McLarens

BEN THORNLEY

INVESTIGATOR

CONTACT

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SPECIALTIES

Property

ADDITIONAL EXPERTISE

Fraud investigation

INDUSTRY CERTIFICATION

- APCIP
- Cert CII (Claims)

QUALIFICATIONS

2:2 Business studies with law, BA (Hons)

ADJUSTER EXPERIENCE

25 years

BIOGRAPHY

Ben is an experienced professional with over 25 years in the insurance industry, for the majority of which he has specialized in the Counter Fraud sector. Throughout his career, he has developed a deep expertise in identifying fraudulent claims and conducting thorough investigations, achieving solid outcomes for insurer clients.

Throughout his vocational journey and with continual exposure to the unscrupulous dealings, Ben has built a strong foundation in claims assessment, policy interpretation, and customer service. A keen eye for detail and analytical review, led Ben to transition into the investigation arena, where he has since honed his skills and excelled in detecting fraudulent activities, working alongside the Police and other authorities, and provided testimony in legal proceedings.

NOTABLE ASSIGNMENTS

- £250,000 antiques theft from house on private estate which was fabricated by the Policyholder. This was the subject of media attention, and the Insured received an eight-year prison sentence after three-month Court case.
- The identification of a fraud ring involving nine claims across five separate Policyholders. Early detection from bogus documentation led to IFED involvement and all parties being arrested and prosecuted. Ben's enquiries further established the individuals had also sought financial advantage from their bank and from Harrods where goods were alleged to have been purchased. This resulted in a total saving to Insurers of £50,000.
- £1.2m claim for property destroyed by fires as a result of extended dry period in July 2022. Ben was able to prove the property had already been destroyed by fire by the time the Insured rang Insurers to arrange cover.
- £250,000 claim for property destroyed by fire under a personal lines insurance policy. Ben was able to establish the property was used as an HMO and did not comply with safety regulations – a misrepresentation of the risk resulting in repudiation of the claim and avoidance of the policy. This matter went further as with Ben providing assistance to the Local Authority to take action against the Insured for failing to comply with regulations for HMO's.