



**T/Detective Chief Inspector
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**Insurance Fraud Enforcement Department
(IFED)**

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Why the need for IFED?

- Insurance Fraud Cost Industry Circa £1.3 Billion Per Year
- Prior to IFED, few insurance investigations were undertaken.
Why?
- Law enforcement agencies have warranted powers of arrest, and have adopted the 4P approach.

- Pursue
- Prevent
- Protect
- Prepare

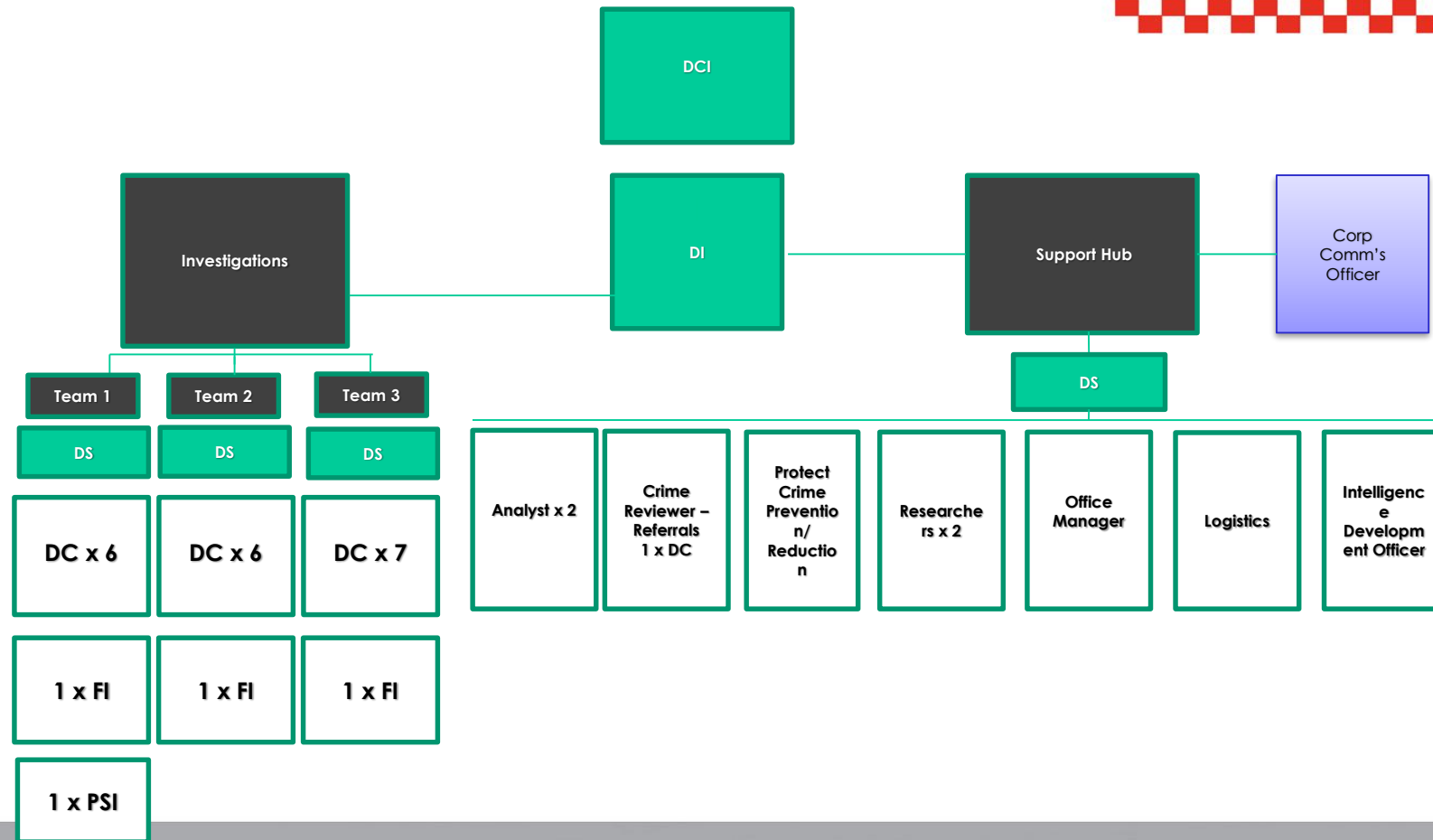
- Incepted January 2012
- Funded by members of the Association of British Insurers & Corporation of Lloyds
- Reviewed 3 yearly cycle
- Funding circa £3.9M per year
- Types of cases investigated (Opportunistic-Pet Fraud, Crash for Cash, Ghostbroking, Personal Injury/Life
- Case Acceptance/Action Fraud
- Operationally independent
- General Fraud Insurance Counsel (GIFC)-Discuss Performance



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The importance for IFED and insurance industry to understand elements of each others business and restrictions

- Voluntary attendance v Execution of search warrant and arrest
- Charge v Cautions/Conditional Caution
- Bureaucracy
- Communication-Update of cases
- To aid repudiation of claim?

Changes made to IFED's structure/lessons learned

- Reduction of prevention team
- Reduction of Training Days
- Reduction in Stakeholder Engagement
- Implementation of HUB
- Dedicated Media Officer

Ghostbroking-Digital Age- Key Issues

- Online Application Forms-Mask Identity
- Social Media-Facebook/Instagram/Gumtree Adverts
- No geographical boundaries

Response



- Desktop Investigations
- Investment in Cyber Crime Units, Internet intelligence
- Sharing intelligence with the IFB/Cheatline Data received
- Action Fraud-National Reporting tool. Wealth of intelligence
- Insurance Industry can share data to on board cross check/Desk top enquiries
- Developing digital investigation and intelligence capabilities
- City Police/IFB/Industry-Joint Corp Communication Strategy.-
Prevent



Overview of Ghostbroking Investigation



- 2015 : IFB Intelligence : Quotes requested from pattern of e mail, IP, contact numbers, bank account details
- No Claims Discount Letters/commercial motor trade policies, across an array of insurers
- Insurance for Criminal fraternity to avoid ANPR
- Warrant Executed: 78 typed No Claims Discount Letters on computer seized
- IP Address confirmed from computer seized confirming quotes sought
- Diving licences of policy holders seized

Overview of Ghostbroking Investigation

- Labour Intensive 18 month Investigation
- 6 witnesses refused to give evidence on the day of trial
- Evidence from IFB and IFED strong, so suspect ended up pleading guilty
- Sentence: 1 Year Custodial. Enough?

Prevent and Prepare Strand of Ghostbroking

#SteerClearofFraud Awareness Campaign

- 17 to 24 year old most likely to fall victim
- Fresher Week: Merseyside and London Universities
- Social media platforms-Facebook, Tweets
- Leaflets distributed to forces across England & Wales
- 29 National Media Coverage
- 91 Regional or local news
- 27 Trade Articles



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IFED's Results from inception to October 2018

- 2, 294 Referrals
- 878 Arrests
- 1,410 Voluntary Attendance
- 425 Cautions
- 46 Conditional Cautions
- 421 Convictions

Financial Investigations Results from inception to October 2018

- £75,000- Conditional Cautions
- £10,000-Cash Forfeiture
- £2,000,000-Confiscation/Compensation

Media Results from January 2018 to date

- 30 TO 35 media releases per month
- Social Media: 3,089 followers, with average of 25 tweets sent per month
- National Crime Programmes: BBC Claimed and Shamed, Ill Gotten Gains, and Caught on Camera- millions of viewers
- IFED's News Letter



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