

Crash for cash gangs target 'white van bang'

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'White van man' is increasingly being targeted by criminals running dangerous crash for cash fraud rings, according to new research.

Light commercial vehicles have been involved in almost a third of all deliberate collisions caused by the gangs in a worrying trend that has emerged in the last 12 months.

As Police, insurers and authorities continue to battle the scourge of crash for cash, bespoke automotive anti-fraud firm APU and international commercial law firm Hill Dickinson have identified the trend involving drivers of the UK's 3.7 million LCVs.*

Fraudsters target professional vehicles like vans because they are most likely to be fully insured and their drivers are often working to a tight deadline and are therefore less likely to dispute liability, according to APU's unique team of former Police officers and forensic investigators.

One in seven personal injury claims – some 69,500 a year – are linked to suspected crash for cash scams, costing the motor industry £392 million annually.**

Neil Thomas, APU's Director of Investigative Services and a former Detective Inspector of West Midlands Police, said: "This is yet another example of how criminal fraud gangs are becoming more sophisticated – they are thinking quite hard about exactly who they target on the roads and it's based on solid logic.

"Britain's LCV drivers are a hard-working lot and are very often pushed for time, so they are less likely to stand by the side of the road arguing the case about a collision. The criminals are banking on the fact that they will simply exchange insurance details and move on. It's cynical but it works."

Peter Oakes, Head of Fraud at Hill Dickinson commented: "Fraud generally and crash for cash incidents are undoubtedly still on the increase across the UK - with fraudsters looking to take advantage and exploit the weaknesses of the industry. Over 17% of induced accidents are perpetrated by individuals who have previously committed fraud, and they are increasingly turning their attention to commercial vehicles. Data and analytics is the best weapon the industry has against the fraudsters. Our Netfoil database allows us to profile and identify and analyse fraud trends, such as this increase in targeting of transit vans, and affording us the opportunity to inform, advise and protect our clients."

Analysis of Hill Dickinson's Netfoil database of 200 million records and approximately 10 million insurance claims reveals that only one LCV – the Ford Transit – appears in the top 20 vehicles for general insurance claims.

However, the Transit is joined by five other LCVs in the top 20 vehicles targeted in 'induced accident' claims. The Transit, Mercedes Sprinter, Vauxhall Vivaro, Citroen Berlingo, Volkswagen Transporter and Tippers account for 31% of induced claims.

| No | Induced | % | No | General Claims | % |
|----|--------------------|-------------|----|----------------|------------|
| 1 | Transit | 15.2 | 1 | Focus | 10.21 |
| 2 | Astra | 11.4 | 2 | Astra | 10.2 |
| 3 | Vectra | 9.1 | 3 | Corsa | 8.9 |
| 4 | Corsa | 6.9 | 4 | Fiesta | 8.6 |
| 5 | Focus | 6.82 | 5 | Transit | 7.3 |
| 6 | Golf | 6.8 | 6 | Golf | 6.94 |
| 7 | Sprinter | 6.1 | 7 | Mondeo | 4.75 |
| 8 | Punto | 4.55 | 8 | Clio | 4.6 |
| 9 | 206 | 3.8 | 9 | Megane | 4.3 |
| 10 | Fiesta | 3.79 | 10 | Zafira | 4.2 |
| 11 | Vivaro | 3.78 | 11 | 206 | 4 |
| 12 | Discovery | 3.03 | 12 | Vectra | 3.85 |
| 13 | Megane | 3 | 13 | Polo | 3.64 |
| 14 | Mondeo | 3 | 14 | Civic | 3.25 |
| 15 | Berlingo | 2.3 | 15 | Micra | 3.18 |
| 16 | Transporter | 2.27 | 16 | Passat | 3 |
| 17 | Range R | 2.2 | 17 | Punto | 2.9 |

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|----|---------------|-------------|----|---------|------|
| 18 | Land R | 2 | 18 | 307 | 2.2 |
| 19 | 106 | 2 | 19 | Avensis | 2 |
| 20 | Tipper | 1.52 | 20 | Yaris | 1.94 |

With an average value of £30,000**, the crash for cash scam is when a vehicle driven by a member of the fraud gang causes a deliberate collision with that of an innocent victim. Traditionally, this involves the fraudster pulling in front of his chosen target and slamming on the brakes, allowing little time for the innocent party to avoid a collision.

Last summer, APU revealed the worrying new tactic, which it dubbed 'Flash for Crash', which involves innocent drivers being beckoned out of a junction by the flash of headlights, only to be hit by the criminals' car. The almost undetectable tactic makes it harder for an innocent driver to prove fault in the resulting 'their word against mine' dispute.

Thomas said that, while LCV drivers should be vigilant for any suspicious activity on the roads, they should at all times maintain concentration and follow the basic rules of safe driving.

ENDS

*http://www.smmmt.co.uk/wp-content/uploads/sites/2/SMMT_Facts-Guide_May.pdf

**http://www.insurancefraudbureau.org/files/misc_pdfs/ifb_crash_for_cash_report_online.pdf

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Notes for editors:

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