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Michael Kemp reporting affairs as he finds them



## FSG: your free firewall against motoring stings, if you ask

# Insurance fraudsters in scams to grab £millions

COMPANY secretaries and working drivers be on guard; car insurance fraudsters are targeting business cars for rich pickings.

That is the warning from UK insurers, now foiling fraudulent claims averaging over £1.3m a day, many in the motor sector.

A staggering £480million worth of fraudulent claims were caught in 2006 by specialist detection, three times more than in 2003. Last year advanced detection techniques stopped over £500million worth of fraud, it is claimed.

Gabrielle Stewart, technical director at fraud (busting) management company Absolute CM, says: "Detection methods are helping to foil increasingly sophisticated fraud attempts but the nature and type of criminal act is constantly evolving and the industry needs to stay on its toes."

Ms Stewart warns of a rise

in "contrived accidents where third party vehicles driven by fraudsters make unnecessary emergency stops at roundabouts and busy junctions". They cause crashes to lodge spurious insurance claims.

Another topical scam is "free windscreen repair" in car parks while you wait. She advises "beware of anything free because ultimately someone pays". Insurers can

### Absolute Top 10 motor scams:-

- Vehicle, finance in arrears, theft.
- 'Key in car' scam theft.
- Arson.
- Theft of vehicle at its part exchange age.
- Misrepresentation.
- Theft by deception.
- Theft involving drink driving.
- Vehicle theft after burglary.
- Insurance bought with stolen CC.
- Policy bought with false ID.

be presented with false bills for fake repairs and replacement glass. "Deal only with reputable car glass experts."

**FOR CLIENT** companies FSG is their safeguard against getting involved with scam operators. Hence its message is:-

*If in doubt about an insurance-related incident involving a third party, call for guidance.* FSG's Insurance Department is an advice centre.

Manager David Blacklock is a qualified insurance executive who can quickly alert you if circumstances indicate that cautionary action is required.

He says: "Business drivers should carry a camera to record incident damage, position of vehicles, and third party injuries if/as appropriate. An Accident Kit, of camera and essential insurance forms for both drivers, is recommended in every business vehicle."

## Wise owl maths: cut risk=make money

EMPLOYER breakfast teach-ins proving how risk control produces big cash savings are being staged by FSG in 10 areas.

Its RiskMaster 'permit to drive' work-related road safety programme, backed by specialist lawyers, police, and SunGard iRIS (integrated risk information) telematics, will detail how:-

1: Road risk prevention is vital legal protection against corporate manslaughter legislation, starting on April 6 - and an important profit generator.

2: RiskMaster's annual permit to drive, issued on employers' behalf, proves rigid driver and vehicle legal fitness checks. Working drivers put employers at greatest risks of H&S breaches.

3: The programme cuts road crashes so much ongoing cash savings result.

Breakfasts - **FEB:** Warwick 13, Leeds 19, Huntingdon 22, Edinburgh 27. **MAR:** Cardiff 5, Bristol 6, Newcastle 11, Manchester 25 - all in Marriott hotels. London (IoD Pall Mall) 14, Belfast (Park Plaza) 18. Call FSG (Debi) for details or see FSG website.

## Unpaid charity workers 'a legal risk'

CHARITIES are legally exposed to a shock expense if unpaid voluntary helpers drive in providing their help.

In law charity helpers are 'workers' requiring 'every safety precaution against work related road risk' (WRRR).

Their employers (charities) are committed to ensure that helpers driving on charity business are properly licensed and insured, legally fit to drive, and that their vehicles are roadworthy.

Under Corporate Manslaughter / Homicide legislation, from April 6, a charity could be liable if a voluntary worker was held responsible for causing a road death in the course of doing charity work.

Hundreds of charities use voluntary workers and could not exist without them.

H&S at work legal specialist Michael Appleby warns: "WRRR is creeping onto the radar of investigators and is bound to increase in focus and intensity."

Lawyer Mr Appleby, a partner in Housemans at Barnes, London, adds: "A charity must be able to demonstrate it has taken reasonably practicable steps to control its WRRR. The fact that a worker is a volunteer does not absolve the charity of responsibility."