

DID YOU KNOW?

Submitting bogus slips and trips claims is the fastest-growing fraudulent claims trend in the insurance industry, according to a recent survey. Protect your business from this growing threat.

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How You Can Avoid Falling Victim to Slips and Trips Fraud

A recent arrest of 11 people between the ages of 20 and 60 for false slips and trips claims across England highlights the pervasive reach of such fraud cases, as well as the nonchalant view of the crime by its perpetrators.

The fraudsters were caught by the City of London Police's Insurance Fraud Enforcement Department (IFED). The largest bogus claim under investigation was a £200,000 claim for ongoing medical treatment for supposed back and leg injuries stemming from a bus crash in Pakistan four years ago. Detectives are also scrutinising a £15,000 claim for ligament damages and finger injuries reportedly caused by sliding on water in a Bradford supermarket.

Despite the IFED's success in capturing these criminals, slips and trips fraud is easy to commit and hard to trace. On average, insurance

fraud adds an extra £50 every year to the annual UK policyholder's insurance bill. To avoid falling victim yourself, follow these tips:

- Install video surveillance.
- Eliminate fraud opportunities by keeping floors clean and dry.
- Document your cleaning and prevention efforts.
- Take photos of the area immediately after a slip or trip.
- Identify witnesses.
- Collect thorough details.



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Is Your Continuity Plan Missing Parts?

When disaster strikes and interrupts your business operations, you need to take quick, decisive action. Having a business continuity plan in place can help, but continuity plans often miss key elements, which could cause problems when you try to get your business back up and running.

The following are several key elements to check for when creating or reviewing your business continuity plan:

- Suppliers: when choosing third-party suppliers, thoroughly vet their business continuity plan. Their resilience after a business interruption can equally affect your company's operations, and if business continuity is one of their priorities, you can confidently do business with them.

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Advice for Effectively Dealing With Difficult Employees

Dealing with difficult employees is an uncomfortable task every employer must face. But shying away from conflict when trying to deal with difficult employees can actually exacerbate the situation—taking what was originally an uncomfortable situation and making it explosive.

As a manager or employer, you must mediate your employees' working relationships, ensuring they can get along while completing their work duties. Just one difficult employee can sour all employees' relationships with each other and drive down productivity. Use the tips listed below for help when dealing with some of the most common types of difficult employees:

- **Bullies:** Document their offensive behaviour and rationally discuss the findings with them. Presenting evidence of their bullying behaviour can help defuse the situation.
- **Constant complainers:** First, consider these employees' complaints. If their statements are false, stress that their constant negative attitude is unacceptable and infects other employees.
- **Hypersensitives:** Employees who cannot take constructive criticism cannot grow, and other employees may withhold the truth from them. Take a respectful tone when providing constructive criticism to these types of employees.
- **Badmouthers:** Be mindful of your body language when speaking with employees who put others down. If you absently nod while they insult colleagues, they may see that as a sign you tacitly agree with them.

No matter what types of difficult employees you must deal with, the following tips will help you confront the problem decisively and effectively:

- **Stay positive, calm and rational.** Any outbursts on your part will only add fuel to the employee's fire. Focus on speaking slowly, calmly and not raising your voice.
- **Change your body language.** Keeping yourself in a rigid posture will convey to employees that you are nervous, which will have the same effect on them. Stay loose and refrain from tensing up.
- **Expect heated emotions.** Rather than being blindsided by an intense emotional response, plan to deal with heated emotions. Have a strategy for dealing with different emotional responses to ensure you are not caught off guard.
- **Do not take anything personally.** The quickest way to escalate a disagreement is to take something personally. Difficult work situations are more likely to stem from the situation or other extenuating circumstances than from you personally. Learn to separate emotions from work duties.

Is Your Continuity Plan Missing Parts?

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- **Alternative locations:** If your business' building experiences a gas leak or flood, can your operations continue in alternative locations? Whether you have an arrangement for a backup office space or you allow employees to work remotely, plans for alternative working arrangements need to be in place.
- **Situation-specific plans:** Your business continuity plan should have the singular goal of restoring your operations. However, the steps you take to reach that solution are unique to each possible scenario, and your continuity plan should reflect that. Allow for different solutions that fit diverse scenarios—your plan should be agile and adaptable to changing circumstances.
- **Testing:** Practise your plan often, using scenario-based exercises or live walk-throughs. For example, if your backup database administrator cannot remember how to properly recover the database, it is better to discover this in a practice session instead of a real situation.

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