



QuestGates Counter Fraud Solutions

Prevention | Identification | Management



QuestGates is the UK's leading counter-fraud partner, trusted by major insurers across personal and commercial lines.

QuestGates Counter Fraud Solutions unites prevention, detection and management into one seamless, intelligence-led service.

By combining advanced analytics, expert investigation, forensic accountancy, surveillance and specialist legal capability, we deliver end-to-end solutions across motor, property, casualty and specialist lines - from high-volume claims through to complex, high-value losses.

Trusted by 18 of the top 20 personal lines motor insurers, in 2025 alone we secured more than **£40 million in fraud savings** for some of the UK's largest property insurers.

The result is genuine claims paid faster, indemnity spend kept under control, honest policyholders protected, and brand reputation safeguarded.

Prevention | Identification | Management

Market leading intelligence, investigation and legal expertise - in one place

The QuestGates Ecosystem

Our counter fraud solutions are embedded within a wider group that delivers claims handling at scale across loss adjusting, claims management, building consultancy, and legal services. This unique breadth gives us privileged access to a range of expertise, extensive data, key industry relationships, and operational intelligence that standalone fraud providers simply cannot replicate.

End-to-End Integration

Identification, investigation, litigation, and recovery are delivered as one fully coordinated service within a single infrastructure. There are no external referrals, no duplicated processes, and no gaps between what the investigator uncovers and what the lawyer actions. Everything is seamlessly aligned from start to finish.

Our People

At QuestGates, our counter fraud services are backed by a market-leading team, which comprises over 175 experienced specialists focused exclusively on delivering the right outcomes.

- 16 highly experienced counter fraud lawyers
- 11 Dual qualified/skilled property fraud loss adjusters and investigators
- 12 complex fraud investigators
- 25 surveillance operatives
- 7 intelligence analysts
- 100+ field investigation agents
- Forensic accountants
- Credit hire fraud operators

Data & AI Capability

Our bespoke intelligence capability is built on proprietary data assets developed through strategic acquisitions, a live data lake programme, and significant AI investment. Unlike providers who rely on off-the-shelf tools, we are creating purpose-built solutions supported by our own in-house AI architect. This delivers increasingly powerful, compounding fraud insight that strengthens over time.

Commercial Focus

Every decision is tested against one standard: what is the most commercially effective outcome? We protect indemnity spend, pursue recovery as a default and deliver decisions that withstand challenge. Regulatory, legal, or otherwise.

“ Counter fraud solutions,
delivered differently...”

The QuestGates Fraud Services Lifecycle

Our counter fraud solutions are structured across four connected stages and delivered as a single, fully integrated and frictionless service

- Faster detection of organised fraud via AI
- Expert human insights on key fraud indicators
- Proactive data-driven risk identification
- Strategic legal guidance & direction
- Clear escalation advice to protect your business

- Outlay recoveries and costs recoveries
- Claims for breach of contract, misrepresentation and deceit
- Exemplary damages and other sanctions, such as committal proceedings, where appropriate
- Strategic and KYO insight to reduce repeat exposure



- Intelligence-led fraud investigation
- Loss adjuster – fraud investigator SIU investigation of large loss and complex property fraud.
- Conversation management and evidential interviews for volume / lower-value claims
- Comprehensive suite of motor RTA and motor theft investigation options
- Forensic accountancy for economic loss claims

- Fraud defence and repudiation strategies for organised fraud, claims layering and professional enablers
- Credit hire fraud expertise
- Litigation management across first and third-party fraud claims
- Technical and policy advice
- Protection of indemnity position and regulatory confidence

“ ...the largest dedicated motor fraud investigation unit in the UK...

Motor Fraud

Motor insurers, MGAs, TPAs, fleet managers, and self-drive hire organisations continue to experience high levels of policy and claims fraud. QG CFS provides class-leading counter fraud solutions to:

- Personal lines motor insurers
- Commercial motor insurers
- Managing General Agents (MGAs)Self-drive hire businesses
- Tech-led short-term motor policy providers
- Self-insured fleets

With our enhanced services, we deliver unparalleled expertise and effective solutions to identify and combat motor RTA fraud, motor theft and GAP insurance.

Intelligence & Data Insight

QG Intelligence Services is a key component of QG CFS. In RTA motor insurance claims in particular leveraging QG, open source and industry data sets is of crucial importance to identify high risk claims and their effective management:

- Intelligence reports and claims data analytics
- “Know Your Opponent” profiling
- Strategic professional enabler reports
- Proactive fraud alerts and intelligence dissemination
- Social link analysis
- Similar fact and pattern evidence

Motor Fraud Investigation

QG CFS is the largest dedicated motor fraud investigation unit in the UK working with a range of personal lines & commercial insurers, TPAs, MGAs, defendant law firms, and self-insured fleet managers. QGV motor provides an effective fraud investigation capability for the majority of RTA, damage, arson and theft claims. QGV Complex provides a bespoke fraud investigation capability deployed in relation to high value and complex motor theft & damage claims, complex/ high-value RTAs and organized insurance fraud.

The team is able to undertake a range of desktop and field enquiries as required and as appropriate. QG CFS delivers:

- Motor theft validation (including Digilog VSA option)
- Complex Fraud investigation
- Bespoke high value motor theft investigation
- Bespoke high value/complex staged RTA / organized insurance fraud
- Desktop investigation
- Conversation management
- 100+ fraud field force agents
- Credit Hire
- Individual Credit hire validation
- Strategic credit hire validation
- Storage and non-GTA field validation

Motor Fraud

Credit Hire Fraud

UK motor insurers will be all too familiar with a range of problem CHO behaviours, from sharp practice through to out and out fraud. When CHO/claimant behaviours cross the fraud threshold we can identify and develop a response both at strategic and tactical level:

Credit Hire

- Individual Credit hire validation
- Strategic credit hire validation
- Storage and non-GTA field validation

End-to-end credit hire management

- Strategic litigation
- Costs orders
- Recovery actions
- Sanctions

Forensic Accountancy Services

Toppings Forensic Accountancy Services, now part of the QG group, provide expert scrutiny of financial claims. Typically, they identify at least 30% of economic loss claims are so exaggerated as to open up fraud and/or FD defences:

Forensic Accountancy Services

- Loss of profit claims
- Business interruption
- Complex loss of earning/economic loss
- Taxi driver claims

Surveillance

Insurers faced with complex large loss claims may wish to deploy covert surveillance to assist with claims validation. We deal with:

- Suspected fraudulent exaggeration
- High value personal injury claims
- Workplace injuries
- Life & Health Insurance

Our intelligence led-approach arms the operatives with accurate data to enhance the opportunity to gain effective footage.

QG Counter Fraud Legal Team

Our award winning QG Law counter fraud legal team – 16 highly experienced and skilled fraud lawyers (3 partners/ 6 Senior & Principal Associates) provides advice in relation to first- and third-party fraud claims.

We provide a uniquely capable and effective fraud recovery service, recovering millions of pounds for motor insurers and compensators that have made claim payments in good faith.

- Litigation Defence
- Staged & Contrived accidents
- Phantom Passengers
- Fundamental Dishonesty
- Fraudulent Exaggeration
- Arson and deliberate damage claims
- Organised insurance fraud
- Recoveries
- Sanctions applications
- Private prosecutions



- ✓ Unmatched expertise
- ✓ QuestGates Motor & QGV investigate over 20,000 investigations annually
- ✓ We work with 18 of the top 20 personal lines motor insurers
- ✓ The only counter-fraud solutions to include intelligence, investigation, surveillance, credit hire management and fraud legal services in one place
- ✓ Access to vast unique data sources
- ✓ Award winning fraud recovery capability
- ✓ Unique approach to costs for recovery actions



Property Fraud

QG CFS Special Investigations Unit

QG SIU is our dedicated high value and complex property fraud investigation team.

SIU adopts a collaborative approach to tackling fraud, partnering closely with clients to deliver consistently high standards of service.

Our methodology fully aligns with FCA directives and GDPR, ensuring a consistent, methodical and compliant process supported by exceptional technical expertise: All investigators are ACFS, ACII or ACILA qualified, or actively pursuing one of these accreditations.

Our results speak for themselves:

- £40 million fraud savings in 2025
- Return on investment £1 spent : £14 saved
- 65% of referral result in nil payments
- 99% SLA adherence

Prior to onboarding, we invest time in understanding each insurer's customer base and specific fraud risks, enabling a truly bespoke, proportionate service.

QG CFS SIU investigates the full spectrum of claims, including Major Loss, Private Clients, Commercial and Household.

Volume Low Value Property Claims QG CFS Conversation Management

Insurers faced with volume, low value property claims will often find traditional counter fraud investigation difficult to manage commercially.

QG CFS offers a dedicated service providing

- Intelligence led claims investigation
- Desktop conversation management interviews
- Access to the full range of forensic investigation, document manipulation analysis, legal options for coverage, technical defence, recoveries and sanctions.

“ QuestGates SIU are a leading SIU function within the UK insurance industry. We enjoy their collaborative approach, bespoke investigation service offerings and their proactiveness when it comes to investigating suspected and proven fraud. This has led to many successful outcomes and helps us drive our honest customer's premiums down...”

QuestGates Intelligence Services

QG CFS believes that the effective application of intelligence & data analytics is crucial for the identification and management of fraudulent claims.

QG Intelligence Services is a key component of our dedicated counter fraud capability working with clients with the early and accurate identification of high-risk claims.

Just as importantly, our fraud and risk identification is equally geared towards the rapid and accurate identification of genuine claims to be paid with confidence as quickly as possible.

Identification

The effective identification of high-risk claims is based on two vital components working together: human expertise and data/intelligence insight:

QG IS is made up of trained intelligence analysts with experience drawn from the insurance sector, financial services and regulatory sector police and intelligence services.

The team draws upon a range of data and intelligence sources, including significant and important datasets unique to QuestGates including:

- QG property claims data
- CMA motor theft /motor fraud claims data
- The Brownsword Group – over 11 million claim investigations records

- QG Motor theft, liability & fraud data
- Credit hire validation data
- Open-source data
- Consented datasets

Management

Leveraging data and intelligence is crucial to deliver the best possible fraud outcomes for clients QGIS works seamlessly within the claim investigation process:

- Social link analysis – finding inappropriate connections between parties to a claim
- Production of pattern and similar fact evidence to demonstrate and prove organized insurance fraud, claims layering
- Effective claimant and policyholder profiling
- Informing surveillance and covert operations
- Financial and assets checks to set up or identify fraud recovery opportunities

“ Toppings works with 9 of the top 10 UK motor insurers...



Toppings Forensic Accountancy

Toppings
FORENSIC ACCOUNTANTS

Toppings works with 9 of the top 10 UK motor insurers and acts for all the leading UK litigation law firms , providing out-sourced solutions for the assessment of economic loss claims.

Our experience and expertise enable us to think beyond numbers and give settlement focused advice and support at any stage of the claims/litigation process.

Toppings have been a specialist provider of Forensic Accountancy services since 1980, providing litigation and settlement support in a wide range of third-party claims:

- Bodily injury - large and complex litigated claims to low value claims in the OIC/MoJ Portal
- Property damage - large consequential loss claims to low-value loss of use claims

Our clients instruct us in more than 6,000 claims each year, helping them to reduce indemnity spend and save time and costs.

Claims and litigation professionals know that the practical objective of claims and litigation is to expedite realistic settlements. Toppings know how to help our clients achieve that objective across a wide range of claims.

With 45 years in PI, Toppings' experience and expertise is unrivalled. We have assisted, advised, reported and given evidence in every type of Injury and damage claim and every type of commercial, business, financial, trading and employment background.

Surveillance and Covert Operations

Operating on a nationwide basis, with international experience, we provide surveillance solutions in a compliant and ethical manner, to assist in the accurate settlement of claims.

Utilising an intelligence led approach and fully employing all our operational staff, we work in teams to ensure that the best possible results are achieved for our clients.

Technology enhances our evidence in a market leading format, and our Intelligence Unit provide automatically generated information throughout the lifecycle of an enquiry.

Brand protection is paramount to our success. We have never brought adverse publicity to any of our clients since the inception of our business.#

In our 25-year history, our evidence has never been deemed inadmissible in court. We have provided evidence on countless occasions, as 'expert' witnesses and some of the achieved results have had direct input into the direction of our industry.

The use of surveillance evidence within personal injury litigation was recognised in *Douglas v O'Neill* [2011] EWHC 601, where HHJ Collender QC, sitting as a Judge of the High Court, stated at [42]:



Surveillance evidence has long been a legitimate weapon, when properly obtained and legitimately used, for a defendant to put before a court that may demonstrate that a claimant's evidence is false. Such evidence may show inconsistencies that are inexplicable by a claimant. Its production may lead to the end in one way or another to a claim or a part of a claim. It may be a powerful tool in preventing the successful advancement of a case which is based on untruth...



Our results



The QuestGates Group

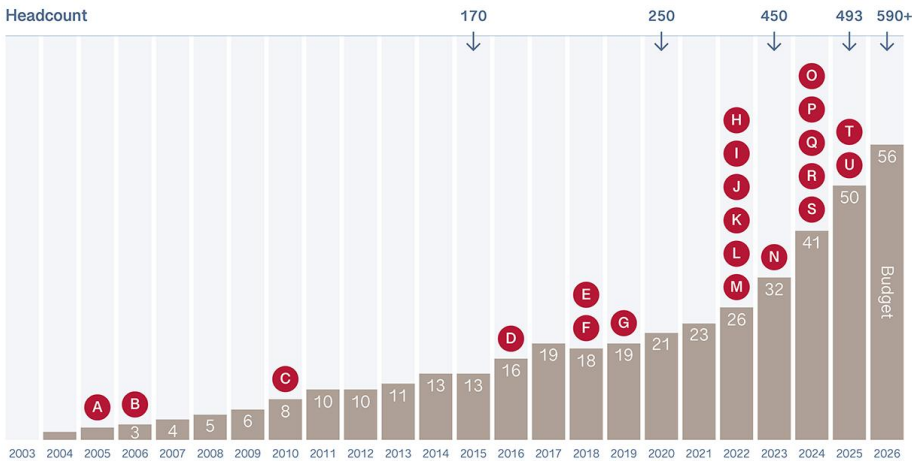
QuestGates is the UK's largest owner-managed claims services company and the third largest loss adjuster in the UK. We employ over 600 people with our team growing by more than 30% in the past two years.

We remain focused on complex claims, which differentiates us from our competitors and has driven sustained growth.

We place the customer at the heart of everything we do, achieving an NPS score of +83 in 2025. This was recognised in 2025 with UK industry awards including an 'Excellence in Customer Care' award, the 'Outstanding Commitment to Training and Apprenticeships', and recognition from Investor in Customers as 'A Company Who Cares'.

A Growth Story

Revenue (in £m) and Acquisition History



Key to Acquisitions:

- | | |
|---------------------------------|-----------------------------------|
| A Beachams | M C&S Associates |
| B Mayne Partnership | N CP Adjusting |
| C Teceris | O Ramsay McMichael |
| D TSS Loss Adjusting | P QCH Legal |
| E Hyperion Adjusters | Q Claims Management & Adjusting |
| F Neill, Simms & Company | R B.T.A Structural Design Limited |
| G Rossiter Claims Management | S Martin Evans Associates |
| H Keating Claims Adjusters | T Topping Partnership |
| I All-UK Adjusters | U Brownsworld |
| J Focus Claim & Risk Management | |
| K Amedeo Adjusting | |
| L Structural Surveys | |

Empowered People | Intelligent Technology | Exceptional Service



The QuestGates Counter Fraud Solutions Team



Peter Oakes

Partner QGLaw,
Head of Counter Fraud QG
e. peter.oakes@qglaw.co.uk
m. 07308 931165

“Peter has a consistent record of delivering intelligence-led, robust, ethical, commercial counter fraud solution for a range of personal lines, commercial and general insurers”



Paul Burke

Head of SIU
e. paul.burke@questgates.co.uk
m. 07739 952955

“Your technical expertise in insurance and fraud detection is unmatched - your contributions make the difference.”



Kellie Lacey

Partner, QGSFS Ops Director
e. Kellie.lacey@questgates.co.uk

“a highly experienced counter-fraud lawyer, trusted by her clients to manage legal and investigation teams to deliver class leading fraud outcomes”



Gerry Curran

General Investigations
Manager
e. gerry.curran@questgates.co.uk
m. 07590 228397

“....Gerry’s team’s vision is truly unprecedented and will have a definite impact on future fraudulent credit hire claims.”



Dan Sanzeri

Head of QG Intelligence
e. dan.sanzeri@questgates.co.uk
m. 07710 173824

“Dan is a highly capable intelligence analyst with a strong track record in law enforcement, trading standards and insurance fraud investigations.”



Eve Mochan

Surveillance Manager
e. eve.mochan@questgates.co.uk
m. 07860 392129

“Eve is the epitome of The Brownsword Group Surveillance capability. Passionate, professional and trusted to deliver robust, commercial, useable footage & intelligence”





If you'd like to know more about how
QuestGates Counter Fraud Solutions can
help your business, please contact:

Peter Oakes

Partner QGLaw, Head of QG Counter Fraud Solutions

e. peter.oakes@qglaw.co.uk

m. 07308 931165

Prevention | Identification | Management