

For immediate release

### **CONVICTION FOR ATTEMPTED £2.3 MILLION INSURANCE CLAIM**

A man who exaggerated his injuries and attempted to claim millions of pounds in compensation has today received a prison sentence in the Royal Courts of Justice, London after his deception through the legal process was uncovered and he was found in contempt of court.

Michael Richards, 31, was involved in a tragic car accident in 2004, which resulted in two fatalities. Subsequently he attempted to mislead medical and legal professionals and the Motor Insurers' Bureau (MIB) about the scale and nature of his injuries. Mr Richards attempted to claim £2.3million in compensation from MIB by exaggerating his injuries and the effects on him. The court was shown evidence that Mr Richards had attempted to deceive professionals and family members for a sustained period of time about the severity of his injuries.

Ashton West, Chief Executive at MIB said: "MIB is a not for profit organisation that exists to support genuine claims from innocent victims that have sustained injuries caused by uninsured or untraced drivers. The attempt to claim money under false pretences was one driven by greed. This judgement sends a strong message that MIB, the insurance industry, courts and public will not tolerate false or fraudulent claims and these cases will be pursued with vigour."

Mr Richards suffered head and orthopaedic injuries in the accident which killed two individuals in Milton Keynes in 2004.

As his compensation case progressed through the legal system, Mr Richards puzzled medical professionals as he presented himself as almost mute and incoherent. MIB instructed Weightmans LLP to advise and assist with investigations into what was being presented as a very large and complex claim. The investigation included surveillance of Richards' residence and reviewing his police records.

Mike Pope, a partner at Weightmans LLP explains, "In 2009, Mr Richards was arrested in connection with other matters and this revealed Mr Richards speaking to the officers normally while under questioning, and without any assistance from a carer. Furthermore, the address provided by Mr Richards to the officers as his home address was completely different to the council property he had quoted when making his claim. When the new address was put under

surveillance we quickly amassed footage of him living a completely normal life, working out at the gym, talking normally and driving a car.”

Weightmans LLP demonstrated that this new evidence was significant to determining the true level of his disability and advised MIB in the defence of the personal injury claim and later in bringing the contempt of court action.

MIB released its evidence and shortly after, in February 2010, Mr Richards’ claim for compensation was withdrawn. Later in 2010, MIB initiated contempt of court proceedings against Mr Richards, his sister Serina Richards and his foster father for their part in the deception.

Serina Richards was complicit in making a statement about Richards condition which she knew to be untrue and for assisting with the deception when accompanying Richards in medical examinations as part of the legal claim process. Richards’ foster father signed a witness statement attesting to the extent of his brain damage which he knew was not true.

Today at the Royal Courts of Justice in London, President of the Queen’s Bench Division Lord Justice Thomas and Mr Justice Wyn Williams sentenced Mr Richards to four months in prison. His sister Serina Richards was sentenced to 14 days. Richards’ foster father, Terence Bassnett, received a 14 day sentence suspended for six months.

“This is a significant and complex case that revealed multiple deceptions. The case required the expert eyes of both the legal team and the claims handlers at the MIB to gather all the evidence of fraud over a protracted period of time,” Mr Pope said.

“Today’s judgment sends out a clear warning to dishonest claimants that the courts will not tolerate them – and that they won’t find a safe haven in high value claims.

“Mr Richards was determined to defraud MIB, and therefore all honest premium paying motorists, out of £2.3 million, so this contempt of court action was absolutely vital. Now more than ever, the public purse must be protected against opportunistic and organised fraudsters – and this is what the courts have done today.”

**ENDS**

**MIB Press Office (an ISDN line is available for interviews)**

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**Notes to editors**

MIB aims to significantly reduce the level and impact of uninsured driving by working closely with partners across government and the insurance industry. The Bureau provides compensation to innocent victims involved in accidents with drivers who have no insurance or failed to stop.

The Motor Insurance Database (MID), introduced in 2001 is the only central insurance record of more than 34 million vehicles in the UK. The MID supports a range of users entitled to different levels of information about insured vehicles, including the police, solicitors, the DVLA and the public.

The MID is being used as part of a new Continuous Insurance Enforcement (CIE) scheme in 2011 to identify registered keepers of vehicles that appear to have no insurance. The registered keeper of a vehicle without insurance will receive a letter reminding them that insurance is a legal requirement and failure to act will result in a fixed penalty. All drivers can check their vehicle is recorded on the MID for FREE - visit [www.askMID.com](http://www.askMID.com).