

## **Meeting minutes**

**Title:** Insurance fraud taskforce – second meeting

**Time:** 2.00pm-3.30pm, Thursday 5<sup>th</sup> February

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

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### **1. Actions from the previous meeting**

- **Agreement was reached on the minutes for the first taskforce meeting.**
- It was noted that there was to be a stakeholder event in February for a limited number of attendees.
- It was noted that the taskforce website would be established in the near future.

### **2. Claims Management Companies (CMCs) regulation**

- It was noted that taskforce members and other stakeholders had expressed a strong interest in the activity of CMCs.
- There was discussion around the history of CMC regulation and of recent reforms to strengthen the Claims Management Regulation Unit (CMR) within the Ministry of Justice. It was noted that the number of active CMCs had greatly decreased.
- The shared responsibility amongst regulators for cold-calling was discussed, and members noted that the nuisance calls taskforce had recently made recommendations for industry, regulators and government. Members raised concerns about data theft and illegal cold-calling originating from overseas firms, and noted the importance of proper due diligence undertaken by intermediaries obtaining telephony data.
- Members discussed the future direction for CMC regulation and debated whether recent reforms would be sufficient to prevent poor conduct or whether further reform would be needed.

### **3. Definition of fraud in ABI statistics**

- Members discussed how ABI formed statistics on fraud and it was noted that these statistics were designed to serve as an indicator for the scale of insurance fraud.
- Members noted that it was useful to understand how ABI's fraud statistics were formed.

#### **4. Current anti-fraud initiatives**

- It was noted that great progress had been made by the industry with data sharing but that data could be shared more efficiently and with more parties beyond insurers. The expansion of the Insurance Fraud Bureau was cited as a major initiative to improve data-sharing.
- There was recognition of the importance of strong privacy safeguards in data-sharing initiatives.
- There was discussion around the level of fraud across different distribution channels and lines of insurance, and a recognition that all insurers were affected by insurance fraud.
- It was noted that there was a risk that some consumers would think that there was no need for them to make accurate disclosures as insurers were undertaking anti-fraud checks.

#### **5. Interim report structure**

- It was noted that a draft structure for the taskforce interim report would be formed and shared with taskforce members.

#### **6. AOB**

- None.