thinkers across diverse sectors. Like us, our clients recognise that the world is changing fast and the old rules no longer apply. That's why we're always finding agile ways to tackle new challenges together. But we don't simply claim to be different. We prove it through every detail of our work, across every level. We go beyond conventions and expectations.

Join us on the journey.

