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A helping hand from social media
and the internet

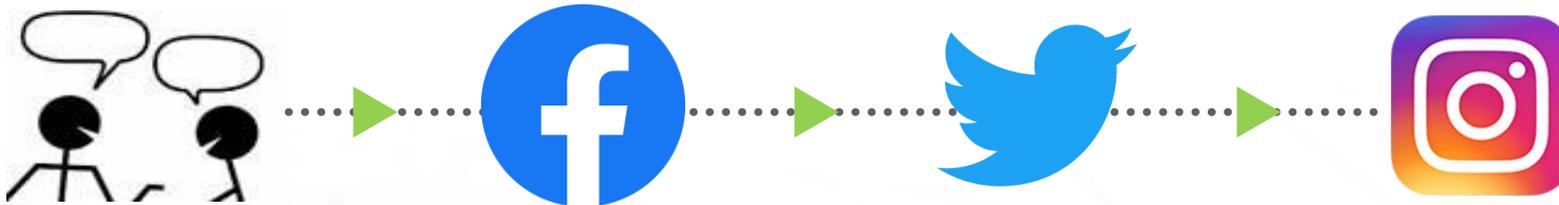
Agenda

1. Introduction
2. Overview
3. Five quick-fire case studies
4. The legal perspective
5. Golden rules...and own goals



Overview

1. Validating claims
2. The social media journey
3. 'It's like people just can't shut up'
4. Your mindset, your online footprint
5. Red herrings, fake news, picking your fights



Quick-fire case study 1

- Inception August 2018, significant water damage claim four months later



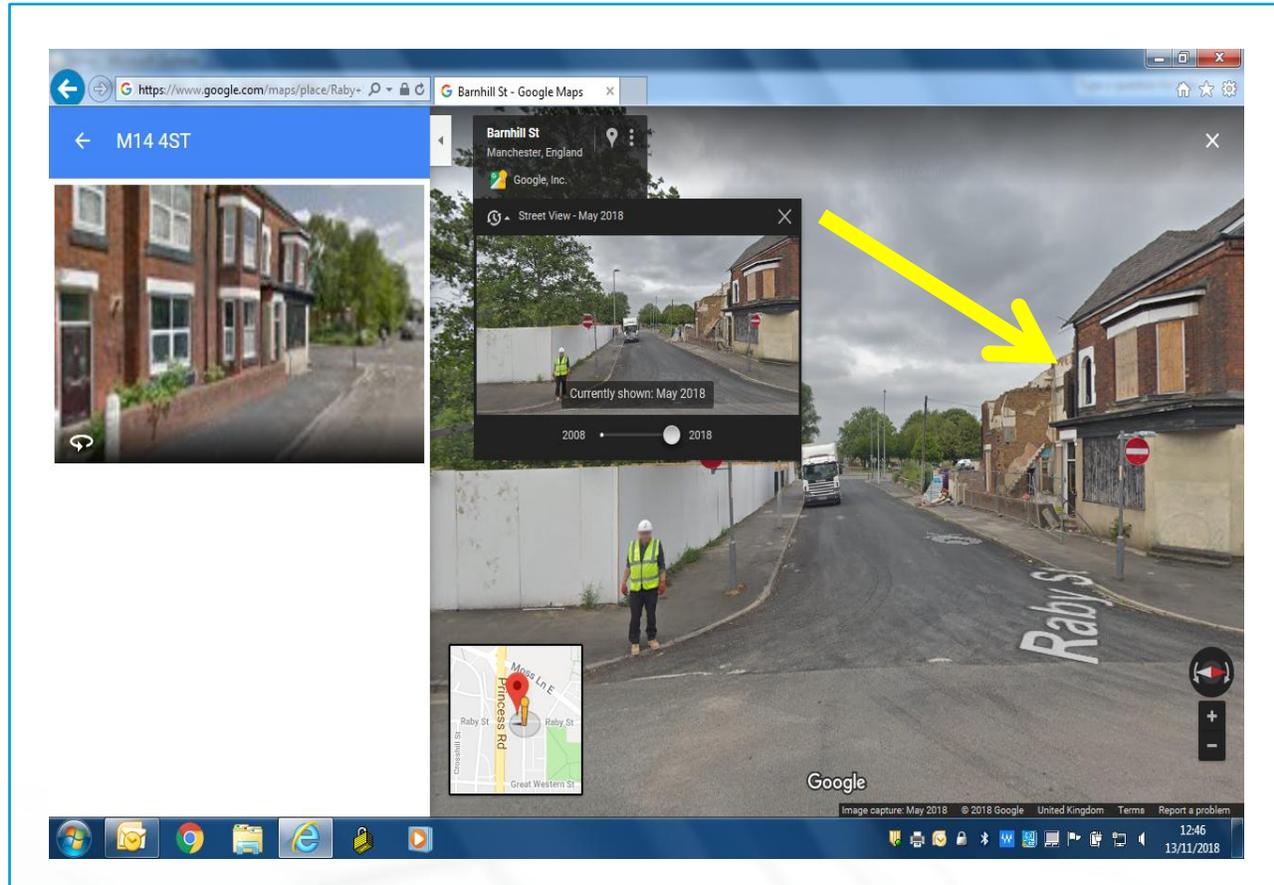
- Stated bought property in 2015, good condition, produced 'Rightmove' evidence:

A screenshot of a mobile phone displaying a Rightmove property listing. The listing is for a 'Terraced, Freehold' property listed on 04 Mar 2016 for £130,000. It notes the property was 'Previously listed on Rightmove on November 2015' and is a '5 bedroom end of terrace house'. The listing includes a main image of the house, a map showing its location near the University of Manchester, and a list of local agents: Bridgfords, Withington and Madina Property, Manchester. A yellow arrow points from the text above to the main image of the house.



Quick-fire case study 1

Google street view search showed property as follows in May 2018, three years after purchase and three months before insuring it:



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Quick-fire case study 1

Council enquiry:

- Property part demolished in 2017
- Policyholder's renovation works caused a collapse and significant water damage

Local enquiry:

- Possible previous claim (but not on CUE)
- Insurer's identified, 2017 water damage claim repudiated

- ✓ Decision: fraud condition cited
- ✓ Learning: Google street view function, historical views of property



Quick-fire case study 2

Motor policy, third party claim for rental hire charges whilst high performance vehicle off the road being repaired

£27k claim for the three month period
October to December 2018

Instagram account showed the car fixed and being used
November 2018



Quick-fire case study 2

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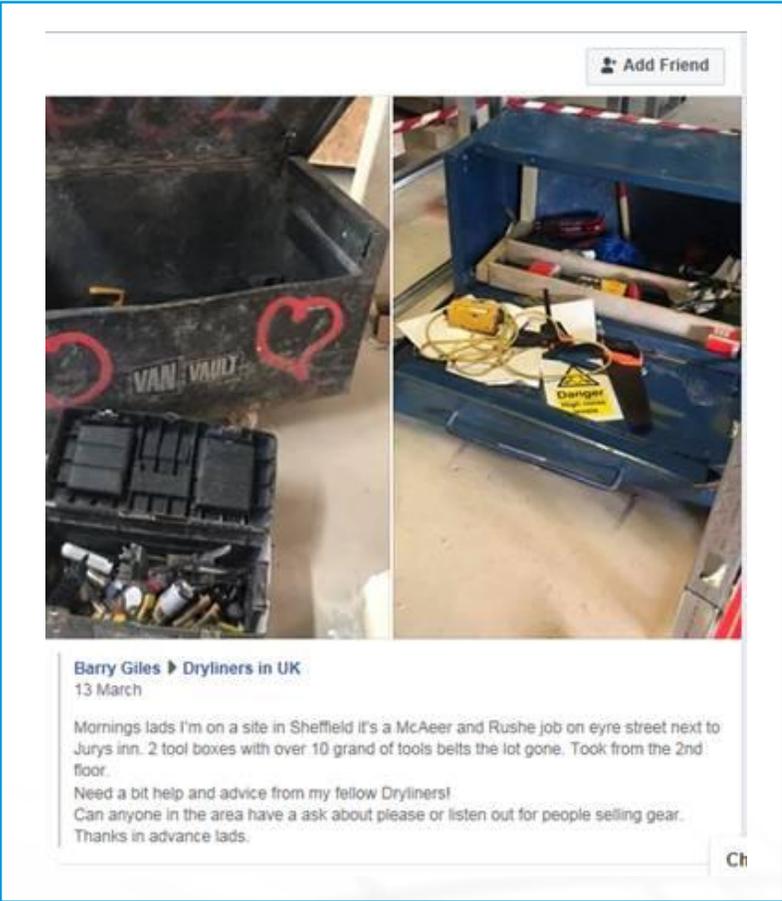


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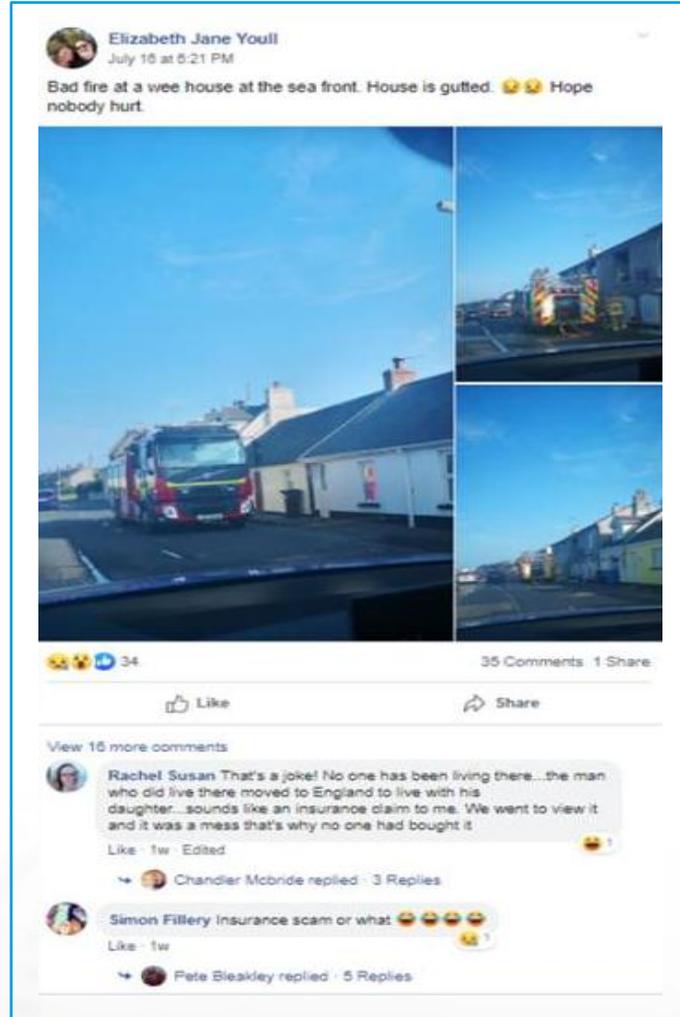
Quick-fire case study 3

Commercial tradesman policy inception 20 March this year

Theft reported one week later, loss date 27 March...but on Facebook:



Quick-fire case study 4



Community Facebook pages – a great source of information!

Home policy, inception 20 July, loss date 27 July, but...

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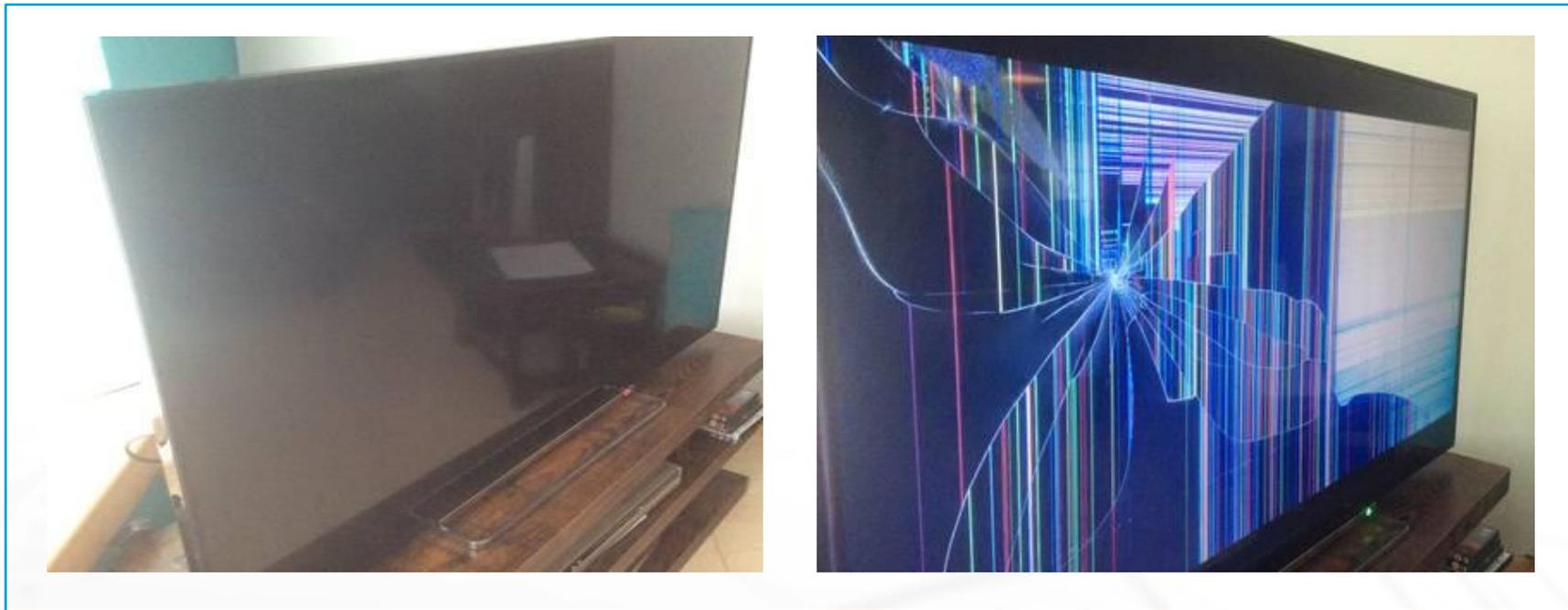
Quick-fire case study 5

Damaged gadgets, home entertainment items – anything with a screen

Google ‘cracked screen prank’

You Tube videos that make screen appear damaged when played

Now you see it, now you don’t:



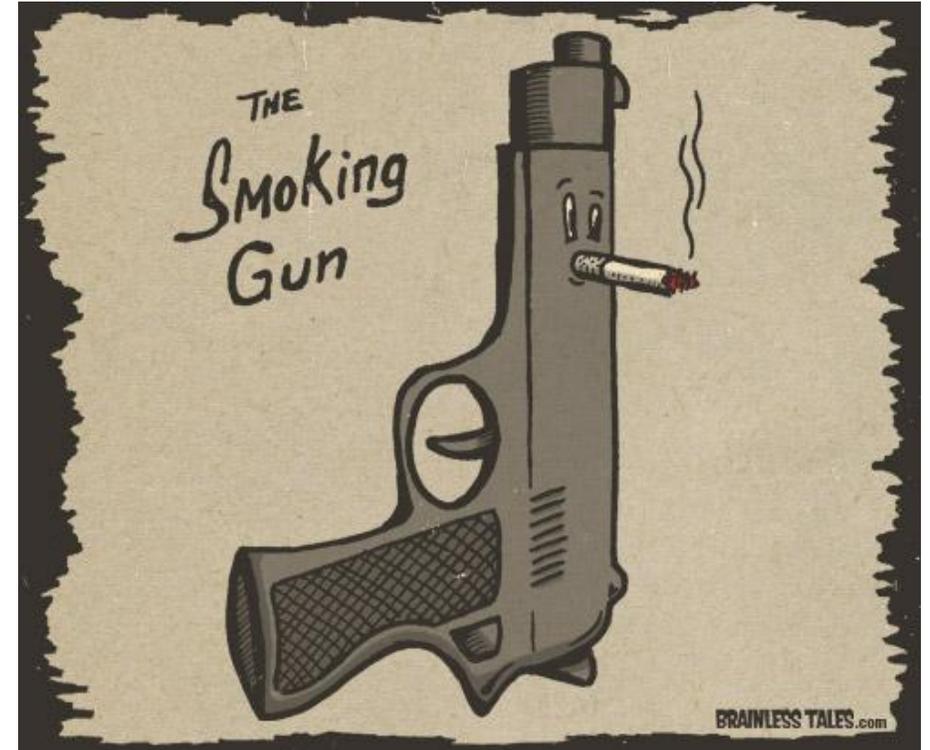
The legal perspective, in a nutshell

The smoking gun

Open-Source Intelligence (**OSINT**) is admissible evidence

- Providing lawfully obtained
- Providing no violation of privacy

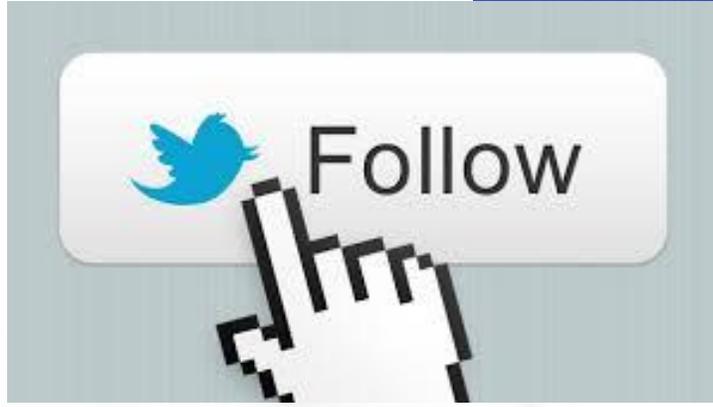
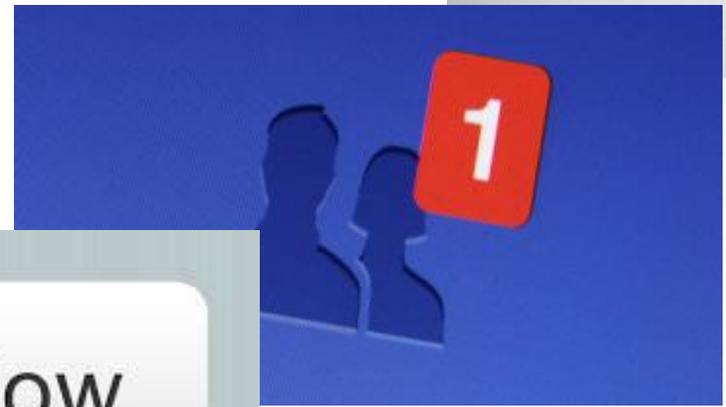
OSINT is everything you can find
without 'breaking in'



Never violate privacy, or break the law

- Friending
- Connecting
- Following
- Regulation of Investigatory Powers Act, 2000
- Human Rights Act

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The legal perspective – collating evidence

Information obtained must be capable of being presented in format that's easily understood

Taking screenshots and indexing chronologically is best practice

Locke v Stuart & Axa:

'A document can easily be devised which sets out in short form how entries on Facebook are created and what inferences may safely be drawn from them...'



Precedent and commentary

- ❖ Used to support application to strikeout: *Sikand v CS Lounge Suite Ltd*
- ❖ Evidenced potential collusion: *PA v RK*
- ❖ Claim for exaggerated damages, evidence lead to imprisonment: *Acromas v Loveday*

‘Like so many people nowadays, in particular those who seek to perpetrate frauds, he seemed incapable of keeping off the internet and sharing the true nature of his activities through social media’

Cirencester v Parkin



Key points and golden rules

1. Claims professionals: goal is to help put things right
2. But also to protect our employers / firms from fraud
3. Social media is an effective tool
4. The internet – it's a real place (mostly)
5. Never use your own social media account
6. Never, ever 'like' or comment
7. Checking a subject's friends is often worthwhile
8. Look out for unusual patterns of behaviour
9. Save results (screenshots)
10. Continually validate your findings



Own goals

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