

## Meeting minutes

**Title:** Insurance Fraud Taskforce – ninth meeting

**Time:** 1pm-2.30pm, Friday 19<sup>th</sup> 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.