

Small claims service proves popular with insurers



■ Dr Andrew Moncrieff, a Director at Hawkins says "Insurers find many cases where they suspect fraud but the value of the claim does not justify a full forensic examination. Our small claims service is designed to help with difficult cases".

Policyholders are becoming ever more sophisticated and are no longer concerned about calling in the Ombudsman, knowing that a referral

will cost them nothing and that they have little or nothing to lose. This puts the pressure on to the insurer to prove that a case is fraudulent.

What the insurer receives is a scientifically based report on which they can rely in court or which can be submitted to the Ombudsman. Our experts are prepared to give evidence in court to substantiate and explain their findings.

Our small claims service will:

- ▶ Assess the evidence - photographic, written, oral and physical
- ▶ Arrive at a scientifically based scenario of what actually happened
- ▶ Assess the validity of any statement from the insured.

What claim types can we help with?

The whole range of losses where fraud is suspected:

- TVs and laptops alleged to have been dropped.
- Paint Spills
- Staged break ins
- Water or radiator leaks
- Any loss where the explanation does not ring true

Most claims can be handled by desktop study but an inspection service is available where the size and complexity of the claim warrants the extra costs.

If you would like details of how we might help you, email us on fcv@hawkins.biz or call our Cambridge office on 01233 420400 quoting FCV.



Welcome to our Autumn Newsletter

Our Managing Director Richard Fletcher talks about some of the things that are happening at Hawkins.



■ Welcome to our first newsletter in digital format. We have switched to digital for a number of reasons which include flexibility of format, the number of trees we can save and the sheer size of our client database. I have to say that I was surprised by just how many people received our last newsletter. Perhaps I shouldn't have been surprised given that we opened our seventh office in July 2006 and have recruited 10 more investigators within the last 12 months.

For the first time we have included a competition with the prize of £50 of M & S vouchers and I encourage you to enter. Please email your entries to competition@hawkins.biz.

We now have a new website so please visit us at www.hawkins.biz. We have tried to lay the new site out in a form which is easier to use and to answer the question, "What can a forensic investigator do for me?" The site has been brought in-house which will enable us to update it more often and to develop it more easily.

One new feature is the ability to sign up for future newsletters and there is a facility in the pipeline to search the site not only for the services we provide but also for particular experience that you are looking for. We are very interested in your views so please email me with your comments and suggestions to: cambridge@hawkins.biz

I hope that you will enjoy reading our first digital newsletter and welcome your comments at newsletter@hawkins.biz

A collision between a car and a motorcycle

RTA investigator Neil Arthur was called in to establish the facts behind a tragic road accident.

The incident in Wales occurred when a motorcyclist was riding along a main road and a car driver was emerging from a side road. A collision ensued in which the motorcyclist unfortunately sustained fatal injuries. The conditions at the time were dry and bright.

The main road was subject to a 30 mph speed limit with the entrances to two caravan sites nearby as well as a public house not far away. There was a crest in the road 160 metres from the junction obscuring visibility. Only at 120 metres did visibility improve such that the junction could be seen clearly.

The car driver in the side road had restricted visibility both to the left and right, even when as close as 6.5 metres from the Give Way line. To the right, the direction from which the motorcyclist was travelling, visibility was restricted by the crest in the road.

We conducted calculations to establish the speed of the motorcycle prior to the collision. We knew the approximate position of the impact, the weight of the machine and how far after impact the machine travelled before coming to rest.

The calculation was complex in that the motorcycle did not immediately topple onto its side at the point of impact. It is also clear that parts of the

motorcycle parted company with it, including a foot peg, at various points after the impact.

We were able to calculate the speed of the motorcycle at the time of the impact with the car. We employed drag factors, established by the Police, which were applied to the distance that the motorcycle slid along the road on its side. We also took account of the likely loss of speed in the impact, the witness evidence and the measurements taken by the Police.

From this data we calculated that at impact, the speed of the motorcycle was between 62 mph and 73 mph.

Conclusion

It is clear that the car driver was the primary cause of the accident in that he did not stop at the Give Way line but pulled out across the path of the motorcycle. However, we established that the speed of the motorcyclist was between 62 mph and 73 mph. This speed in a 30 mph limit would usually persuade a Court that there was contributory negligence on the part of the motorcyclist.



The road junction where the accident occurred

Life as a Forensic Investigator



Anna Broadhurst talks us through her first years at Hawkins and explains what life as an investigator is like.

I am often asked how I became involved in the male dominated world of fire investigation.

When I started thinking about a career I heard of the sphere of science known as "forensics". As I had always enjoyed science and maths subjects it immediately appealed. However, when I looked into "forensics" the subject seemed to revolve around biology with investigation into murders, DNA and the like. As biology was my least favourite subject, I put that idea onto the back burner and continued with my studies of chemistry, materials science and maths.

Forensics seemed to revolve around investigation of murders, DNA and the like

During my second year at university I stumbled across a Masters course in forensic engineering and science (with no biology) so I took the year long course. After completing my MSc I went to work in a nice clean laboratory working for Lothian & Borders Police. I was involved in forensic investigations involving the analysis of glass and paints associated with break-ins.

I went back to university and during my final year of my PhD knew I wanted

to continue with forensic investigations and searched high and low for a job that seemed interesting and varied. I saw an advert for a fire investigator position with Hawkins and, after extensive and intensive interviews and tests, I was offered the job! That was back in the summer of 2005 and the time has absolutely flown since then.



This large industrial fire was still alight when Anna arrived on the scene.

So, what is it like doing my job? Well, for a start it's not really like CSI! Yes, we get to undertake investigations, but unfortunately it's nowhere near as glamorous! My family still haven't quite come to terms with the fact that this quiet girly-girl scrabbles around in dirt for most of the time even though I hated dirt and sand as a child!

However, I do love my job (most of the time!). It's varied and even if you're in the office, no two days are the same. The learning curve was very steep but everyone at Hawkins has been (and continues to be) super supportive.

Fires I have attended have ranged from small household fires with obvious causes to multi-million pound losses. It's a bit like Forrest Gump once said "life is like a box of chocolates; you never know what you're going to get"! And never has a truer word been spoken.

When I first started my job it was quite nerve-wracking, as I'd never seen such devastation and fire scenes are quite sobering...and quite tricky to clamber over and dig through!

A good head for heights is certainly required. Many times I have had to

clamber up ladders onto the tops of buildings which is especially nerve wracking for someone who'd only ever been up a stepladder before! However, it does sometimes have benefits as during my training I was taken to the top of a commercial building in glorious sunshine to look out over a fire-damaged unit. Clambering

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out of a top storey window to get there wasn't such fun!

There are, obviously, downsides to the job too. Going to sewerage works is certainly one. The fact it was -2°C at the time didn't help. The only up side I suppose is that it wasn't the height of summer. The smell of rotting food is definitely another one. I did, however, manage to impress one of my colleagues during one of my first encounters with this medium. I carried on with the job regardless...until I stepped outside and took an extremely large breath of fresh air!



The fire in this case was hot enough to melt the steel girders, creating this dramatic looking scene.

All in all, the job is rewarding, especially when you solve a tricky case or get complimentary feedback from clients on jobs you've done for them.

So, do I enjoy what I do and who I work for? The answer would be a resounding "Yes!".

Our first competition relates to guessing what the object shown below is and is used for.



Please e-mail your answer to competition@hawkins.biz The winner will receive £50 of M & S vouchers. Should we receive more than one correct entry we shall draw the winner out of a hat. The closing date for entries is 23 November 2007 and the winner will be announced in the next issue of the newsletter.

Office Locations and Contact Details

Cambridge

Cambridge Science Park
Milton Road
Cambridge CB4 0FW
Telephone 01223 420 400
Facsimile 01223 420 181
E-mail cambridge@hawkins.biz

Manchester

18-20 Manchester Road
Wilmslow
Cheshire SK9 1BG
Telephone 01625 521 210
Facsimile 01625 521 211
E-mail manchester@hawkins.biz

Reigate

5a Castlefield Road
Reigate
RH2 0SA
Telephone 01737 224 244
Facsimile 01737 246 170
E-mail reigate@hawkins.biz

Birmingham

1 Olton Bridge
245 Warwick Road
Olton
Birmingham B92 7AH
Telephone 0121 764 5233
Facsimile 0121 707 4178
E-mail birmingham@hawkins.biz

Bristol

Grooms House
Stanshawes Court
Yate
Bristol BS37 4DZ
Telephone 01454 273 402
Facsimile 01454 273 398
E-mail bristol@hawkins.biz

London

70 Queen Victoria Street
London
EC4N 4SJ
Telephone 020 7248 5130
Facsimile 020 7248 5134
E-mail london@hawkins.biz

Leeds

45a Main Street
Garforth
Leeds LS25 1DS
Telephone 0113 286 0301
Facsimile 0113 286 0229
E-mail leeds@hawkins.biz