

# dwf forensic engineering

Early assessment of consistency in motor claims

**dwf forensic engineering is DWF's in-house engineer's product which offers the early assessment and review of motor claims.**

dwf forensic engineering tests the consistency at the early stages of a claim, helping you to decide on whether an engineering expert is required to take the case forward.

## Introduction

**dwf forensic engineering** offers a quick, low-cost claim review to help you determine how to handle motor claims that may be potentially fraudulent, saving time and the cost of instructing independent forensic examinations.

DWF's in-house Reconstruction Engineer and Collision Investigator can evaluate on the consistency of evidence on certain types of motor claim, for example where you are concerned that:

- There are discrepancies between the parties' accounts
- The levels of damage are inconsistent with the circumstances described
- One vehicle appears to be more severely damaged than the other

## The benefits

By instructing **dwf forensic engineering** on your motor insurance claims, you will receive:

- A cost-effective, early review on suspected motor fraud cases
- An early, unbiased report from a highly experienced reconstruction engineer and ex-senior collision investigator

- A report that assists you in deciding the future handling strategy on a claim, for instance, in determining whether to pay for an independent forensic examination.

## What type of claim is dwf forensic engineering appropriate for?

- Vehicle to vehicle or fixed object collisions
- Claims where damage levels or types of damage appear suspicious or at odds with the circumstances
- Where an initial view is required before progressing a claim further.

## Reporting

As part of the investigation, DWF will provide a detailed summary report, which contains key information regarding the claim including:

- Circumstances of the claim
- Documentary evidence
- Areas of (in)consistency
- Conclusions
- Opinion.

## Leading our Forensic team

DWF's in-house Forensic Engineer, Tim Alderson, is an experienced accident reconstruction engineer, and was formerly a senior collision investigator with the police. To find out more about **dwf forensic engineering**, or our other full service products, speak to your usual DWF contact, or alternatively please contact:

### Tim Alderson

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## Case study

### Circumstances

A collision occurred when the Defendant (car D) was travelling along a road and the Claimant's black car (car C) allegedly moved from a parking space on the near-side and emerged into the path of the Defendant. Damage was caused to the near-side of car C and to the off-side front of car D.

### Documentary evidence included

- A solicitors claim notification form
- A second repair estimate and 18 photographs relating to the Claimant's car
- A repair estimate and 24 photographs relating to the Defendant's car

### Areas of (in)consistency identified

- The damage to car C was concentrated to an area low-down along the near-side of the vehicle. The damage extended along both the front and rear passenger doors and encroached onto the rear quarter panel. It consisted of dents and scuffs as well as black paint or plastic transference.
- The depth of the damage was sufficient to cause the outer skin of both doors to be deformed and in the case of the rear door it had partially folded the skin around the internal door brace. From the accident report, the engineer considered the damage to be such that the car would need to be placed on a jig to check its overall alignment.
- The damage to car D was concentrated to the off-side front. There were some light scuff marks to the plastic wheel arch surround and these are measured as being between 50 – 67cm in height. There is no evidence of contact having been made with either the wheel or the tyre.

### Conclusions

- The damage to the two vehicles has some consistency in that there appear to be some black plastic traces on D that may have come from C.
- The damage to C, whilst probably not structural is certainly reasonably serious panel damage. The level of deformation could not be restituted and the stretching of the steel means that they would require replacement.
- The damage to D is extremely light, the plastic wheel arch appears to have nothing more than superficial scuffs. It does not appear to have been cracked or pulled from its mounting points. There is no evidence of contact having been made with the closest substantial component of the car which is the wheel and tyre.

### Opinion

- The consistency of the reported circumstances and the damage in this case is limited to the location: If car D had moved out of a parallel park on the near-side then the two areas of damage seen are probable contact points.
- However the levels of damage seen are, in my opinion, inconsistent in that the damage to car C, whilst not heavy in and of itself, is far heavier than that seen on car D. The plastic wheel surround is extremely unlikely to create the level of damage seen and survive with no more than superficial scuffing.

### Outcome

- The claim was settled at a significant reduction due to exaggeration. A separate forensic engineer was also instructed in this case.

## Pricing

**dwf forensic engineering** is charged at a fixed fee of £125 + VAT. The exact time spent will depend upon the type of report required, the volume of documentation, the level of research required, and the complexity of the issues but we will aim to complete all instructions within 5 working days.

This fixed-price review covers:

- The reported circumstances;
- The engineers' or assessors' reports and;
- The photographs.

It does not include additional material such as witness statements, police reports or medical evidence. These may be added on a case-by-case basis and recharged at the relevant hourly rate (DWF grade C).

## Instruct us today

If you wish to instruct DWF on a claim, please speak to your usual DWF contact, or alternatively contact Tim Alderson on +44 (0)113 261 6075 or [tim.alderson@dwf.co.uk](mailto:tim.alderson@dwf.co.uk). Upon instruction the team will ask you to provide the following information:

- Claimant details
- Defendant details
- Incident date
- Incident location
- Vehicles (including Engineer's report and Photographs)
- Circumstances as described by the Claimant
- Circumstances described by the Defendant (if different)
- Client's view of the circumstances or specific points.