

INSURANCE IRELAND FRAUD CONFERENCE

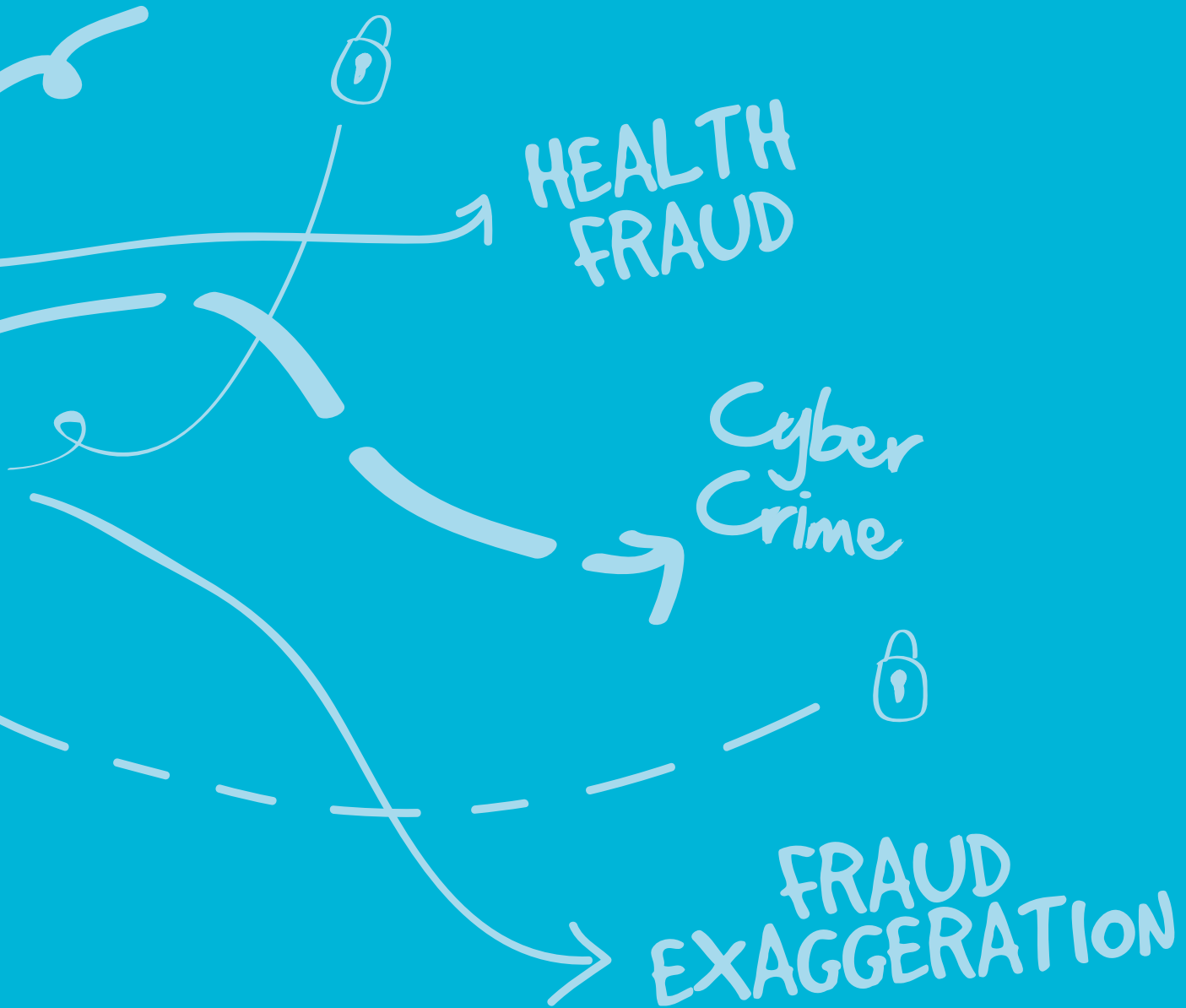


Understanding the True Impact of Fraud **2014**



November 13th, 2014
Aviva Conference Centre
Dublin 4

MIS-REPRESENTATION



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About Insurance Ireland

As the Voice of Insurance actively promoting the highest standards, Insurance Ireland represents the domestic insurance and international life insurance market. This business generates €25bn in premium income (domestic and overseas), employs 27,000 people, with thousands more in ancillary services and contributes over €1.6bn in tax to the Irish exchequer.

Insurance makes a major contribution to Ireland's economic growth and development and is a cornerstone of modern life. One of the most important aspects of insurance is to pay claims to customers at times when they need it most. Each year the insurance industry pays out more than €5.4bn in claims to Irish customers.

As the voice of the industry, Insurance Ireland's key functions include:

- Representing its members' interests to Government, state agencies, regulatory bodies, public representatives, other national interest groups, the media and the general public.
- Representing the position of members at a European level, particularly via Insurance Europe, the European Association for national insurance company representative bodies, and at a global level via the Global Federation of Insurance Associations (GFIA).
- Keeping members abreast of relevant policy and regulatory developments and providing a forum for member debates on such issues.
- Providing information to Government, the wider policy-making community and the public about insurance.

Insurance Ireland – The Voice of Insurance

Welcome



Kevin Thompson

CEO

Welcome to the second Insurance Ireland Fraud Conference. I am most grateful to all the speakers, sponsors and exhibitors who helped to make the inaugural conference of 2013 such a success. It was well attended with over 160 delegates and exhibitors and four sponsors. We are confident in building on these numbers in 2014 based on post event feedback from delegates and the level of engagement amongst our members in bringing our 2014 conference to fruition.

The theme of the Conference this year is 'Understanding the true impact of Fraud' and we will have expert speakers from Ireland and the UK speaking about Cybercrime, Health Fraud and Fraud exaggeration and mis-representation in the area of Commercial Insurance. Our conference aims to extend beyond the day of the event itself providing on going thought leadership and networking opportunities for Insurance Ireland members. We look to promote co-operation among the various entities associated with fighting insurance fraud and develop greater public awareness of insurance fraud related problems.

On behalf of Insurance Ireland I invite you all to actively participate in this conference, to be part of shaping the future of our industry.

A handwritten signature in black ink, appearing to read 'Kevin Thompson'. The signature is stylized and fluid.

Kevin Thompson

Accenture Insurance Fraud

consumer sentiment survey

Accenture will launch the findings of a detailed insurance fraud consumer sentiment survey recently commissioned by Accenture in the Irish market. The survey provides an insight into Irish people's perceptions of insurance fraud and their opinions on why fraud is committed.

By better understanding the reasons behind insurance fraud and by implementing the right capability and strategies, insurance companies in Ireland can continue to reduce the impact of insurance fraud.

Agenda for the Day

- 8.30am** Registration – Tea and Coffee/Refreshments
– **sponsored by Vision-Net**
- 9.00am** Tom O'Brien, Senior Manager, Liberty Insurance,
Chairman, Insurance Ireland Anti-Fraud Forum
- 9.05am** Sean Casey, President Insurance Ireland/MD,
New Ireland Assurance - opens
- 9.10am** Insurance Industry Support for Specialist Police
Group in the UK
David Wood, Chief Inspector, City of London Police, IFED
- 9.55am** Perspectives on Employer & Public Liability Claims
and Commercial Underwriting Due Diligence
Wayne Kennedy, Commercial Claims Manager,
Liberty Insurance
- 10.50am** Refreshments Break
– **sponsored by Cunningham Lindsey**
- 11.10am** Health Insurance, Service Provider Investigations
Paul Francis, Provider Investigations Manager,
AXA PPP Healthcare
- 11.55am** Impact of Cyber Crime on Business
Paul Gillen, Head of Operations, European Cybercrime
Centre, Europol Europa
- 12.40pm** Accenture Insurance Fraud consumer sentiment
survey Research
Gearóid Madden, Senior Manager, Accenture Analytics
- 1.10pm** Tom O'Brien, Liberty Insurance – Moderator of the
Q&A session
- 1.30pm** Kevin Thompson, CEO, Insurance Ireland - close

Event Title	CPD Accredited for categories	Duration accredited by the III
Impact of Cyber Crime on Business	Cat 5 Commercial Insurances	30 mins
Perspectives on Employer & Public Liability Claims and Commercial Underwriting Due Diligence	Cat 5 Commercial Insurances	1 hour
Health Insurance, Service Provider Investigations	Cat 4 Personal and Cat 6 PMI	30 mins

Speakers Biographies



Paul Gillen

*Head of Operations,
European Cybercrime
Centre, Europol Europa*

Paul began work at the new European CyberCrime Centre (EC3) on the 1st of February 2013. He is the Head of Cybercrime Operations and Intelligence at the new EC3. His duties include the coordination of serious hi-technology crime operations in partnership with the EU Member State, US and other Global Law Enforcement Agencies. Since taking up his post Paul coordinated operations against several organised crime groups, targeting their BOTNET infrastructure on the internet.

Paul was the head of the Garda Síochána (Irish Police Service), Computer Crime Investigation Unit (CCIU). Paul has been working in the area of Computer crime investigations since 1996.

Paul has been the Chairperson of European Cybercrime Training and Education Group (ECTEG) at Europol. Paul has also served as the Vice-Chair of the European Union Cybercrime Task Force (EUCTF) at Europol, a group made up of all the heads of Law Enforcement Cybercrime units within the European Union.

Paul holds a Master of Science degree from the School of Computer Science and Informatics from University College Dublin (UCD).

During his service he was the project manager on a Falcone Project co funded by the EU Commission and the Irish Department of Justice and Law Reform, this project published three reports one of which outlined the requirement for the development of cybercrime training for specialist investigators within the EU.

Paul was the project manager on a further AGIS co-funded project in 2005/2006 which has developed and delivered academically accredited training for cybercrime investigators across the EU. Before moving to Europol, he was the project manager for the EU Commission ISEC project for the upgrade of the ECTEG Foundation Course in Forensic Computing and Network Investigation for law enforcement within the EU. Finally Paul had been selected as part of the Irish Centre of Excellence for Cybercrime under the EU funded 2CENTRE project.

Paul was also the chairman of the academic advisory board for the MSc degree for law enforcement cybercrime investigators internationally at University College Dublin.



Paul Francis

*Provider Investigations Manager,
AXA PPP Healthcare.*

Paul joined AXA PPP healthcare in June 2001 and has worked in various roles within the company including Customer Service and Specialist Accounts. Prior to joining AXA Paul was involved in Police Specialist Investigations and during this time Paul also attended a Home Office Detective Training course. He completed professional training to become an Accredited Counter Fraud Specialist. Paul is currently the manager of the Provider Investigations team responsible for investigating all aspects of suspicious fraud involving specialists, hospitals and practitioners.



Wayne Kennedy

*Claims Manager,
Liberty Insurance*

Wayne is an ACII qualified Claims Manager working within the Commercial Claims Department of Liberty Insurance. Wayne has over 13 years' experience within the Insurance Industry working firstly as an Insurance Broker and now Liberty Insurance.



David Wood

Detective Chief Inspector and Head Of Insurance Fraud Enforcement Department, London Police

David Wood joined the City of London Police in 1984, serving the majority of his career in plain clothes roles.

In 2008 David was seconded to Essex Police Major Investigation Team and became accredited to investigate homicide. He has led an inquiry which resulted in the conviction of an offender at the Old Bailey for manslaughter. In 2009 he became Head of Crime for Territorial Policing as the DCI. He was appointed as temporary Deputy Divisional Commander of Territorial Policing later that year, featuring in the hit TV show Brit Cops which followed City officers on patrol 24/7.

He has been commended on six separate occasions for leadership and detective abilities and has conducted investigations in the USA, Canada, India and Poland.

David is also Chairman and founder of the City of London Police and Community Amateur Boxing Club which is housed within Wood Street Police Station, and also chairs the National Police Boxing Association.

Following a distinguished career DCI Wood was appointed to head up the Insurance Fraud Enforcement Department (IFED) in October 2011, overseeing its launch in January 2012.

The specialist police unit, funded by the insurance industry to the tune of £3.2 million pa and operating out of the City of London Police, has been established to tackle insurance fraud across the UK.

To date more than 500 suspects have been arrested and 90+ court convictions secured.

The Department regularly investigates £22 million worth of insurance fraud and looks to seize criminals' assets wherever possible.

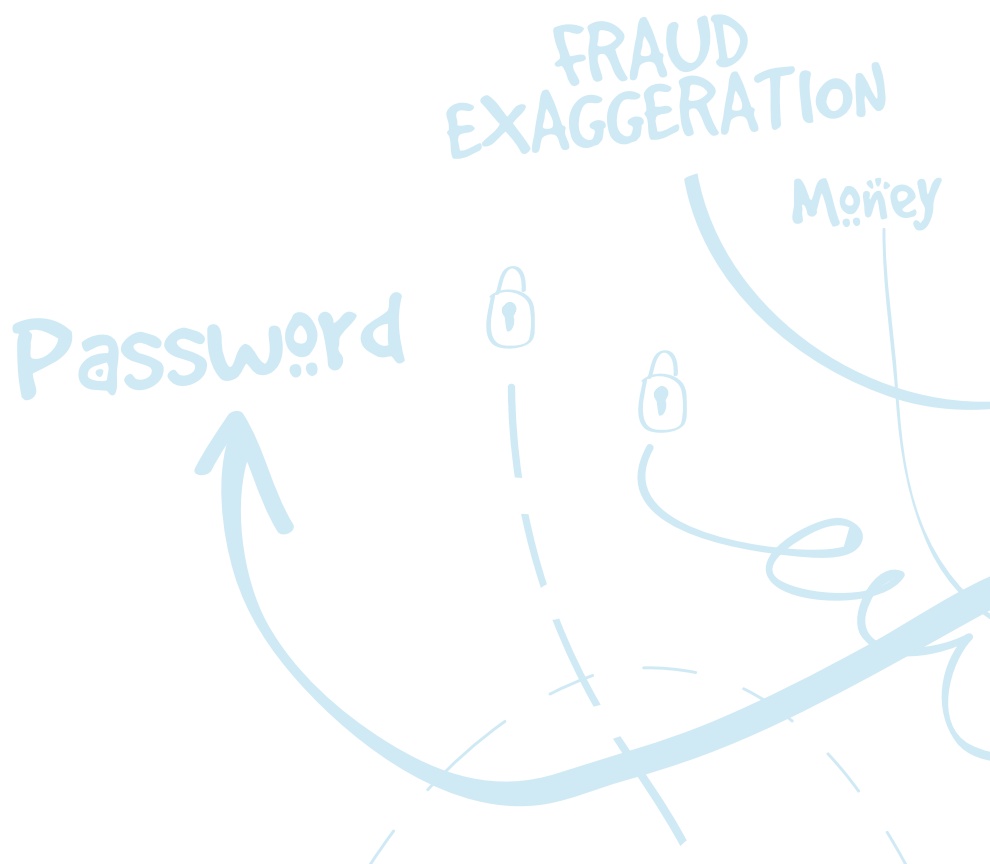
In 2012 he quickly became the public-face of IFED, with the highlight for him and the team being the BBC series 'Claimed and Shamed' where they were the focal point of programmes that introduced millions of viewers to the unit and showed how there are now serious consequences to committing insurance fraud. He also recently appeared on Crimewatch to raise awareness around crash for cash scams.



Gearóid Madden

*Senior Manager
Accenture Analytics*

Gearóid Madden is a Senior Manager at Accenture Analytics. Since joining Accenture in 2006, Gearóid has worked on strategic and delivery initiatives within the insurance industry. In 2011 he joined the Accenture's Analytics Innovation Centre team based in Dublin where he works with clients globally on insurance fraud solutions. Prior to joining Accenture, Gearóid held a management role in an insurance claims division where he had responsibility for a range of operational and analytical functions.



Partners and Exhibitors



A special thanks to our Platinum Partner Risk Intelligence for supporting this event.

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Risk Intelligence Ireland provides custom solutions that leverage a variety of data sources to help insurers quantify, qualify and manage risk. Our solutions support a range of business processes including; Quotation Enrichment, Underwriting Verification, Claims Management and Fraud Investigation. In addition we work with Insurance Ireland, general insurers, self-insurers and state bodies in the delivery of industry services such as InsuranceLink.



Vision Net – Morning Coffee Sponsor/ exhibitor

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Cunningham Lindsey Ireland's counter-fraud specialist, Michael O' Donoghue, presented to Insurance Ireland's Anti-Fraud Forum in November 2013 and we are delighted to be associated with this Feature Event.



BUSINESSFORENSICS

Business Forensics – exhibitor

BusinessForensics provides a software product for claims analysis and fraud prevention. We apply Big Data technology to find any mistake or abuse currently registered and paid out as damage. By correlating data from multiple sources (internal and external), applying a multi-layered detection mechanism and directly following-up within a case management system we offer a fully integrated solution with end-to-end process support. The most efficient and effective solution to optimize compliance, control and bottom-line!

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Insurance Ireland Anti-Fraud Forum



Tom O'Brien

*Liberty Insurance, Chairman of the
Insurance Ireland Anti-Fraud Forum*

I would like to welcome everyone to the 2nd Insurance Ireland Fraud Conference and provide a little background to the Anti-Fraud Forum.

The Forum is a group that focuses on dealing with fraud in the Insurance Industry. The group includes fraud and special investigations unit (SIU) staff from all the major non-life and health insurers. It operates under the auspices of Insurance Ireland and has played a significant role in addressing fraud within the insurance industry. The group fosters an industry approach to dealing with fraud through the facilitation of meetings, fraud training and networking between insurers.

Over the last two years, the level of involvement and co-operation between companies in dealing with fraud has improved significantly. More recently, the group has expanded to include four health insurers that joined the group. This has brought a new dynamic to the group as it expands to encompass new areas of fraud within the insurance industry.

A high level of participation at Forum meetings ensures that industry issues are addressed in a timely manner. The development of the Forum has delivered a number of successes in recent years as follows:

- Provided a forum to discuss existing fraud issues together with new and emerging trends in the industry.
- Developed a comprehensive contact list of SIU staff at insurers.

- Expanded to include Sales and Underwriting fraud. While the group originally focused on claims fraud, its remit was expanded to focus on application fraud including misrepresentation of policy information and payment related fraud in 2013.
- Organised industry wide SIU training days with the first in October, 2012. This was followed by similar events in April 2013 and April 2014. These events include presentations from industry experts and the Gardai. The training is accredited for CPD purposes which helps build the knowledge and professionalism of staff involved in SIU activities. These training events also foster networking and a sense of common purpose in relation to fraud.
- Building on the success of the group, it became involved in organised the inaugural Insurance Ireland Fraud Conference in November, 2013. Speakers from the UK and Ireland shared their expertise and knowledge in the areas of fraud prevention, deterrence and detection. Speakers also focused on fraud psychology and the motivations to commit fraud. The conference was very well supported with over 150 attendees.
- In Mid-2014, the group was expanded to include Health Insurers which brings a new dimension to the area of service provider fraud.
- The group publishes occasional newsletters related to fraud and covers topics of interests to SIU staff.

Going forward, the Anti-Fraud Forum will continue to be at the forefront in encouraging best practice when dealing with issues related to fraud in the industry. The prevention and detection of fraud is at the top of our agenda as is complying with the Code of Practice on Data Protection for the Insurance Sector.

In the next twelve months, we hope to increase the level of interaction between the insurance industry and the Gardai. We would like to highlight the model adopted by the Association of British Insurers (ABI) and the UK Police whereby the ABI provides financial support to a specialist "Insurance Fraud Enforcement Department (IFED)" within the Police. Today's presentation by David Wood, Chief Inspector at IFED, should be very informative as it will demonstrate how this initiative is working in the UK.

I would like to thank my colleagues on Anti-Fraud Forum for all their help. Success involves effort and I would like to thank them for their unstinting support in the past year.

Finally I would like to thank Insurance Ireland for facilitating the Anti-Fraud Forum and Michael Horan for all the help in hosting the group. I would also like to recognise Laura Farrell and her team for the tremendous work in organising the fraud conference.

Insurance Ireland Management Team



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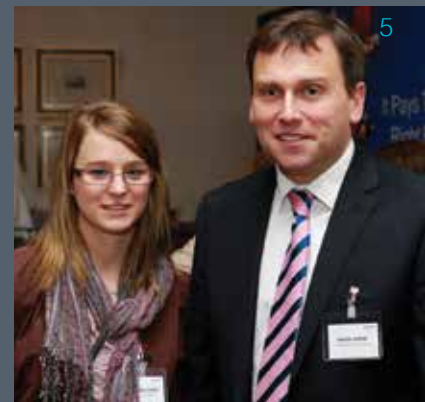
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Executive

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Insurance Ireland Fraud Conference 2013

1. Michael Horan, Insurance Ireland with speakers Stephen Dalton, Head of Intelligence, Insurance Fraud Bureau, UK, David Fitzgerald, Head of Claims, Allianz Ireland, Michael O Donoghue, Director, Claimslink, Cunningham Lindsey Ireland, Professor Martin Gill, Perpetuity Research and Consultancy International, UK, Tom O'Brien, Fraud Manager, Liberty Insurance and Chair of Insurance Ireland Anti-Fraud Forum 2. Ciaran Phelan, Irish Brokers Association and Kevin Thompson, Insurance Ireland 3. Catharina Gunn and Gerry Walsh - An Garda Siochana 4. Michale Bannon, Aviva, Kevin Thompson and Brian Hughes, RSA 5. Jennifer Long and David Snow - Zurich Insurance 6. A full house at the Insurance Ireland Fraud Conference 7. Dean Dowling, Liberty Insurance and Shane Mulligan - AIG 8. Tony Culley, Allianz, Niamh Moran, FBD and Owen Fitzpatrick, Allianz



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About Insurance Confidential



Who are we?

“Insurance Confidential” is a lo-call confidential hotline run by Insurance Ireland. Since the hotline’s establishment in 2003 over 7,500 cases of suspected fraud have been reported.

The many forms of insurance fraud have one common effect – they increase the cost of insurance claims for insurance companies, which in turn increases premiums for honest policyholders.

For further information about Insurance Ireland and the work we do see www.insuranceireland.eu.

What is Insurance Ireland doing to combat insurance fraud?

Insurance Ireland is involved in many efforts to crack down on insurance fraud.

Operated from the offices of Insurance Ireland, the hotline “Insurance Confidential”, set up in 2003 is a hugely successful resource helping to combat fraud in Ireland.

Insurance Ireland in conjunction with the Garda Síochána have put in place “Guidelines for the reporting of suspected Insurance Fraud” to assist insurance companies in the referral of cases of suspected insurance fraud to the Gardai for criminal investigation.

“Insurance Link”, the Insurance Ireland’s anti-fraud claims matching search engine is proving a useful tool as it allows insurance companies to cross reference individual claims with their fellow insurance companies.

Claims departments within individual companies have been beefed up through the employment of experts to detect fraudulent claims. In addition, having these specialist staff on board is helping the industry prepare for criminal prosecutions as well as the more familiar area of civil cases. Insurers also make use of private investigators for surveillance and related work.

Insurance Ireland lobbied the Government to address legal aspects of the problem, which has led to the inclusion of anti-fraud provisions in the Civil Liability and Courts Act 2004. The Act effectively introduces a specific offence of insurance fraud in relation to personal injury actions and offenders now face a fine of up to €100,000 and/or up to 10 years in prison.

The combined effect of these measures is that the stakes have become much higher for fraudsters at every stage in the process. They act as an effective deterrent for would be fraudsters who might in other circumstances be tempted to make a fraudulent claim.

Do these campaigns help reduce fraud?

Yes. These campaigns work. Insurers have been successful in identifying and successfully challenging a wide range of fraud. Fraud has been uncovered across all major lines of insurance business and a range of cases have been referred on for criminal investigation and successful prosecution by the Gardai.

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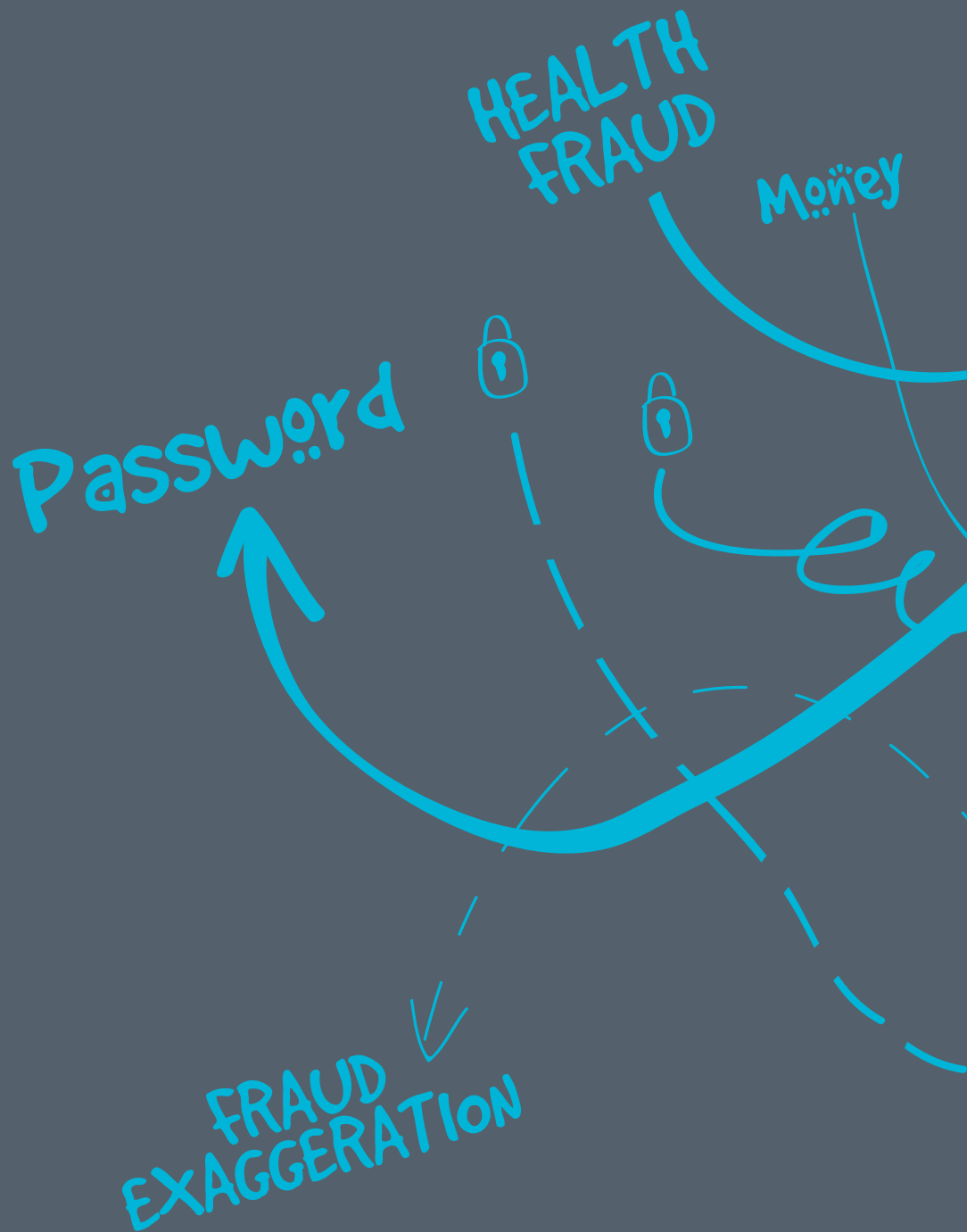
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