



**UK LEGAL GUIDE**

# Fraud claims guide

First edition

**Kennedys**

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# Introduction

Welcome to the first edition of Kennedys' fraud claims guide.

More than anything else, fraud is a behaviour. It is:

- **Covert:** a fraudster does not present their claim as a fraudulent claim.
- **Fluid:** fraudsters adapt and change in response to tactics used to detect and defend claims.
- **Often unique:** how fraud affects an organisation will depend on the nature of the liability risk, customer profile, claims processes and more.

Fraud is an attack on the weaknesses within the claims process. For example, claims submitted via an online portal and reduced periods for decisions on liability restrict the time so often required for any claims handler to stand back and assess potential fraud issues.

All of the above makes fraud particularly challenging to deal with.

Fraud is a fast moving area of claims and one that has seen recent developments in terms of legislation, civil procedure and judicial decisions. It is correct to say that defendants are as well protected as they ever have been, but more still needs to be done to make liability claims less fertile ground for fraud.

In this guide are some of the key principles required to understand and respond to fraud in liability claims.



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