Meeting minutes

Title: Insurance Fraud Taskforce – ninth meeting

Time: 1pm-2.30pm, Friday 19th June 2015

Attendees: David Hertzell (Chair), Mark Allen (ABI), Rob Cummings (ABI), Ben Fletcher (IFB), Graeme Trudgill (BIBA), Melissa Collett (FOS), Adam Scorer (Citizens Advice), Steve Jackson (Covea), Sue Brown (MASS), MoJ, HMT

Apologies: Liz Barclay (FSCP)

1. Actions from previous meeting
   
   - Agreement was reached on the minutes for the 2 June Taskforce meeting.
   - It was noted that roundtable stakeholder meetings would be organised later in the year.

2. Update from the Personal Injury Working Group
   
   - Representatives from the Personal Injury Working Group updated the group on the findings from their work so far.
   - There was discussion on nuisance calls, data-sharing, spam emails, practices by lawyers and insurers that potentially encourage fraudulent claims, comparative international insurance models, travel insurance fraud and noise induced hearing loss fraud.
   - It was noted that discussion was comprehensive and on some issues there was consensus across the different interests within the group.

3. Discussion of Financial Ombudsman Service Paper
   
   - A representative from the Financial Ombudsman Service (FOS) discussed a paper produced for the Taskforce on how businesses behave in cases where fraud is alleged or suspected.
There was discussion on how industry could reduce accidental fraud by reducing complexity and communicating more clearly with consumers.

- It was agreed that honest consumers should not be disadvantaged.
- It was noted that the industry would benefit from guidance from FOS in this area.

4. **Discussion of Behavioural Science Literature**

- There was discussion about relevant literature on behavioural science that could be used by industry to tackle insurance fraud.
- It was noted that in certain areas, communications could be improved to benefit consumers.

5. **AOB**

- It was noted that the Taskforce would need to start considering its high level recommendations over the summer.