

Meeting minutes

Title: Insurance fraud taskforce – initial meeting

Time: 2.30pm-4pm, Tuesday 20th January

Attendees: David Hertzell (Chair), Mark Allen (ABI), Liz Barclay (FSCP), Adam Scorer (Citizens Advice), Ben Fletcher (IFB), Graeme Trudgill (BIBA), Caroline Mitchell (FOS), HMT, MoJ

1. Intros

- All members introduced themselves.

2. Terms Of Reference (TOR)

- There was discussion around the importance of not duplicating existing work on insurance fraud.
- It was noted that although the terms of reference included insurance more generally, the problem was much more significant in non-life insurance than in life insurance.
- **Agreement was reached on the TOR of the taskforce.**

3. Forward plan and taskforce structure

- It was noted that for practical reasons taskforce meetings would be limited to a small group. However, a wider group of stakeholders would be contacted directly regarding their views, and all interested groups would have the opportunity to submit comments via a website.
- There was discussion around the forward plan for meetings and the intention to publish a preliminary report in March setting out the areas that the taskforce would focus on.
- **Agreement was reached on the structure and high-level forward plan for the taskforce.**

4. Scale of insurance fraud and key drivers

- There was discussion around the definition of insurance fraud. Members noted the different profiles of individuals and organisations who were generally involved in this activity.
- The role of intermediaries in the claims process was discussed as was the activity of “claims farming”.

- There was a recognition of the trade-off between availability of data for anti-fraud use and privacy for consumers.
- Members discussed attitudes towards insurance fraud and acknowledged that these were affected by misconceptions about insurance.
- **Agreement was reached on the topics that the taskforce would explore in subsequent meetings: i) categorising fraud ii) identifying gaps in current industry work iii) claims farming iv) use of data v) power of courts and deterrents vi) policyholder behaviour**

5. AOB

- Members committed to undertaking further research into the topic for discussion at further meetings.
- It was noted that a large amount of literature already existed on the topic of insurance fraud.
- **Agreement was reached on the establishment of an insurance taskforce website for the purposes of transparency.**