

Keeping you on your guard against



client motor fraud

Being prepared to fight fraud

Fraud poses a serious risk to businesses and individuals alike. In accordance with the latest available insurance industry data, insurers uncovered 2,500* frauds worth £25 million every week.

At Aviva, we care about keeping you and your clients safe. This is why we've campaigned for reforms on behalf of our customers for many years to tackle head-on a broken system rewarding fraudsters, claims management companies and injury lawyers. The legislation to take this forward is included in the Prisons and Courts Bill, which is currently being debated in Parliament.

How to spot signs of fraud

Always keep an eye out for any suspicious activity or discrepancies in information provided. These are some of the signs you should be aware of:

- multiple policies and/or names at one address
- early enquiries about cancellation or claims policies
- early enquiries about premium refunds
- demands for refunds by cheque from customers on direct debit
- failure to submit requested information, for example confirmed claims experience or confirmed No Claims Discount (NCD)
- eagerness of customer to place cover immediately
- policies accepted at higher than average premiums, or if the most expensive premium is accepted without question
- inability to answer Data Protection Act confirmation of identity questions or uncertainty over answers
- an ambiguous business description that doesn't mean anything, for example, administration or entrepreneur
- customer vehicle types not in keeping with the business activities, such as multiple high-value or high-performance cars for a builder or contractor.

*<http://bit.ly/ClientMotorFraudCaseStudy>

How to stay on guard

We pride ourselves on having a commercial fraud strategy that delivers savings and protects genuine customers. Here we've collected some key hints and tips from our learnings that can help you keep yourself protected from fraud.

1. Know your customer

When you're taking a case, always run some quick background checks to make sure that:

- the proposer is who they say they are
- they do what they say they do
- they operate from where they say they do
- the vehicles are theirs and are used for their business.

2. Make sure you validate customer information

Research the information about your customer to make sure it's accurate.

- You can check the proprietor or company (and any directors) on the Companies House website at gov.uk/government/organisations/companies-house
- Use Google Maps or Google Street View to check the businesses address – google.co.uk/maps
- Look up the proprietor or company's name on the internet. Do they have a website or any other online presence? Can you find the trade online, such as on yell.com?
- Make sure the occupation you've been given matches anything you find online.

3. Trust your instincts

When you feel something doesn't add up, carry out some common-sense checks. For example:

- is the number of years they have claimed NCD more than the number of years the company has been trading?
- does the occupation align to the company name and the vehicle schedule to the stated occupation?

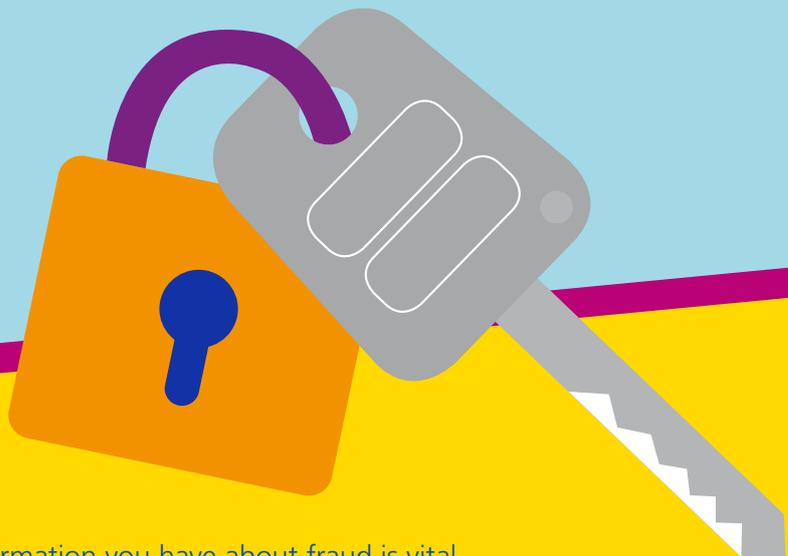
By putting your initiative to good use, you can save a lot of future problems.

4. Double-check previous claims experience

You'll need to validate any NCD by contacting previous insurers directly to make sure that the correct level has been disclosed for use. Where claims experience has been received, check it aligns with the claims details provided.

5. Stay vigilant

Monitor excessive or multiple quote requests and any high numbers of policy schedule changes after the policy has begun. These could be signs that something needs investigation.



Talk to us

Remember that sharing any information you have about fraud is vital. Please report any fraud or suspicion of fraud to us at consumerfraud_ib@aviva.com or call **0800 051 3286**.

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