

Fraud

- UK insurers uncover 350 insurance frauds worth £3.6 million every day.* That's why Zurich has dedicated fraud resource.
- What is Zurich's stance on fraud?
- Zurich has a clear zero tolerance policy when it comes to any type of fraud.



Claims Handlers

Every claims handler is trained to spot signs of potential fraud, known as 'red flags'. When they see these at any stage of the claim they will investigate their suspicions, before handing the case to specialist fraud handlers.

These knowledgeable handlers use their experience alongside cutting edge technology to investigate further.

If fraud is discovered, depending on its extent they will choose whether to reduce the claim value, deny the claim totally, or pursue the fraudulent claimant in court.

How does fraud investigation work?

Zurich uses innovative tracking systems and investigative tools to discover fraud in an individual claim, and to notice trends, patterns or links between cases.

As well as the specialist handlers in branch, there is a dedicated intelligence team who can actively research a suspicious claim through on the ground inquiries.

In addition to exploring social media, Zurich has market-leading software from Third Eye and Detica NetReveal. These systems enable Zurich's ability to connect its findings and highlight patterns UK-wide.

On top of all of this, Zurich has a strong relationship with the Insurance Fraud Enforcement Department (IFED), the specialist police unit dedicated to tackling fraud. See the next page to learn about one of our successful prosecutions.

What should I look for?

Red flags vary depending on the type of claims and claimants that you see, many of which develop as part of our internal enquiries. However, below are a few warning signs to keep in mind. If you see these in a claim you send to us, please raise these issues with your claims contact immediately.

- Anti-social issues
- Rent arrears
- Informants/Whistle-Blowers
- Adverse CCTV footage
- Previous claims you may be aware of for the claimant

Legal Support

Zurich's Legal Panel solicitors all also have experienced fraud specialists.

Weightmans, DAC Beachcroft, Clyde & Co, Keoghs and BLM all understand and support Zurich's zero tolerance policy, pursuing our cases against fraudulent claimants with great success.

Our Zero Tolerance Policy

- We do not knowingly pay fraudulent claims
- We do not negotiate with fraudsters
- We always look to prosecute where evidence exists
- We take a firm line against those attempting to defraud

Zurich's zero tolerance policy is not a corporate cliché, it means action.

What happened?

Zurich received a claim against an education customer for a slip and trip incident. The below CCTV recorded this event.



<https://vimeo.com/165850211>

Our response

As soon as we received the CCTV, the claim was referred to a fraud coordinator. As well as being denied on the grounds of causation, the claim was investigated and sent to IFED for further enforcement by the police.

IFED then reviewed this case and included the claimant in a slip and trip 'Day of Action' on 24 September 2014. IFED visited the claimant's address; although she was not home, she quickly handed herself in.

The case was heard at the Old Bailey and resulted in the claimant being found guilty of fraud. Although she avoided a custodial sentence, she had to pay costs and complete 80 hours of unpaid community work.

How can we help you?

For more information



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Zurich Municipal



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Contact us on



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* Lines are open Monday to Friday, 8am to 6pm. To maintain a quality service we may monitor or record phone calls.