

CASH-FOR-CRASH FRAUDSTERS ARE TARGETING CAR DEALERSHIP FLEETS BECAUSE THEY ARE SEEN AS A 'SOFT TOUCH'

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* Research Garage in Nuneaton was getting 40 bogus claims a year but wiped out the problem by fitting SmartWitness In-Vehicle CCTV

Cash-for-crash fraudsters are targeting car dealership fleets because they are seen as a 'soft touch' for bogus claims.

A leading Midlands dealership was being hit with 40 bogus claims a year for its branded repair vans, courtesy cars and test vehicles.

Research Garage in Nuneaton - the biggest Fiat, Abarth, Alfa Romeo and Peugeot dealer in the West Midlands - discovered that criminal gangs were

seeking out its branded fleet vehicles because they were guaranteed to be insured and were considered an easy target.

Typical scams would involve the gang deliberately backing into Research Garage vans or cars when in traffic and then claiming it was a rear-end shunt. There were even bogus claims by pedestrians saying that they had been knocked over by Research Garage vehicles.

Without any evidence to the contrary, the Research Garage's insurers would always pay out without any dispute.

But now Research Garage has managed to completely eradicate bogus claims in less than an year by installing [SmartWitness](#) forward-facing KP1 cameras in all its fleet vehicles.

The SmartWitness KP1 forward facing camera has a 170-degree high resolution camera, as well as G shock sensors which are alerted to any incident. It sends video footage plus detailed incident data – speed and force of impact, location, date and time - to the insurer via the 3G/4G dongle seconds after a collision.

Research Garage managing director Mick Norcia said: "We would have around 40 bogus claims a year, which ranged from faked rear-end shunts to pedestrians claiming they'd been hit by courtesy cars.

"In almost all cases previously we would have to claim on our insurance as we were not able to defend against the allegations.

"Since we installed the SmartWitness KP1 cameras in all our fleet vehicles we have reduced bogus claims to zero. We still have had just the same number of claims against us this year, but every single time we have had evidence to prove we were not at fault.

"In the case of cash-for-crash we have been able to show very clearly that the other driver was to blame.

"Bogus claims gangs are starting to get to know that we aren't a soft touch any more. Recently one car overtook one of our vans and then immediately did an emergency stop right in front of him. The driver got out to exchange insurance details and our driver pointed out that he had got a SmartWitness camera and that all of the incident had been caught on video. The other driver left immediately and no claim was filed."

Research Garage used to have a high number of insurance claims against their courtesy cars. The dealership insures the vehicles and not the driver, so if the driver was at fault and been driving recklessly, it was still Research Garage that would pick up the bill via its insurance.

Mr Norcia added: "We had one case where one of our courtesy cars was hit by a lorry while joining a motorway and ended up being written off. It was a brand new Peugeot and cost the company £20,000. The Peugeot driver said it wasn't his fault but the insurance still paid out on our policy. If we'd had SmartWitness footage in that incident it could have exonerated the driver and saved us £20,000.

"The cameras also tend to make our customers drive with a bit more restraint. We are always keen to tell everyone who has a courtesy car that the SmartWitness camera records all the speed data so they know not to overdo it.

"The cameras really help us maintain our fleet in good working order. Previously the wear and tear on the courtesy cars was costing us a fortune – gear boxes would be burnt out, suspensions would need replacing much earlier than normal because some people would abuse the car because it wasn't theirs.

"But nowadays customers treat our cars more like their own because the cameras are watching their every move."

SmartWitness sales have soared by 40% in the last two years.

Just 2% of incidents captured on SmartWitness result in disputed claims against an industry norm of 40% of all motoring claims.

To view YouTube video of Mick Norcia explaining how Research Garage was targeted by fraudsters, [click here](#)

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