

I'VE GOT YOU COVERED

This man assessed claims for insurers. Now he helps people get payouts when insurers dispute claims. John Evans learns how

PHOTOGRAPHY OLGUN KORDAL

Remember Sally Cockburn? She was featured in Autocar in March after successfully resisting her insurer's attempts to write off her Nissan Micra. Cockburn appealed its decision, enlisting the support of local mechanic Colin Mullan, who put right the damage to her car by pulling out the Micra's wing and resetting the car's front suspension geometry. Job done: the insurance company reclassified the Micra from a Category B write-off, meaning it could never go back on the road, to a Category N, meaning she could drive it once again. They also sent her a settlement cheque for £2528.

"I'm happy now," she said, "but I wonder: do insurers often try to force motorists to accept their car is fit only for the crusher when it isn't?"

According to Tim Kelly, a former insurance assessor who represents motorists in dispute with insurers, they do. In fact, he says, Cockburn's experience is the tip of the iceberg in terms of the obstacles insurers place in the path of their customers.

"I worked in the insurance industry for 15 years, but in 2014 a light went on when I realised everything I'd learned was wrong," he says. "I saw an industry that was defrauding its customers and under-compensating them. I saw insurers lacking transparency in how they calculated premiums and unfairly rejecting claims."

A survey by YouGov, a research company, backs Kelly's claims. It found that many motorists don't trust their insurer to pay out a legitimate claim. Kelly isn't surprised.

"You might assume insurers make their money from selling insurance but, until the 2008 crash, they made most of their income from investing premiums. The crash hit them hard so that now they will do everything possible to reduce payouts."

The Association of British Insurers rejects Kelly's claims. A spokesman said: "Motor insurers remain committed to providing the best possible service to their customers. This includes fair and speedy claims settlements, ensuring safe vehicle repairs done by reputable

repairers, and managing costs to ensure that UK motorists benefit from competitively priced motor insurance."

Whatever the truth, Kelly's experience led him to set up Motor Claim Guru, a company that, he says, helps motorists obtain fairer treatment from insurers. Here are five of the most common complaints it receives.

DISPUTED VALUATIONS

Kelly claims the majority of people who contact him say their insurer is offering them less than the market value for their car. Kelly says it's a ploy by insurers to save money by incentivising their assessors to reduce valuation figures.

"When I was an assessor with a major insurer, I was on a 10% profit share on condition that rather than offering the market price, my valuations were within 80% of Glass's Guide's suggested retail price for the car," he says.

A customer can dispute the insurer's valuation but Kelly claims



Kelly: "I saw an industry that was defrauding its customers." Cockburn (right) had to fight for her Micra. Black boxes aren't infallible



that most insurers don't budge. Instead, they direct the customer to the Insurance Ombudsman, Kelly says, knowing they'll probably give up. Which is where Kelly steps in.

"Where I believe the valuation to be obviously wrong, I'm happy to help clients secure a higher figure," he says. "In such cases, I have a 99% success rate."

FITTED OPTIONS IGNORED

Depending on the model, most trade guides quote valuations that include popular options. Where additional ones are fitted, it can, says Kelly, be difficult to persuade an insurer to recognise them when calculating a payout.

He recalls helping a client who was in dispute with his insurer over