

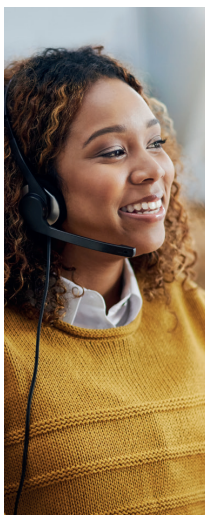
# Taking the Fight to Fraudsters

Aviva's defence excellence over the last 12 months\*



## Campaigning for a fairer system for motorists

In 2021 the UK Government introduced the long awaited Whiplash Reforms, designed to tackle the way whiplash claims are managed. The aim is to transform the motor compensation culture and reduce the number of opportunistic, minor injury claims which have contributed to the increased costs of motor insurance over the years. Aviva have played a key role in **campaigning for this change** to reduce 'crash for cash' claims and bring about a fairer system for honest customers.



## The importance of early notification

The sooner we find out about a motor incident, the sooner we can help. If we're notified as soon as an incident happens, we're able to act quickly to support both parties which enables us to manage the cost of the overall claim, as well as reduce opportunities for fraud. Watch this **video** to understand the potential impact that delayed notification can have on the outcome of a claim.



**1,301** claims defended at trial



**83%** continued defence success rate



**1-in-8.5** third party bodily injury claims repudiated for fraud



**1,707** Low speed impact claims defended pre-litigation, with a success rate of **94%**



**£11.35m** from organised crash for cash claims denied



**36.5 years** worth of custodial sentences from prosecutions



**20,000** Motor policies, worth **£36.5m**, refused for fraud



We'll always look after those who have been genuinely injured and pay honest claims fairly and quickly



We'll vigorously defend fraudulent or inflated claims and will look to prosecute anyone we find to make a dishonest claim against our customers, regardless of the cost



It's about doing what's right for our customers, brokers and the industry, working together to get the right outcome

\*All figures are for the year 2021

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