



“We target to get a liability stance within 15 days on all EL and PL instructions, with the target for motor stance confirmed within 10 days.”

MOJ Claims

Due to Ministry of Justice (MOJ) reforms the focus of our MOJ specific liability products is to gather, interpret and assess all information relating to such claims, enabling us to deliver clear factual reports with recommendations on the likely apportionment and/or acceptance of legal liability.

All MOJ Liability instructions are managed within a dedicated team. The team operate extended working hours enabling contact rates in excess of 90%.

In addition, we will provide further insight regarding validity of the incident, credibility of those involved, gathering of key counter fraud data e.g. third party vehicle occupancy, driver description, extent of damage etc. All of which is enhanced by the unique screening of all cases against 'Prospect', our market leading fraud specific database, providing a second line of defence to our clients' internal risk identification processes.

Our offering includes both desktop and field based solutions to ensure that we can enable you to meet all your MOJ obligations, whilst fully validating all claims.

Desktop Investigations:

Especially beneficial to ensure MOJ deadlines are adhered to, we make contact with your customer or witness quickly with an extensive engagement to secure a recorded telephone interview covering both liability and indemnity.

If required, a formal statement is completed during this interview and immediately issued for verification and formal signature.

The draft statement is made available to the instructing client upon completion of the interview to enable an immediate initial response.

Field Investigations:

Supported by 'end to end' Case Management, for those instructions where a face to face interview, local investigation, scene assessment and/or verification of supporting documentation are required to establish liability.

Our market leading field investigation service is led by our highly experienced team of Claims Investigators, the majority of who are CII and NEBOSH qualified. With an average of 27 years in the claims arena, all of our team are highly adept at investigating all the major casualty/liability and motor claims.

With full UK wide coverage we can provide a swift response, giving you the evidence you need, well within MOJ timescales.

Key features include:

- UK wide coverage with a flexible desktop and field offering to meet the demands of MOJ
- Interviews undertaken with relevant witnesses and key staff for casualty cases
- A detailed review of the facts and allegations, with an early identification of any potential indemnity issues and fraud indicators
- Our interactive 'Prospect' system provides a full electronic solution from instruction through to conclusion with full visibility of case progress against MOJ timescales
- Our staff can formally agree liability apportionment with policyholders on behalf of insurer clients if required
- All enquiries and activities comply with all relevant legislation and regulations