

fraudsters

Breakdown of cases of suspected insurance fraud reported to Insurance Confidential Hotline (20/2/2003 - 20/2/2005)

Type of Insurance	Munster	Total (national figures)	Total as % (national figures)
Employers Liability	58	217	10%
Public Liability	54	235	11%
Motor Damage	49	241	11%
Motor Injury	226	1111	52%
Other Motor	23	88	4%
Property (non household)	19	57	3%
Household	32	115	5%
Travel	0	1	
Personal Accident	1	6	
Other (e.g. Life assurance)	3	15	1%
Unidentified	8	53	2%
Total	473	2139	

Case files

AMONG the cases reported to the hotline currently being investigated are:

- A driver stated that, while driving home from a Christmas party, she crashed her comprehensively-insured vehicle. The car was totally destroyed in the accident, resulting in a substantial insurance claim. Information was received via the hotline indicating the insured woman was not driving or even present at the time of the accident. It was alleged that her son was driving the vehicle. After a swift investigation by the insurance company, the insured woman admitted she was not driving the vehicle at the time of the accident. A file has been forwarded to the Garda Bureau of Fraud Investigation (GBFI).
- A third party involved in a serious road traffic accident, stated that he was unable to return to work or to participate in sporting activities as a result of the accident. The insurance company decided to act on some information received from Insurance Confidential and undertook discreet surveillance of the claimant. Intelligence was gained of the claimant working abroad and partaking in various physical

sports. The insurance company is currently awaiting a court date for the case to be heard.

- A claim for a substantial amount was made to an insurer in respect of fire damage to an agricultural machine. The insurer paid the claim. Some time later, information was received anonymously which indicated that a false claim had been made. The insurance company investigated the matter and discovered that the fire damage to the agricultural machine had occurred shortly before it was insured. The insurer is in the process of trying to recover the monies paid. In addition, the matter has been referred to An Garda Síochána for criminal investigation.

- A car was damaged as a result of an accident. A garage submitted an invoice to the car owner's insurance company for a towage fee of €300 for bringing the car from the scene of the accident to the garage. However, it was subsequently discovered that the owner of the car had driven the car to the garage with no assistance from the garage. The insurance company has referred the matter to An Garda Síochána for criminal investigation.

- With the co-operation of a

shop assistant in an electrical retail store, a householder created invoices for goods by replacing the original name of another customer on an invoice with their own name. The householder also obtained instruction manuals for the relevant electrical goods. The householder subsequently submitted a claim for the loss of the goods on their household property insurance, stating that a burglary had taken place.

The forged invoice and instruction manuals were presented to the insurance company in support of the claim. The insurance company investigated the matter and further action is pending.

- An individual made a claim for €170,000 for personal injury following an alleged accident. As part of his claim, the claimant stated that he could no longer play any sports as a consequence of the accident. However, on the basis of information received from the Insurance Confidential hotline, the insurance company investigated the matter further and gathered evidence of the claimant playing football. The insurance company defended the claim and the claimant withdrew his case.

O'Shea on Monday



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Here it is — all you ever wanted to know about buckets but...

ROBERT O'SHEA offers us part two of his trilogy of articles on buckets.

WELL, who would have guessed so many of you out there had such an interest in buckets? Following last Monday's column on the subject, we have been receiving letters and e-mails here on Academy Street by the, well... bucketful. Such is the interest I seem to have tapped into, I've decided to give over this and next week's column to the subject, so the urgent topical issues of the day will just have to wait. You will recall last week we looked at function and utility: uses of your bucket, how to repair it (with straw and using the Harry Belafonte method) and we also charted its ancient origins — the bucket ranked alongside the wheel in importance for early man, even as an almost entirely useless prototype. Next came its modern convex shape, designed by the Sumerians, which saw it flourish under the Hermaphrodite dynasty. After that, it went from strength-to-strength, right up through the Industrial Revolution, considered by most people the Golden Age of the Bucket. We also explained the hilarious true story behind the phrase "kicked the bucket."

But enough about what was in the column last week, I'm sure we all cut that article out of the paper and keep it in our wallet/handbag for reference purposes.

What about the reaction it has generated?

Tony, from Mallow, writes: "[I] was fascinated learning about the eventful history [of the bucket]. Is there anywhere I could find more information? Also, has the bucket played any part in the history of this country?"

Well, Tony from Mallow, I'm afraid that there isn't much in the way of reading material on buckets out there but, lucky you, that you are corresponding with a foremost authority on the subject.

As for your second question, there is plenty of evidence of buckets throughout Irish history, from The Treaty Bucket of 1832 to other buckets.

At the height of the struggle for independence, while directing the guerrilla movement, famed revolutionary Michael Collins cycled around Dublin unrecognised by the constabulary for he wore a bucket over his head. A dreaded informer eventually tipped them off and this forced the whole IRB movement and eventually, the entire male population of the capital, to cycle with buckets on their heads. These were dark days of the Republican movement.

Gearóid Vonnegut, aged 12, from outside Cork, sent in not a question but a fact. Little Gearóid says it takes 10,000 bucketfuls of water to fill an Olympic-sized swimming pool.

We have no way of verifying this 'supposed' fact at all but we are guessing Gearóid didn't go away and fill a 50m pool by himself.

He doesn't even mention what size these buckets might be. Nor do we think Olympic-sized swimming pools are filled with buckets and our best guess would be they are filled with some sort of hose device.

This raises the question whether 12-year-olds should be reading newspapers at all. The Vonnegut parents have a lot to answer for. Ted, from the left-hand side of Cork, wonders if there is a difference between a bucket and a pail. Yes, Ted, there is.

Mary, of The Lough, asks an extremely good question: "What is your favourite song about buckets?" The Bob Dylan song *Buckets of Rain* ("*Buckets of rain, buckets of tears, got all them buckets comin' out of my ears*" — it's symbolic) is my answer, Mary.

Una Doherty, a resident of the Golden Vale,

exceeded herself in her alertness by referring us to a front-page article from *The Irish Times* last week.

A peat bucket made of mahogany and brass and dating from the era of King

George III of England, sold for €145,000 at Adams' Auctioneers in Dublin, making it one of, if not the most expensive bucket in the world. Two Dublin property developers fought it out to buy the large bucket, which Adams had expected to fetch around €20,000.

"Even at that price we had a lot of viewers saying 'that's a very expensive bucket'," said Adams' director James O'Halloran. **This week's bucket tip:** Always read the label.

Next week Irish celebrities share childhood memories of buckets and we imagine what part the spit bucket might play in the 22nd Century.

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