WTF!*

What's The Fraud

Our monthly eye-opening interview on how the insurance industry is fighting fraudulent claims

Charles Taylor Talks to

Bobby Gracey,
Group Head of Counter Fraud at Charles Taylor

Pete Ward,
Head of Claims Counter Fraud at Aviva

As claims become more complex and customer expectations continue to rise, insurers face a delicate balancing act: delivering fast, seamless service while staying ahead of increasingly sophisticated fraudsters. We spoke to Bobby Gracey and Pete Ward about the pressures shaping the market, the role of technology, and how the industry can strengthen fraud detection.

Q: What's making today's claims environment so challenging?

Bobby Gracey, Charles Taylor: "Everyone is focused on simplifying and compressing the customer journey. That's positive, but fraud detection relies on intelligence-led decision-making. The rapid pace of digital transformation and AI adoption means insurers need to ensure fraud controls evolve just as quickly."

Pete Ward, Aviva: "The market is under constant pressure to do more, faster. Customers expect quick decisions and seamless digital journeys, while insurers operate in a highly competitive and regulated environment. Fraudsters don't face those constraints, making continued investment in counter-fraud capability essential."

Q: How can the industry deliver a better customer experience without increasing fraud risk?

Gracey: "Technology helps, but it must be used intelligently. The best approach combines data, automation and professional judgement. When insurers identify higher-risk claims early, they can speed up the journey for everyone else."

Ward: "The goal is simple: genuine customers should receive support quickly and efficiently. The challenge is ensuring fraud controls don't create unnecessary friction."

Q: Which innovations are making the biggest difference in claims and fraud detection?

Gracey: "We're seeing a growing volume of AI-generated and manipulated documents. Technologies that analyse metadata and detect alterations are becoming essential. At Charles Taylor, we've seen a significant increase in fraud detection by identifying edited files, fake documents and reused evidence."

"A document has either been altered or it hasn't. That provides robust evidence for investigators."

Ward: "Data has transformed our ability to identify fraud. Access to industry databases and multiple data sources allows us to spot patterns that would have been impossible to find a decade ago."

"At Aviva, we're combining people, technology and insight to strengthen fraud detection. Advanced analytics and document interrogation help us identify more fraud and protect honest customers."

Q: With so much automation entering the claims process, what role do people still play?

Gracey: "Technology should support claims professionals, not replace them. Skilled investigators remain essential for complex cases. The best results come from combining advanced technology with experienced people."

Ward: "A critical one. Technology can identify fraud risk, but our people remain responsible for making fair decisions. We need strong governance, continuous feedback and ongoing validation of the models we're using."

"Every claim teaches us something. We learn as much from genuine claims as fraudulent ones, helping refine our detection models and improve customer outcomes."

Q: What does effective collaboration look like in today's claims ecosystem?

Gracey: "Consistency is key. Some insurers have sophisticated fraud controls internally but don't maintain the same oversight when parts of the claims process are outsourced. Better integration between insurers, suppliers and technology platforms would create a more consistent approach."

Ward: "The industry has made enormous progress through collaboration. Organisations such as the Insurance Fraud Bureau and the Insurance Fraud Enforcement Department have strengthened our collective response. Sharing intelligence remains one of our most powerful tools."

Q: Looking ahead, what will define claims excellence over the next five years?

Gracey: "Claims excellence means getting the balance right. We need the tools to identify fraud accurately, the expertise to investigate it properly and the discipline to pay genuine claims quickly. Fraud should never be accepted as simply a cost of doing business."

Ward: "Success will come from delivering fast, frictionless experiences for genuine customers while becoming even more effective at identifying fraud. Challenges such as ghost broking and paid-ad spoofing will require greater collaboration and coordinated action."

Final Word: Despite increasingly sophisticated fraud, both Gracey and Ward remain optimistic. Data, technology and collaboration have transformed counter-fraud capability over the past decade. The challenge now is ensuring innovation continues to support both customer experience and fraud prevention.

As Gracey concludes: "We must pay genuine claims promptly and resist fraud vigorously wherever it appears."

Ward adds: "It's simple, really: pay genuine claims quickly, but not fraudulent ones."