

Annex 2: Fraud Risk Assessment Form (FRAF)

1. Adverse Features – The Accident	Points Allocated
1. Accident happened between hours of 01:00 and 05:00	10
2. Accident with bodily injuries: No police or emergency services called to the scene OR Accident with material damages: No activities of towing the damaged vehicle(s)	10
3. Remote/unusual location e.g. industrial trading estate at night	10
4. Liability clear cut and noticeably admitted by one of the parties	05
5. Unusual behaviour of a party e.g. sudden and heavy braking for no apparent reason	30
6. Case received 1-3 years post-accident	20

2. Adverse Features – Vehicle(s) Related	Points Allocated
1. Unsatisfactory engineers report provided by claimant representatives	75
2. Inconsistency in damage v accident description	100
3. Claimant, representative or insured does not allow access to vehicle for inspection or vehicle was immediately sold or destroyed	75
4. No claim for vehicle damage but multiple injury claims	50
5. Insurance cover on claimant or defendant vehicle taken out within 14 days of accident date	25
6. Old vehicle at fault, collided with new and expensive vehicle	25
7. A short-term rental vehicle is driven by the 'at fault' party	20

3. Adverse Features – Claimant/Representative Related	Points Allocated
1. Multiple claimants (> 2 claimants from each vehicle)	75
2. Existence of a (family) relationship between the involved parties	20
3. Driver has a different nationality than the country of registration of the vehicle	20
4. Record of claimant(s) shows > 3 injury claims or material damages during the last 2 years	25
5. Same legal firm representing claimants from both the fault and non-fault vehicle OR the representative of the claimant does not appear on the list of regulated claims management companies or legal firms	100
6. Representative ceases to represent claimant(s) for no apparent reason as investigation progresses	50
7. Claimant known to have a criminal record or be in prison or have financial problems	25
8. Claimant, who was one of a number, withdraws his/her claim for no apparent reason	75

4. Adverse Features – Initial Investigation	Points Allocated
1. A party makes an allegation that the accident was staged, induced, did not happen at all, or that a claimant was not present at the accident scene	100
2. More than minor discrepancies between the claimant’s initial report and their formal statement(s)	75
3. No witnesses named on claim form or police report but later given in correspondence or at interview	50
4. Documents submitted by claimant known to be, or suspected of being, fraudulent, e.g. technical details, differing signatures, incoherent medical certificates	75
5. Invoices submitted are of poor specification	25
6. Anomalies and incoherence in claims history	25

Recommended threshold

Accumulated points > 50: Case review by the fraud specialist team

Accumulated points > 100: Full fraud investigation