

Meeting minutes

Title: Insurance fraud taskforce – fourth meeting

Time: 3.00pm-4.30pm, Tuesday 3rd March 2015

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

1. Actions from the previous meeting

- **Agreement was reached on the minutes for the third Taskforce meeting.**
- It was noted that some insurers were more robustly dealing with incomplete claims forms and that evidence suggested that many of these were spurious claims.
- It was noted that insurers and brokers were introducing measures to prevent application fraud, especially false disclosures, and it was suggested that this best practice could be shared in upcoming application fraud prevention guidance.

2. Interim report

- Members discussed the latest version of the interim report and discussed final amendments to be made. The intention of these amendments was to ensure the report was fully balanced and clear about the focus of the Taskforce.
- In particular, members wanted to ensure that the report was clear that the Taskforce would be looking at insurance fraud in the round and not just at motor insurance fraud. Also, members wanted the report to clearly state that the Taskforce would not target honest customers who may make genuine mistakes.
- Members further discussed the importance of noting that the Taskforce was still considering the evidence of problems in some areas and was open to views from stakeholders on the drivers of fraud.

3. AOB

- **Agreement was reached on moving the discussion of Professor Gills' research into fraud to the next meeting due to time constraints.**

- Members discussed the importance of ensuring that all interested parties were aware of the interim report. It was acknowledged that it would not likely get wide media attention given the timing of the report's publication.