

AIR BAG DNA FOILS INSURANCE SCAM

Former police detectives working for award winning insurance retailer Hastings Direct have just helped secure the six month conviction of a 41 year old teacher for insurance fraud. Insurance fraud cost the UK £1.9 billion last year.

Mr M from Worcestershire claimed that his £1,500 Volvo had been stolen, when in fact he had crashed the vehicle after a night out drinking. When he claimed with Hastings Direct for the car's theft, the company investigated. Hastings Direct is one of the country's fastest growing insurance companies and has won a prestigious industry award for fighting fraud.

The company employs a team of former police officers to investigate any claim which it suspects may be fraudulent. After interviewing the teacher the investigators were suspicious. Inspection of his car revealed extensive accident damage, but no damage that would be expected in relation to its theft. Hastings Direct then asked the Worcestershire police to investigate further and their forensic examination of the car determined that Mr M's DNA was evident on the car's air bag, proving he had been driving at the time of the accident impact.

Paul Priestley, head of counter fraud, Hastings Direct: "We would like to thank the police and the courts for securing this conviction. There is a perception that insurance fraud does not hurt anyone, but in fact it hurts everyone financially. On average every car driver in the UK pays over £44 more for their car insurance just because of fraud. We have heavily invested in our anti-fraud techniques and our work is both award winning and effective. We believe that this investment is necessary to ensure we are at the forefront of the industry fighting fraud to protect our honest customers."

Phil Bird, Insurance Fraud Bureau (IFB) said, "Insurance is there to protect people for real events. The industry is closing the net on all types of insurance fraud, including cases like this where the attempt is opportunistic in nature. This conviction sends a clear message to

anyone attempting to mislead their insurer. We encourage the public to report information about those involved in any type of insurance fraud to our free and confidential Cheatline on 0800 422 0421, or report it online: www.insurancefraudbureau.org/report.”

ENDS

NOTES TO EDITOR

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About Hastings

Hastings is one of the UK's fastest growing insurance brokers employing over 1,100 people. We are a multi-award winning company which has built our business by championing the consumer and helping to hold down the cost of quality insurance. A customer takes out a policy every 41 seconds.

We offer car, motorcycle, van, household and pet insurance direct to the public and through our growing affinity partnerships with many UK and global leading brands.

We employ the very latest anti fraud technology to protect our customers and have driven a seven-fold increase in the amount of fraud detected since February 2009.

Hastings Direct is the trading name of Hastings Insurance Services Limited.

The company's brands are Renew, Insure, Likewise, Hastings Direct and Hastings Local.

We are a multi award winning company:

2011 Personal Lines Broker of the Year – Insurance Times Awards

2011 CIPR Pride Award – Gold Winner for Best Internal Magazine

2011 Insurance Fraud Awards – Combating Fraud Broking Initiative of the Year

2012 Best Company – One to Watch

About the IFB:

The IFB leads and co-ordinates the industry response to the identification of criminal fraud networks and works closely with the Police and law enforcement agencies. It provides a cost effective, tactical solution for the detection and prevention of organised, cross industry fraud, supporting the wider Association of British Insurers industry fraud strategy. The IFB

currently has 29 active joint Police operations spread across 17 Police forces, with the combined value of the fraud involved being approximately £59.5 million.

www.insurancefraudbureau.org

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