

CLAIM FRAUD INDICATOR ASSESSMENT

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Assessment Reference: WR-FIA-2024-0089

Date: 18 April 2024

1. CLAIM UNDER REVIEW

Case Reference: WR-2024-01455. Claimant: Mr Ahmed Hassan. Vehicle: 2020 Mercedes-Benz C200 AMG Line (Registration: BN20 KLR). Accident Date: 3 March 2024, reported on 5 March 2024. Location: Coventry Road, Birmingham, B26. Claimed Amount: 14,850.00 (including credit hire of 8,400.00 for 60 days at 140/day).

2. FRAUD INDICATORS IDENTIFIED

The following indicators have been flagged through automated analysis and manual review:

#	Indicator	Risk Level	Details
1	Excessive Hire Duration	HIGH	Claimed 60 days hire for minor bumper damage. Typical repair time for similar damage is 3-5 days.
2	Rate Significantly Above BHR	HIGH	CHO rate of 140/day is 95% above BHR average of 71.80 for Group 22 in B26 area.
3	Multiple Claims - Same CHO	MEDIUM	Premier Vehicle Hire has appeared in 7 claims from this postcode area in 90 days.
4	Late Reporting	LOW	Claim reported 2 days after accident. Within normal range but noted.
5	Repair Cost vs Hire Cost Ratio	HIGH	Repair estimate 2,200 vs hire claim 8,400. Ratio of 3.8:1 exceeds threshold of 2:1.
6	Known Fraud Hotspot	MEDIUM	Coventry Road area has 23% higher claim frequency than regional average.

3. WHICHRATE DATABASE ANALYSIS

Cross-referencing against the Whichrate database of 65 million hire rate records reveals the following:

- The claimed daily rate of 140.00 is in the 99th percentile for Group 22 vehicles in the B26 postcode area. Only 1.2% of all recorded hire rates for comparable vehicles exceed 120.00/day.
- The CHO (Premier Vehicle Hire) has an average rate of 128.50/day across all their claims in the Whichrate database, which is consistently 75-95% above BHR averages.
- Of the 7 claims involving this CHO in the B26 area in the last 90 days, 5 involve the same solicitor (Harrison Blake Legal), suggesting a possible referral network.

4. RISK SCORE

Overall Fraud Risk Score: 78/100 (HIGH RISK). Recommendation: Refer to Special Investigations Unit (SIU) for further enquiry. Do not settle without independent engineer inspection and verification of hire need and duration. Consider requesting telematics data and independent medical examination.

5. REASONABLE SETTLEMENT RANGE

Component	Claimed	Whichrate Assessment
Credit Hire (60 days at 140)	8,400.00	858.00 (12 days at 71.50)

Repair Costs	2,200.00	2,200.00 (subject to inspection)
Storage	450.00	150.00 (3 days reasonable)
Personal Injury	3,800.00	Subject to medical evidence
TOTAL	14,850.00	3,208.00 - 7,008.00