

Meeting minutes

Title: Insurance fraud taskforce – sixth meeting

Time: 3.30pm-5.00pm, Thursday 23rd April 2015

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

1. Actions from previous meeting

- **Agreement was reached on the minutes for the fifth Taskforce meeting.**
- It was noted that the personal injury workstream had been commissioned and was due to report back to the Taskforce group by the summer.

2. Summary of stakeholder roundtable discussion

- It was noted that the roundtable had been attended by a number of senior representatives, including a number of those who had not attended the first roundtable.
- It was noted that there had been debate about fraud statistics but a recognition that ultimately insurance fraud is a significant problem.
- There had been a lot of discussion at the roundtable on fraud data and a recognition that it was not being accessed in the most effective way. Some debate had taken place about the risks of further data-sharing but there was general support for expanding databases. It was noted that there was the view that guidance was needed on the sharing of data.
- It was noted that concerns had been raised about data theft from the call centres of insurance companies.
- It was noted that discussion at the roundtable had also included the regulation of nuisance marketing, and innovations by those involved in these practices.

3. Summary of recent bilateral stakeholder meetings

- There was a summary of recent meetings that had taken place with those interested in the work of the Taskforce.
- Meetings had taken place with regulators, insurance companies, and other bodies. The topics of these meetings included the role of regulators in preventing fraud, data-sharing, and the types of fraud that the insurance industry was targeting.
- It was noted that arson was linked to fraudulent insurance claims.

- The Taskforce would continue to meet with those who expressed interest in the work.

4. **Responses to the interim report**

- It was noted that two responses had been received to date and there was some discussion on the themes emerging from the early responses.

5. **AOB**

- There was discussion around the next steps for the Taskforce. It was acknowledged that the Taskforce would need to have a clear focus to be successful. Members discussed the level of detail likely in recommendations and the extent to which the work could drive long-term behavioural change.
- There was discussion around some areas for recommendations which would require further consideration by the Taskforce.
- **Agreement was reached on holding a discussion on the key questions for the group at the June Taskforce meeting.**
- There was discussion around the format for future stakeholder roundtable events.