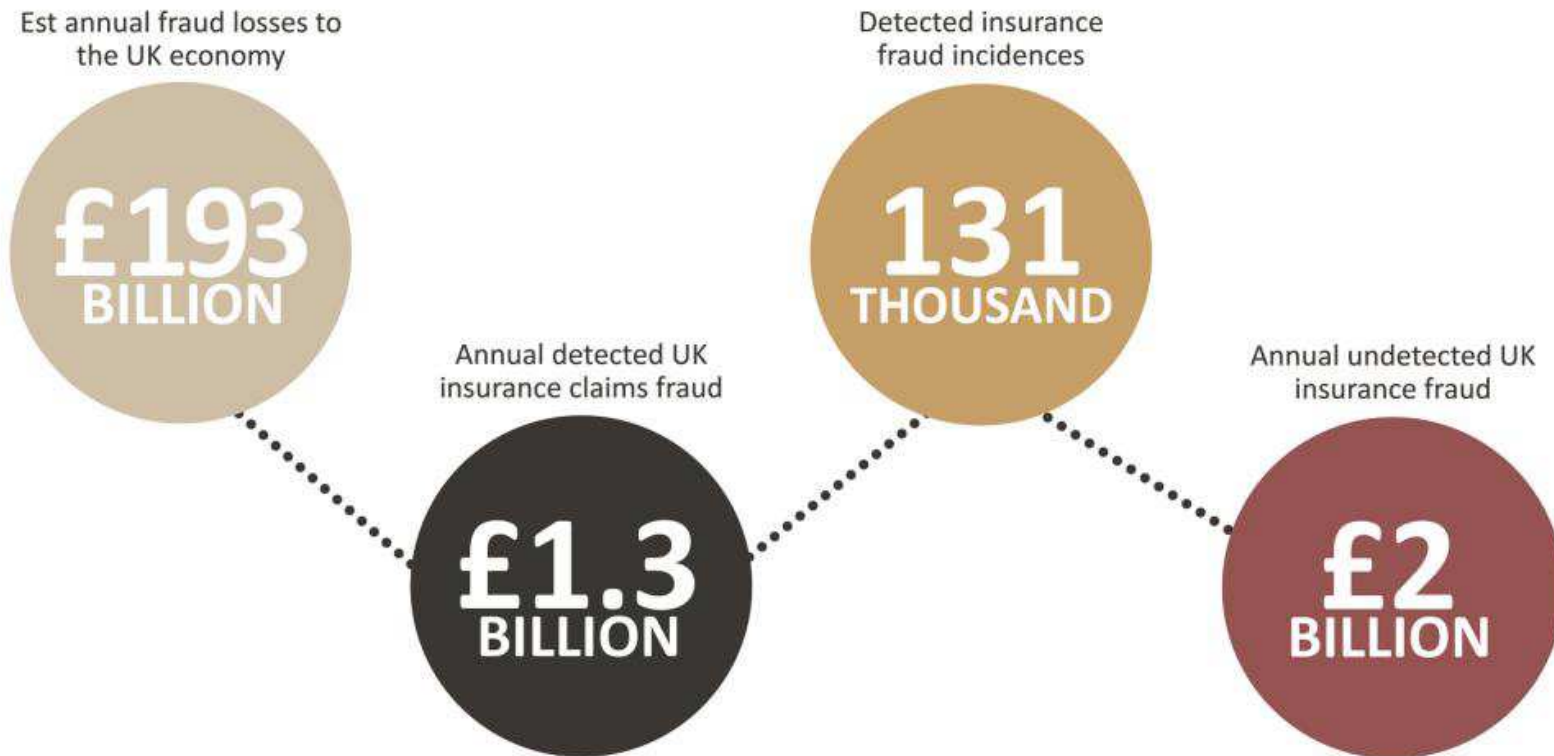




Insurance Fraud Enforcement Department

Why does insurance fraud matter ?

Scale of the problem



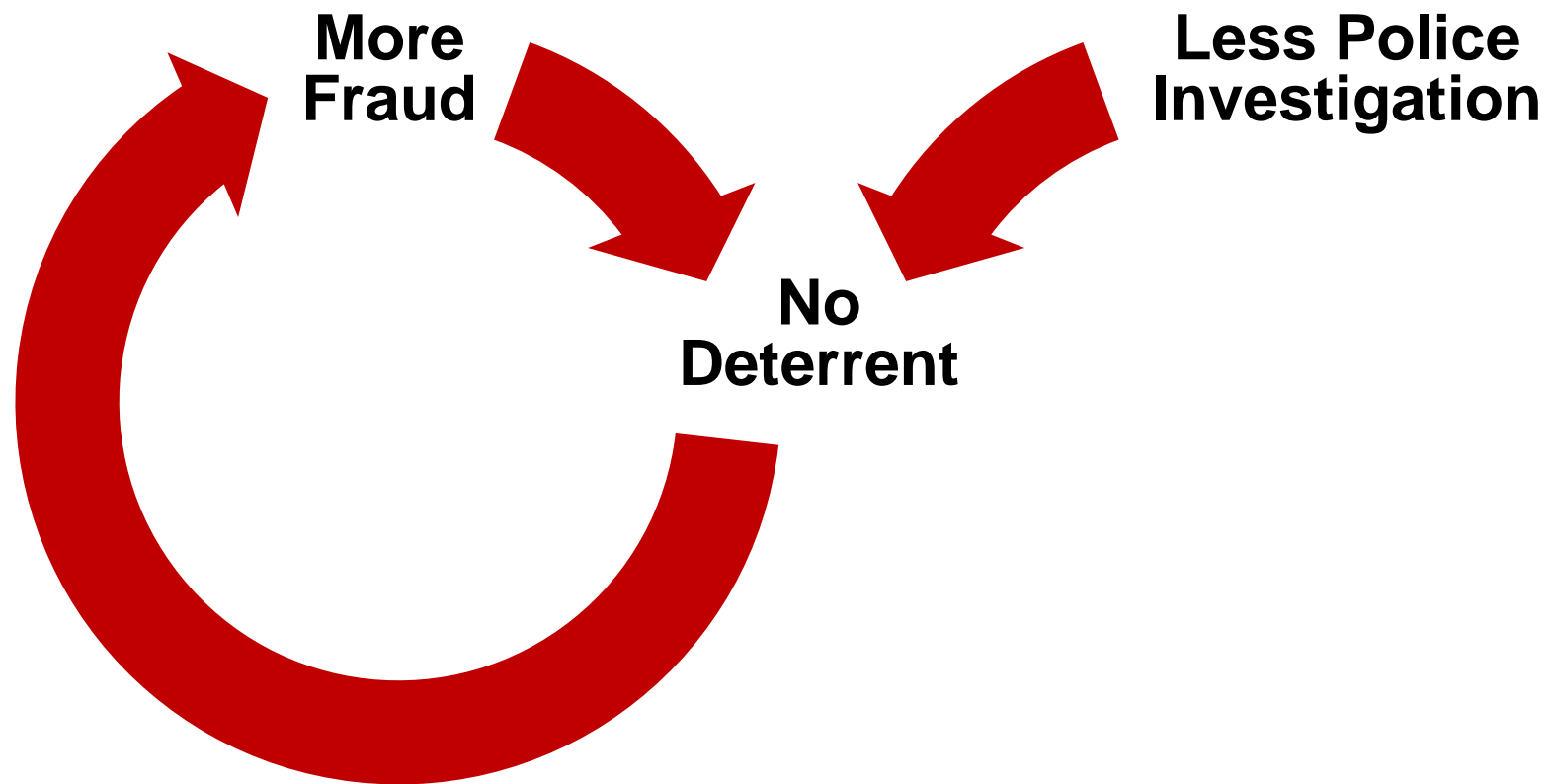
How broad is the problem ?

- 23% of customers in UK who had made a home or car claim in the last 2 years had overstated the value (Accenture, Claims Customer Survey)
- 22% of those surveyed in England and Wales said they would consider padding an insurance claim (Karstedt and Farrall, 2006)
- 11% of adults had committed insurance claims fraud in the previous 12 months (ABI Fraud Research Report, 2007)

Industry wide strategy



The Cycle



Why the City of London police



Achievements



- 2,000 people interviewed as suspects



- 1,300 investigations covering over £150 million of fraud losses
- 700 convictions and cautions

Recovering proceeds of crime

Fraudsters forced to sell their homes (Rattigan)

Forfeit their pensions (Jeremy Jones)

Serve extended term of imprisonment (Buckharee – 5 years)

Landmark Prosecutions

Harley Street doctor jailed after faking invoices worth almost £200,000

The Daily Telegraph

Crooked bus inspector behind £400,000 'crash for cash' scam on No 42 bus in Rusholme

Manchester Evening News

Car insurance fraudster Jaymz William Charlton Clarke-Tomlinson jailed after conning 100 drivers

SOUTHERN Daily Echo

Former LV= staffer jailed for leaking claims data

Insurance Times

What we have learned



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What we have learned

- Its not *just* insurance fraud
- Organised crime groups use insurance fraud to raise money for other activities
- Insurance is required to mask other criminality, including drugs and other commodity movements, anti social behaviour, burglary

In defence of data sharing



In defence of data sharing



In defence of data sharing



Looks plausible

First Car Direct
Insurance

SWITCHBOARD 0845 299 6050
DIRECT QUOTE LINE 02380 970702
Lines open from 8.00 am till 9.00 pm


HOME ABOUT US SERVICES CONTACT US CALL BACK REQUEST

First Car Direct Insurance

Get a cheaper quote today - Guaranteed

[Learn More](#)

- >> We will beat any genuine quote
- >> Click our call back request now.



WELCOME TO FIRST CAR DIRECT INSURANCE

First Car Direct Insurance will beat any genuine car insurance quote by at least 15% (proof of quote maybe required). To add further value, we offer 12 months insurance for the price of 10 months. If you have more than one car in your household, you can take advantage of our multi-car policies and get even more discounts. First Car Direct Insurance is internet based and is

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SERVICES & SOLUTIONS


Young or old, give us a go! Our costs are low and we will not be beaten in price.


If you have recently passed your test and are shocked at what the comparison sites are quoting you - give us a call or fill in our call back request form.

By keeping our costs low and not selling you extra

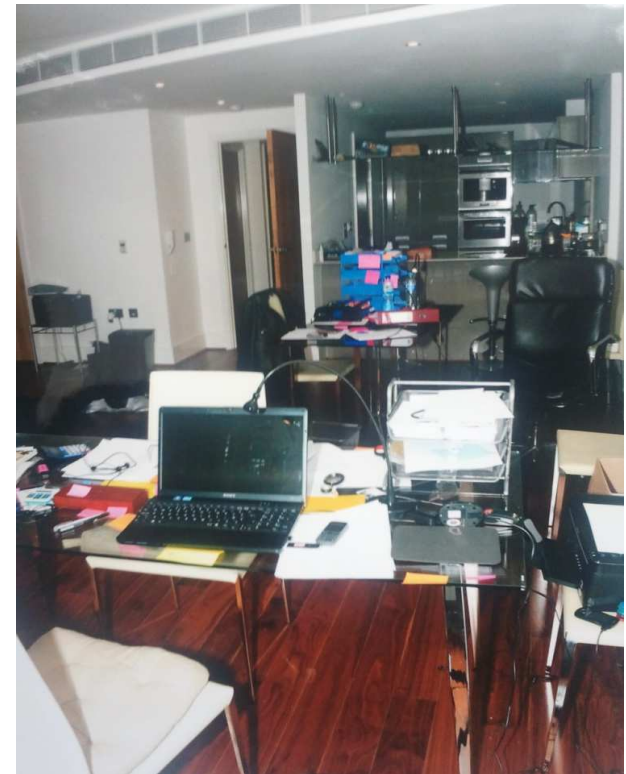
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The reality



Who is behind it ?



2006

Fraud 3 years imprisonment ordered to repay £83,000, plus a further 730 days in default, paid nothing back

Oct 2012

20 months Imprisonment 8 counts of fraud benefit figure £131,830.79

Repaid £20,000

June 2013

3 years imprisonment 18 counts of Fraud benefit figure £490,270 repaid £511 only.

Customer is always right

SECTION 2B – DISABILITY - To be completed by your Doctor Cont'd

Accident claims only
At the time of the accident was the patient suffering from any illness or disease YES/NO
If Yes, please give details with medication prescribed and advise whether this will retard recovery of present disability?

.....

I confirm that this patient is/was under medical attention and was totally prevented from working for remuneration or profit from his/her normal occupation.

Doctor's Signature: M. Thomas Date: 24/1/13

Doctor's Name BLOCKCAPITALS: M. T. THOMAS

Doctor's Stamp:
(if you do not have a stamp please provide a letter on headed paper confirming this information)

Dr M J Thomas and Partners
Cranfield and Marston Surgery
137 High Street, Cranfield
Bedford MK43 0HZ
Tel: 01234 750334
Fax: 01234 750586

Be suspicious

Section 2C – DISABILITY - To be completed by Your Employer (If Employed)

Name of Employer: Dixon DeBoise Payroll No: 001

The above employee last worked on: 30.11.12 The above employee returned to work on: —

Number of hours worked per week: 40 Date employment commenced: 01-06-2006

Gross Salary, (this should NOT include bonuses or overtime): £36,000

Is the employee in receipt of pay from the company? YES ☒ NO ☐

How long will they be on full pay? — What date will they go onto half pay? —

How long will they be on half pay? —

If your employee has returned to work intermittently please give all periods of absence from the first occurrence to today's date: —

Is the employee still employed by you? YES ☒ NO ☐ if No, whose decision was it to terminate, and why? Steady

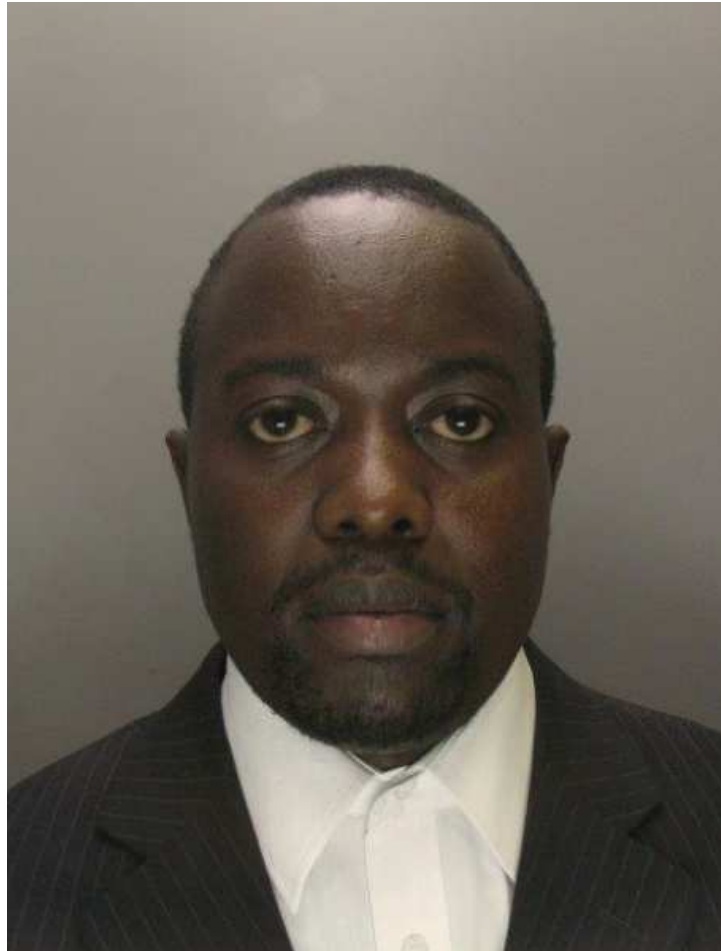
Signature: S. Gillic Position: Marketing Director

Print Name (Capitals): S. Gillic Date: 24.1.13

Company Stamp:
(if you do not have a company stamp please provide a letter on headed paper confirming this information)

Dixon DeBoise Partnership
2 Maidstone Road
Tonbridge, TN11 6BT
TEL: 01892 831110

Do fraudsters get long enough sentences ?



Why does it matter ?

- “Insurance fraud is not victimless. It pushes up the cost of insurance for honest consumers; funds the wider activities of criminal gangs; and puts pressure on essential public services, such as the NHS and courts. Contrary to the perception of many of those who commit fraud, they are not stealing from a faceless corporation. The costs are paid by their friends, families and neighbours through higher insurance premiums. The value of detected fraud is in excess of £1 billion and undetected insurance fraud is estimated to cost the UK economy more than £2 billion a year. Furthermore the normalisation of fraudulent behaviour is socially corrosive and erodes trust.”
- Insurance Fraud Taskforce 2016

Why does it matter ?

BBC NEWS

Judge convicts Leeds 'cash for crash' killers

27 February 2017 | Leeds & West Yorkshire



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NOT PROTECTIVELY MARKED



QUESTIONS?

