

Unnecessary settlement or over settlement of insurance claims represents significant financial risk.

Key causes of indemnity overspend can be attributed to:

- Failure to accurately identify claim incident causation;
- Failure to identify circumstances falling outside policy terms and conditions leading to claim repudiation;
- Failure to identify third party liability and opportunities for recovery of monies.

IFIC Forensics can mitigate these risks by:

- Deducing claim incident origin and causation through forensic investigation applied with technical excellence;
- Providing conclusive reports and in-depth evidence to support repudiation or third party recovery;
- Defending and supporting liability decisions with expert witness testimony.

Instructing IFIC Forensics can significantly reduce an organisation's risk of indemnity overspend.

FORENSIC SCREEN OR FULL INVESTIGATION?

IFIC Forensics offers a scaled service which can be applied according to complexity of claim and provides clients with absolute control over their forensic investigation costs.

Forensic Screen

Determines origin and causation, supporting claim validity decisions and the prospects for recovery or repudiation for a fixed fee.

A Screen case can be escalated to a full Forensic Investigation if findings warrant further attention.

Forensic Investigation

A full Forensic Investigation determines origin and causation, supporting claim validity decisions and the prospects for recovery or repudiation, together with the quality of evidence that is admissible in court in support of any legal proceedings.



The information gathered from a scene examination, witnesses, research and, if required, testing informs origin and cause determination. The scientific approach supports accurate cause determination, sequence of events and increases the reliability of any findings proximate to cause, personal injury or death. A full independent investigation can add value to any investigations undertaken by public sector agencies.

SERVICE SELECTION CRITERIA

To assist clients in selecting the appropriate level of service, IFIC Forensics has produced the following criteria:

Forensic Screen

- FNOL presents no unusual circumstances, nor cause for concern.
- Value of claim is sufficiently low as for determination of origin and cause to be sufficient.
- Little to suggest opportunity for repudiation or recovery.

Forensic Investigation

- Loss is complex and/or large. The scene presented is one of significant destruction.
- Fraud indicators are flagged.
- Repudiation or recovery is deemed possible.
- Urgency is required.

If you would like to discuss indemnity overspend with IFIC Forensics please contact cshorten@ific.co.uk