



Celebrating  
**25**  
years  
All in One  
cma  
the claims specialists

**For All  
Vehicle  
Claims**

» RTC    » TPPD  
» Theft    » Highway  
» Fraud    » Dispute

# For All Vehicle Claims, Think CMA



Established in Kent in 1994, we specialise in the professional handling and resolution of all vehicle-related insurance claims.



**Road Traffic Collision (RTC) Claims** incl. liability investigations



**Vehicle Theft Claims** – one stolen every six minutes in the UK



**Fraud Investigation Claims** incl. non-disclosure & misrepresentation



**Third-Party Property Damage (TPPD) Claims** – residential & commercial



**Highway Claims** – National Highways & local council roads



**Disputed Title Claims** incl. insurer & innocent purchaser

We handle many claims from start to finish, and advise on specific aspects, often difficult cases with questions surrounding liability, value or validity.

Our clients include major insurance companies, the self-insured (generally those with a large excess), solicitors, brokers, and other claims handling organisations.

Over 25+ years we have expanded our network of expert field agents to provide nationwide coverage. We also developed the three strands of CMA DNA: Expertise, Ethos & Vehicle Data.

## Expertise

Our knowledge of 'All Vehicle Claims' spans decades of policing, Driver & Vehicle Licensing Agency (DVLA) and provenance company liaison. From high value RTC-related fraud investigations to being the only adjusters to possess National Highways' Green Claims Handling Manual, our experience is second to none.

## Vehicle Data

CMA's bespoke claims handling software – CHandler – is a powerful system designed in-house specifically for the vehicle insurance environment. Originally conceived as a simple document generator, diary and database, it has grown into a major asset.

## Ethos

Fundamental to CMA's success is an underlying respect for the truth; fair and balanced reporting, anchored on facts and supported by professional customer service.

"We have built our reputation on handling the most challenging claims and, in each case, our experienced and highly trained staff focus on establishing verifiable facts. This thorough approach means the less honest think twice before progressing, while genuine claimants are reassured."

**Philip Swift**

CMA Managing Director\*

## Industry-leading Data

Our unrivalled expertise in vehicle data dates back to 1995, when we became the first external claims handler for vehicle information supplier HPI. Providing this service in both the trade and consumer provenance check markets gives us an incredible depth of knowledge.

While others simply comply with the Data Protection Act (DPA), we actively embrace it, engaging with the legislation, utilising it to the benefit of our clients.

Our Freedom of Information Act (FoIA) request led to the landmark 2009 Information Tribunal ruling that vehicle registration mark (VRM) numbers owned by commercial entities “cannot be personal data”.

We put information security at the heart of our approach and operate in a Microsoft ‘bubble’.

## CHandler

Our bespoke claims handling software – CHandler, short for ‘Claims Handler’ – was designed in-house specifically for the vehicle insurance environment. Early CHandler functions included crosschecking the humble VRM against the vehicle identification number (VIN) and other data streams.

We gradually developed more complex vehicle analysis protocols, improving accuracy, simplifying data protection and speeding up the claim validation process.

Today, tools such as SwiftSearch operate automatically, seamlessly, and discreetly in the background, dramatically increasing efficiency and improving outcomes on thousands of claims.

## SwiftSearch

Primarily designed for fraud detection, our new SwiftSearch open-source intelligence (OSINT) tool has the ability to crosscheck against billions of data points.

SwiftSearch uses unique identifiers, such as phone number, email address, VRM, and public information, such as online auction site adverts, to provide a more detailed profile of a particular person or vehicle of interest.

Auto-processing what was previously time-consuming work, SwiftSearch frequently sheds new light on claims – enabling faster settlement or triggering further investigation.

## Highest DVLA Assurance Rating

CMA is proud to hold a green final assurance rating – the highest possible DVLA award for use of its vehicle Keeper at the Date of an Event (KADOE) service. We are audited every two years on criteria including data security.

“Our knowledge of ‘All Vehicle Claims’, spanning decades of policing, DVLA and provenance liaison, is augmented by our bespoke claims handling software, CHandler. With ever improving data acquisition and mining capabilities, it delivers intelligence that is second to none, all secure and in strict compliance with the Data Protection Act requirements.”

**Philip Swift**

CMA Managing Director

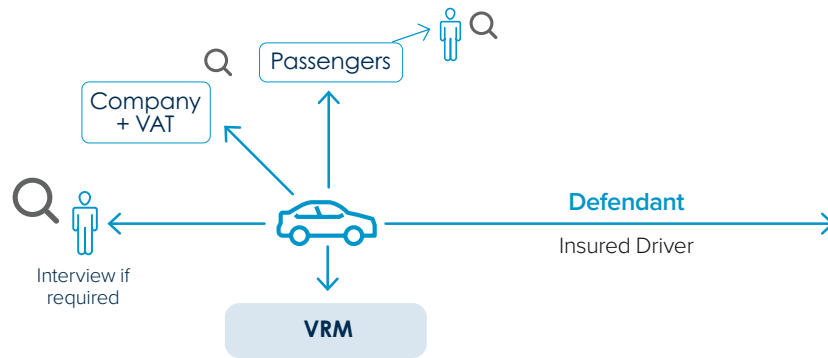
## The CMA Way

This CMA collision chart conveys our investigation process following a two-car crash. It has its roots in a police initiative, Project VALIANT, an acronym for: Vehicle, Assets, Location, Information, Action, Nominal, and Telephone.

Illustrating how an apparently minor accident can have multiple facets, each adding potentially spurious costs, the chart demonstrates our diligence in investigating each aspect.

At each point, CMA conducts checks to either verify the claim or identify a potential issue. We scrutinise data relating to all involved by crosschecking against public information as well as our own in-house data.

Much of this work is now conducted automatically by our bespoke claims handling system, CHandler, but every case is also assessed by one of our in-house claims experts.

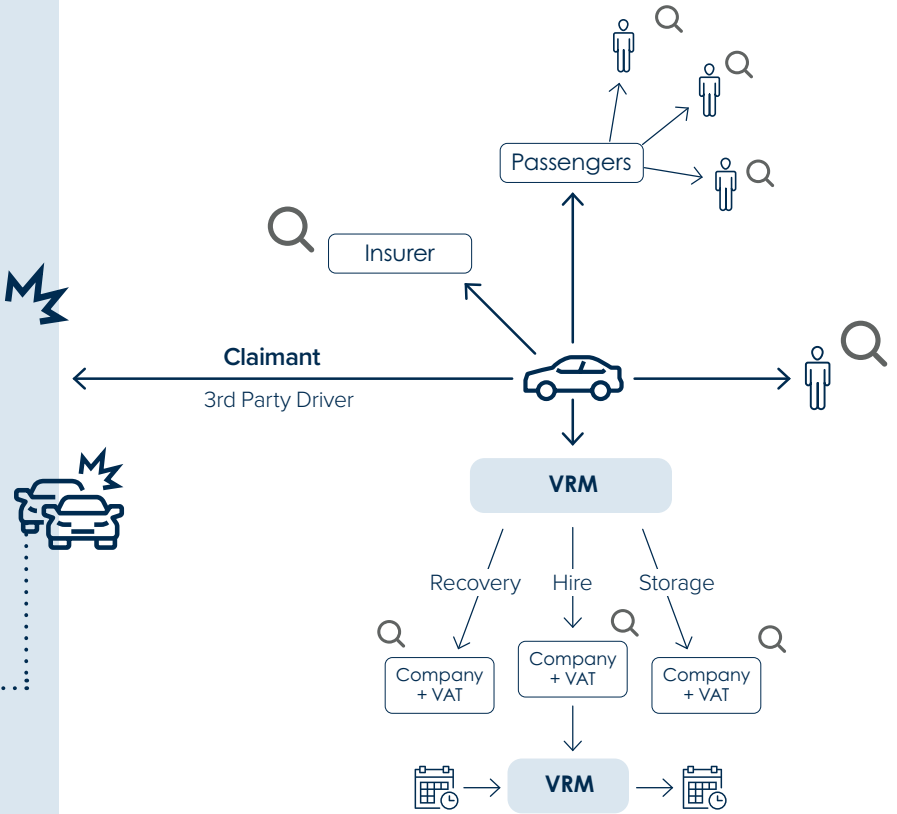


- Collision information to be collected:**
- Date
  - Time
  - Location
  - Details

## Our collision claims handling chart explained

Everything to the left of the centre line represents 'The Insured', our client's customer, and everything to the right represents 'The Third-Party'. The magnifying glass icon symbolises every point where relevant information must be gathered and inspected, including:

- business or home addresses
- email addresses
- landline and/or mobile numbers
- company websites





## Road Traffic Collision

Road traffic collisions cause distress, inconvenience and financial hardship. At CMA, we handle these cases with sensitivity to ensure that every claim is progressed with the minimum of inconvenience to all. Our expertise is well-recognised throughout the UK insurance industry. From staged accident investigation to no claims bonus disputes, we obtain, collate and present information in a manner that enables the insurer to make an informed decision.



## Vehicle Theft

CMA's experienced staff ask the right questions to acquire verifiable facts. We do not simply accept that a vehicle is recorded as lost or stolen on the Police National Computer. We thoroughly check every VRM against multiple data sources and discretely monitor the stolen status. As a result, we are frequently the first to advise an insured that they can be reunited with their vehicle.



## Fraud Investigation

Fraud is a serious allegation requiring a professional approach from the outset. It isn't a case of one-size-fits-all, so CMA offers a comprehensive range of services. Whether you require pre litigation evidence gathering, submission of cases for prosecution, or post litigation recovery, we have a range of reporting options. From clumsy attempted deceptions to multi-million pound organised crime, we understand the elements of proof required.



## Third-Party Property Damage

Costly and time-consuming Third-Party Property Damage (TPPD) claims are notoriously problematic for insurers. CMA can help. Often, the contractors we appoint are subsequently approached by the claimant for more work – the clearest possible indication of a job well done. Pre or post repair, our expert in-house team are experienced in handling all manner of TPPD cases, including forecourt/petrol pump damage, landscaping, water contamination, and financial claims for business interruption.



## Highway Claims

CMA is the UK's leading specialist in highway claims, particularly those made by public authorities against drivers, fleets, hauliers and insurers following a collision, fire or spill. This includes 'Green' claims by National Highways, and damage to 'street furniture' claims by councils. These claims are frequently overstated. For a small fee we can remove them from your desk and progress to settlement.



## Disputed Title

Since the mid-1990s, we have assisted with thousands of vehicle title and value disputes for vehicle information suppliers, finance companies, insurers and innocent purchasers. While 'ringing' has all but been designed-out, clones remain relatively common. Frequently, the selling-on of stolen or financed vehicles, or those with an unknown or altered history, lead to time-consuming rival ownership issues. Our extensive experience often enables us to help when others cannot.



“ It is with good reason we say  
‘For All Vehicle Claims, Think CMA’;  
we only provide services in areas where  
we have experience and confidence.

One of the most pleasing things  
a client has ever said to me is  
“CMA do the simple things thoroughly  
and the complicated well”.

There is always more to do, and we  
are always doing something new.

”





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