

Title:

Highway Robbery

Word Count:

626

Summary:

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Innocent drivers are being targeted in this frightening new crime which appears to spreading across the country. Effectively, we have an ambush situation.

This is what can happen:

- You may be following a vehicle, generally an ageing car or van, onto a roundabout or slip road. This vehicle, which often has no brake lights, br...

Keywords:

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Article Body:

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Innocent drivers are being targeted in this frightening new crime which appears to spreading across the country. Effectively, we have an ambush situation.

This is what can happen:

- You may be following a vehicle, generally an ageing car or van, onto a roundabout or slip road. This vehicle, which often has no brake lights, brakes hard and you cannot avoid slamming into it.

- There may be two cars involved. One is in front of you and another one may veer into its path, the car in front of you brakes hard and you crash into it.

These "set up" crashes commonly occur at really busy roundabouts or motorway slip roads. The instigators of these incidents are skilled at pinning the blame on the innocent motorist. These modern day highwaymen work in teams, owning and managing repair garages and car hire companies. These firms present falsely

inflated invoices for work carried out, hire of a car whilst the car is off the road and so on. They then make a bogus claim on the blameless motorist's insurers, often inflating it for maximum pay-out and claiming for compensation for so-called injuries to the driver and passengers. Often the vehicle which they use is an old banger, which will probably contain the maximum number of passengers, all claiming to have been injured in some way and seeking compensation for this and probably loss of earning too. In this way a minor accident claim can escalate into a claim of £20,000 or more.

Insurers are quite rightly extremely concerned about the scale of these so called "accidents" and believe there could be as many as 10,000 of them occurring per year. A single insurance company may not easily pick up on the organised fraud but working with other insurers will give benefits. With this in mind the Association of British Insurers have created an Insurance Fraud Bureau. They will monitor details of suspect claims and scrutinize millions of them to find patterns or links. It is intended that the bureau will liaise with police and hopefully will take civil prosecutions against these fraudsters to recover money which has already been paid out.

There was a case of insurers linking 400 "staged accidents" to one particular gang, involving other crimes in addition to the insurance fraud, where the police would only get involved if the investigation was funded by the insurers. Insurance fraud may be low on the priorities list as far as the police are concerned but in view of the danger to drivers as a result of these unpleasant incidents their reluctance to get involved will have to change.

A Home Office fraud review is due out in the summer of 2006 and hopefully the Association of British Insurers concerns will be addressed in this.

In the meantime, some advice from Norwich Union's head of fraud, Chris Hill, who says "Keep your distance from the car in front at roundabouts and slip roads and cut your speed. Keep an eye on the vehicle in front. The occupants may turn to look at you or may even make a gesture just before the trap is sprung."

If a crash does happen, remember to get as much information as you can. Note how many occupants were in the other car, their sex and as much detail as you can about how they were dressed. Make a note of these details and make sure your insurer is aware of them.

These gangs are putting innocent drivers and their passengers at risk. It is vitally important that insurers and drivers work together in a concerted effort to stop this crime.