

## **Meeting minutes**

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

**Time:** 10.30am-12.00pm, Thursday 21<sup>st</sup> May 2015

**Attendees:** David Hertzell (Chair), Mark Allen (ABI), Liz Barclay (FSCP), Stephen Dalton (IFB), Graeme Trudgill (BIBA), Sean Hamilton (FOS), MoJ, HMT

**Apologies:** Ben Fletcher (IFB), Caroline Mitchell (FOS), Adam Scorer (Citizens Advice)

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

- **Agreement was reached on the minutes for the 23 April Taskforce meeting.**
- It was noted that a good number of responses to the interim report had been received from a range of stakeholders.
- **Agreement was reached on holding meetings with key stakeholders who did not respond to the interim report.**
- It was noted that the responses to the interim report included a lot of comment on the use of fraud statistics.
- Members discussed how the Taskforce could continue to seek input from those who had expertise in tackling fraud.
- It was noted that the personal injury workstream group had begun to meet, and would provide an update to the Taskforce by 19 June. The workstream group would provide final advice by mid-July, with discussion of this to take place at the late July Taskforce meeting.

### **2. Industry communications strategy**

- Members discussed examples of anti-fraud messages currently used by insurers. It was noted that these messages varied and were not consistent. It was noted that academic research had shown there was some evidence that insurers could deter fraud by altering their communications.
- The group were provided with an update on the industry's work on fraud communications. The industry had agreed to evolve its approach to fraud communications and was considering how to develop a long-term campaign on insurance fraud.
- There was discussion around the importance of such a campaign being long-term to achieve a shift in attitudes towards insurance fraud.

- Members discussed how the insurance industry could deliver messages on fraud and it was suggested that this could be done via direct contact with customers as well as via social media. Members cited recent research which had shown messages were more effective if delivered via a variety of modes. It was noted that any communications would need to avoid insurance jargon in order to be successful.
- There was discussion around the risks that any campaign reinforce the perception that fraudulent behaviour is the norm, and that fraud increase as a result. Members also considered whether behavioural economics could be used to consider the impact of communications on fraud.
- Members noted that it would be important for any campaign to differentiate between genuine fraud and honest mistakes by consumers.

### **3. Fraud in travel, home, and pet insurance**

- Members noted that particular issues existed in travel, home, and pet insurance. There was discussion around whether the size of the problem of fraud in these product lines meant there was merit for specific action be taken.

### **4. AOB**

- There was no AOB.