



SPONSORSHIP OPPORTUNITIES

# INSURANCE IRELAND'S ANNUAL FRAUD CONFERENCE

2018

FRIDAY, 23<sup>RD</sup> NOVEMBER,  
CONVENTION CENTRE DUBLIN

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**KEVIN THOMPSON**

CEO  
Insurance Ireland



# WELCOME

We are excited to inform you of the sixth annual Insurance Ireland Fraud Conference which will take place in The Convention Centre Dublin on Friday, 23rd November. Our annual conference is focused on tackling an issue which directly affects all insurance policy holders. Given its considerable impact on customers, from motorists to small businesses, Insurance Ireland will again convene an array of leading speakers from across the industry and beyond to consider the issue in the context of the Life, Non-Life, International, Health, Captive & Re-Insurance sectors.

For this year's Conference we will examine Insurance Fraud in a Digital Age. We will engage closely with industry leaders to ensure the gathering is at the cutting edge of developments in this space, as well as being a landmark event for individuals and organisations associated with fraud. This event is an extension of the hard work that is being done by our Anti-Fraud Forum and our award-winning anti-fraud advertising campaign.

Insurance Ireland remains committed to playing its part in creating public awareness through our anti-fraud advertising campaign, our dedicated website

[www.insuranceconfidential.ie](http://www.insuranceconfidential.ie), as well as through the work of various Insurance Ireland committees dedicated to reducing the burden of fraud on the industry, and ultimately the industry's genuine customers.

Last year, over 400 anti-fraud experts gathered to share their insights and expertise in the areas of fraud prevention, deterrence and detection. We also heard from the Minister for Justice Charlie Flanagan, T.D. and this year we will hear from Minister of State Michael D'Arcy T.D. We know the benefit of attending our Conference goes way beyond the day itself, allowing those who participate to extend their knowledge of advances in anti-fraud intelligence, extend their professional network and ultimately be part of shaping the future of our fight against insurance fraud.

I very much hope you can partner with us for this landmark event in the insurance calendar.



## ABOUT INSURANCE IRELAND

Representing the Life, Non-Life, Health, Re-Insurance, Captive and International Sectors, Insurance Ireland is the voice of the industry in this country and Europe, making important representations on behalf of member companies to all of our stakeholders, including Government, media, customers and the wider public.

Insurance Ireland members pay out more than €13 billion in claims and benefits to Irish customers and contribute over €1.6 billion in tax to the Irish exchequer per annum. Our industry holds over €303 billion in assets in Ireland of which €35 billion is invested in Irish infrastructure and government debt.

The Industry generates €51bn in premium income (domestic and overseas) and employs more than 28,000 people.

As the voice of insurance, 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

# WHY PARTICIPATE?

The Insurance Ireland Fraud Conference is now in its sixth year. The Conference builds on previous years' success and in 2018 we anticipate more than 400 delegates will join us on the day. Those who have registered an interest in attending to date comprise mainly C-Level executives, functional heads and specialists at middle to senior management levels. These are

the key decision makers within companies that can actively promote change within their organisation. In addition, our delegates are cross sectorial therefore allowing for optimum networking and peer engagement. A full agenda & speaker line up is currently being finalised and will be communicated shortly.

## GAIN INSIGHT - EXPAND YOUR REACH

To ensure we attract the right audience we devised our Conference topics and speakers based on members' needs and requests.

### Benefits of attending:

- > Generate new sales & form new partnerships – with delegates, vendors and speakers
- > Put your brand in front of the most influential referrers of business
- > Networking opportunities - connect directly to very hard to reach people
- > Increase credibility, expand loyalty and build opportunities with existing clients through active participation
- > Reinforce and strengthen your brand position within the Insurance Industry in Ireland
- > Learn from prominent presenters in a variety of information packed sessions that provide insights into the challenges that affect anti-fraud professionals today
- > Gain insight from experts in the field on the way fraud is evolving and hear about the latest developments in dealing with fraud

### INSURANCE IRELAND FRAUD CONFERENCE SPONSOR SURVEY RESULTS 2017

- > 4.5 out of 5 on sponsors and exhibitors overall experience of Insurance Ireland's Fraud Conference 2017
- > 4.6 out of 5 on sponsors and exhibitors information and assistance in the lead up to and on the day of the event
- > 4.2 out of 5 on brand exposure on the day for sponsors and exhibitors

### INSURANCE IRELAND FRAUD CONFERENCE SURVEY RESULTS 2017

- > Over 98% of respondents said the 2017 Insurance Ireland Fraud Conference was relevant to their business challenges
- > 97% of respondents rated the 2017 Insurance Ireland Fraud Conference as "good or excellent"
- > 98% of respondents said their objectives in attending the 2017 Insurance Ireland Fraud Conference were met
- > Over 98% of respondents said they would attend the Insurance Ireland Fraud Conference in the future

### TESTIMONIALS FROM OUR 2016/2017 INSURANCE IRELAND FRAUD CONFERENCE

'A very successful Conference covering a wide range of relevant topics supported by strong speakers'.

**Danny Donohoe, OSG**

'The 2017 Insurance Ireland Anti-Fraud Conference was excellent. The speakers were very engaging and knowledgeable on their subject. The panel discussion was particularly interesting with a robust discussion on the issues raised together with a focus on the broader societal concerns about fraud in the insurance industry'.

**John Eves, Thornton & Partners**

'Well organised with plenty of notice and varied selection of topics'.

**Eric O'Reilly, Zurich**

'Excellent annual event. Essential for anyone who cares about, or is responsible for counter fraud strategy and operations'.

**Paul Corcoran, Corcoran Coachworks**

# INDIVIDUAL SPONSORSHIP OPPORTUNITIES

All VAT registered Irish organisations availing of sponsorship and exhibition opportunities are subject to VAT at 23%. All VAT registered EU organisations will not be charged VAT on sponsorship if a VAT number is included on the booking contract attached so you can self-account for the VAT. All exhibitions are subject to VAT at 23%.

<b>Day Delegate Participation (for non-members)</b> .....	<b>€245</b>
Conference Bag.....	€2,000
Lanyards .....	€3,000
Conference Pen .....	€350
Conference Notepad .....	€350

Further details of the specific branding on all of the above will be supplied on request.

### Advertising Opportunities

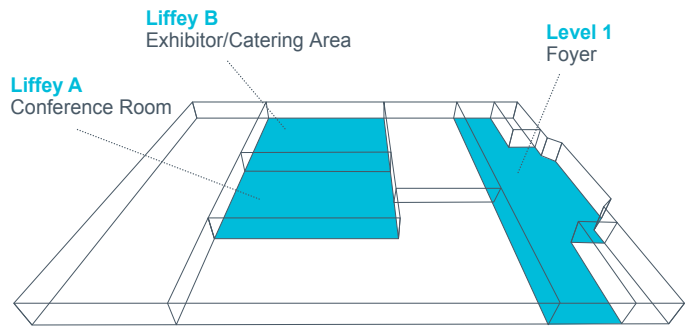
<b>Full page</b> full colour advertisement in the Conference programme.....	€600
<b>Half page</b> full colour advertisement in the Conference programme.....	€400

### Exhibition Opportunities

The rate for exhibition is €1500 and includes the following inventory;

#### The price includes:

- > A trestle table, two chairs, baize and power supply (or own exhibitor stand)
- > Access to the exhibition area and Conference sessions, name badge and Conference programme
- > The exhibiting company will be listed in the exhibition section in the Conference programme
- > One exhibitor pass is included in every table top exhibitor - extra exhibitor passes need to be booked at a rate of €105.00 for a day delegate



**Venue**  
The Convention Centre Dublin



# PARTNERSHIP OPPORTUNITIES

## Platinum Partners €10,500

A range of rights and benefits will be agreed to optimise the potential for this Platinum Partnership to meet your organisation's business and marketing objectives. We have identified an extensive list of components in this Platinum Package which are outlined below. There is a high degree of flexibility within this, to ensure that your organisation's specific partner requirements are achieved.

### Official Designation as Platinum Partner of the Insurance Ireland Fraud Conference 23rd November, 2018

- > Logo coverage for your organisation on Conference promotional materials in the run up to the Conference which includes;
  - > Inclusion in Insurance Ireland Newsletters in the run up to the event
  - > Branding on the events page of the Insurance Ireland website to include your organisation's logo
  - > Promotion as the Platinum Sponsor for Insurance Ireland's Fraud Conference through your own communication channels, once agreed with Insurance Ireland.

### Insurance Ireland Fraud Conference

- > Complimentary prime table top exhibition space
- > Eight complimentary delegate registrations
- > Two page advertorial in the Conference Programme (supply own artwork)
- > Recognition from the podium at the start of the Conference keynotes and the conclusion of last sessions
- > "Thank you to our Platinum Partners" holding slide projected at the conference venue
- > Insert in the delegate pack

### Post Event

- > Coverage in our post event ezine

## Gold Partner €5,500

A range of rights and benefits will be agreed to optimise the potential for this Gold Partnership to meet your business and marketing objectives, including subject to negotiation:

### Official Designation as Gold Partner of the Insurance Ireland Fraud Conference 23rd November, 2018

- > Coverage for your organisation on Conference promotional materials in the run up to the Conference which include;
  - > Inclusion in Insurance Ireland Newsletters in the run up to the event
  - > Branding on the events page of the website to include your organisation's logo
  - > Promotion as the Gold Sponsor for Insurance Ireland's Fraud Conference through your own communication channels, once agreed with Insurance Ireland.

### Insurance Ireland Fraud Conference

- > Complimentary table top exhibition space
- > Five complimentary registrations
- > A half page colour advert in the Conference programme
- > "Thank you to our Gold Partners" holding slide projected to the Conference venue
- > Insert in the delegate pack



# PARTNERSHIP OPPORTUNITIES

## Silver Partner €4,000

A range of rights and benefits will be agreed to optimize the potential as Silver Partner to meet your business and marketing objectives, including subject to negotiation:

### Official Designation as Silver Partner of the Insurance Ireland Fraud Conference

- > Branding on the events page of the website to include your organisation's logo and biography
- > Promotion as the Silver Sponsor for Insurance Ireland's Fraud Conference through your own communication channels, once agreed with Insurance Ireland

### Insurance Ireland Fraud Conference

- > Complimentary table top exhibition space
- > Three complimentary registrations
- > A half page colour advert in the Conference programme
- > "Thank you to our Silver Partners" holding slide projected throughout the Conference venue
- > Insert in the delegate pack

## Networking Breakfast Sponsor €3,500

- > Company signage/pull-ups included at morning coffee (provided by the sponsoring company). Location of the signage is subject to approval by Insurance Ireland
- > Networking Breakfast duration 60 minutes and is free to all delegates
- > Acknowledgment as Networking Breakfast sponsor in the Conference programme and from the podium at the start of the Conference
- > Half page advert in the Conference programme
- > Includes two Conference registrations with access to the sessions
- > Opportunity to use your own branded paper cups

## Coffee Sponsorship €2,000

- > Company signage/pull-ups included at coffee break (provided by the sponsoring company). Location of signage is subject to approval by Insurance Ireland
- > Coffee break duration 45 minutes and is free to all delegates
- > Acknowledgment as coffee sponsor in the Conference programme and from the podium prior to the break
- > Half page advert in the Conference programme
- > Includes two Conference registrations with access to the sessions

**There is a high degree of flexibility within this, to ensure that your organisation's specific requirements are achieved so if we've missed any of your particular requirements they can be integrated into your preferred package.**

# DIRECTORY OF MEMBERS

## Life Members

Acorn Life  
Ark Life  
Aviva Life & Pensions  
ECCU  
Equitable Life  
Friends First Life  
Irish Life  
London General Life  
New Ireland Assurance  
Phoenix Ireland  
Royal London  
Scottish Friendly  
Standard Life  
Sun Life of Canada  
Zurich Life

## International Members

Aegon Ireland  
Allianz Global Life  
Allianz Re  
Allianz Worldwide Care  
AXA Life Europe  
AXA MPS  
Canada Life Europe  
Chaucer Insurance  
Darta Saving Life  
Europ Assistance  
Generali PanEurope  
Hansard Europe  
Harcourt Life Ireland DAC  
Hawthorn Life  
Intesa Sanpaolo Life  
Lawrence Life  
Markel International Ireland  
MetLife Europe  
Monument Insurance  
Old Mutual International  
PartnerRe  
Prudential International  
SEB Life International  
SureStone Insurance  
St. James's Place International  
XL Group

## Non-Life Members

AIG  
Allianz  
Amtrust International  
Aviva Insurance  
AXA  
Beazley Insurance  
Chubb  
DAS Group  
DeCare Dental  
Ecclesiastical  
FBD Insurance plc  
IPB Insurance  
Liberty Insurance  
Mapfre Assistencia  
RSA Insurance  
Travelers Insurance  
Watford Insurance  
Zurich Insurance





# DIRECTORY OF MEMBERS

## Health Members

Irish Life Health  
Laya Healthcare  
VHI Healthcare

## InsurTech Members

MIT  
ViClarity  
Majesco

## Associate Members

Accenture  
ARB Underwriting  
Arthur Cox  
AXA Investment Managers  
Bump Insurance  
Capita Life & Pensions (Ireland) Ltd  
Cunningham Lindsey Ireland  
Davies Group  
Deloitte  
Dillon Eustace  
DST Financial Services  
EisnerAmper Ireland  
Hertz Rent a Car  
Irish Progressive Services  
KennCo Underwriting  
KPMG  
Lloyds  
Majesco  
Matheson  
Milliman  
MIT  
OSG  
Patrona Underwriting  
ProAdjust  
PWC  
Thornton & Partners  
ViClarity  
William Fry  
Wrightway Underwriting Ltd

## Strategic Alliance Partners

Accenture  
Deloitte  
KPMG  
MIT  
PwC

## DIMA Members

Aetna Health  
ALD Re  
Allied World Assurance Company  
AON Insurance Managers  
Arch Reinsurance  
Axis Specialty Europe  
BBVA Re  
BNP Paribas Vartry Reinsurance  
CACI Non-Life  
Canada Life International Re  
Catalina Insurance Ireland  
Chubb Bermuda International  
CNP Santander  
Codeve Insurance Company  
Darnell  
DLL Re  
Euro Insurances  
Everest Reinsurance  
ffh Management Services  
Golden Arches  
Great American International  
Greenlight Reinsurance  
Greenval Insurance  
Hannover Re  
Ironshore Europe  
ITX Re  
Marsh Management Services  
NEIL Overseas  
Porsche International  
Probus Insurance Company  
Renaissance Reinsurance  
RGA International  
SCOR Global Life  
Scottish Re  
Volkswagen Insurance Company  
Wagram Insurance Company  
Willis Towers Watson

# ANTI-FRAUD FORUM MEMBERS

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
West Thornton	Insurance Confidential	Insurance Ireland
David Donegan	SIU Manager	AIG Europe
Orlagh Bardsley	Senior Underwriter	AIG Europe
Liam Greaney	Motor Portfolio Underwriter	Allianz
Noel Burke	Fraud Investigator	Allianz
Eoghan Fitzpatrick	Motor Portfolio Underwriter	Allianz
Pat Balfe	Claims Manager	Aviva Insurance
Brendan Keane	Senior Fraud Investigative	Aviva Insurance
Emer Lynch	Underwriting Governance Manager	Aviva Insurance
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Robert Smyth	Fraud Manager	Aviva Insurance
Audrey Purcell	Senior Fraud Investigative	Aviva Insurance
Patricia Bergin	Senior Fraud Investigative	Aviva Insurance
Jonathan Wheatley	Policy Investigation Supervisor	Aviva Insurance
Cathy Quigley	Senior Fraud Investigative	Aviva Insurance
Colm Featherstone	Fraud Manager	AXA Insurance
Graham Holohan	SIU Supervisor	AXA Insurance
Frances McDonnell	SIU Manager	AXA Insurance
Jill Kelly	Head of Motor Underwriting	AXA Insurance
Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland
Maureen Walsh	Managing Director	DeCare Dental Insurance Ireland
Joan Dixon	SIU Senior	FBD Insurance plc
Peter Brennan	Data Miner, Claims Investigation	FBD Insurance plc
Emmet Byrne	Senior Underwriter, Business Quality Unit	FBD Insurance plc
Liam Warren	Team Leader-Farm Underwriting	FBD Insurance plc
Padraig Lyons	Claims Investigator	FBD Insurance plc
Michael Berkery	SIU Handler	FBD Insurance plc
Ciona Merrigan	Director of Claims & Medical Provider Strategy	Irish Life Health
Brian Gibson	Head of Provider Management	Irish Life Health
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Jim Loughran	Liability Claims Handler	IPB Insurance
Ann Rice	Senior Claims Handler	IPB Insurance
Joyce Foley	Anti-Fraud Co-Ordinator	IPB Insurance

# ANTI-FRAUD FORUM MEMBERS

Name	Title	Company
Alex Burke	Claims Manager	KennCo Underwriting
Frank Keegan	Deputy Claims Manager	KennCo Underwriting
James O'Mahony	Head of Provider Relations	Laya Healthcare
Bendan Scanlan	Provider Relations Analyst	Laya Healthcare
John McCall	Director of Operations	Laya Healthcare
Mairead Carty	Head of PL Product and Underwriting	Liberty Insurance
Andrew Buck	Head of Fraud	Liberty Insurance
Dean Dowling	Manager SIU, Motor Commercial & Household	Liberty Insurance
Colm Humphries	SIU Handler	Liberty Insurance
Ken McKinlay	Fraud Manager	MIBI
Garrett Walsh	Claims Insight & Control Team Manager	RSA Insurance
John Grimes	Telematics Development Lead	RSA Insurance
Paul Moles	Technical Underwriter, Motor	RSA Insurance
Fergal O'Farrell	Application Fraud Lead	RSA Insurance
Julie Tracey	Claims SIU	RSA Insurance
Maggie Noonan	Claims SIU	RSA Insurance
Derek Trower	Head of Specialist & Complex Claims	RSA Insurance
Liz Fleming	Claims Manager	Travelers Insurance
Tony Hetherton	Development Underwriting Manager	Travelers Insurance
John Murphy	SIU Manager	VHI Healthcare
Mark Byrne	SIU Manager	VHI Healthcare
Dawn Walsh	Deputy Compliance Director	XL Group
Conor Stuart	Underwriting Quality Controller	Zurich Insurance
Lisa Tyghe	SIU Claims	Zurich Insurance
Aran McGrath	SIU Claims	Zurich Insurance
Mark Quinn	Head of Personal Motor	Zurich Insurance
Joe Marshall	Head of Fraud	Zurich Insurance - Chairman



# PARTNERSHIP ADVERTISING & EXHIBITION BOOKING CONTRACT NOVEMBER 2018

## Partnership

I would like to confirm:

(Please specify what package you would like to confirm)

## Advertising

1. Full page full colour advertisements in the conference programme: €600

**QTY:** \_\_\_\_\_

2. Half page full colour advertisements in the conference programme: €400

**QTY:** \_\_\_\_\_

**Total Net Cost:** € \_\_\_\_\_

**Plus VAT at 23%:** € \_\_\_\_\_

**Total Cost:** € \_\_\_\_\_

## Organisation's VAT Registration Number:

*(only if based in EU and outside of Ireland)*

If your organisation is in the EU, but based outside Ireland, please provide the organisation's VAT registration number and VAT will not be charged on sponsorship on the basis that you will self-account for the VAT.

Please note that VAT will be charged on the exhibition stand as it relates to land in Ireland. This VAT can be reclaimed however through the 8th and 13th EU Vat Directive.

## Contact Details:

Name: \_\_\_\_\_

Organisation: \_\_\_\_\_

## Address that will appear on the invoice:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**City:** \_\_\_\_\_

**County:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Please email or return this form to the address below, if you require further information please contact:**

## Ann O'Leary

Communications and Events Management Executive  
Insurance Ireland, Insurance Centre, 5 Harbourmaster Place,  
IFSC, Dublin 1, DO1 E7E8

**Tel:** +353 1 644 7794

**Email:** ann.oleary@insuranceireland.eu

## Payment Policy:

100% payment is due on booking. The sponsor/exhibitor's logo and company biography will not be included on any promotional materials until full payment is received.

## Cancellation Policy:

Cancellation within four weeks prior to the conference will incur a cancellation fee of 40%. Cancellation within two weeks prior to the conference will incur a cancellation fee of 100%. The cancellation fee of the sponsorship amount is subject to VAT at 23%

**Please note:** Full details of the exhibition area, set-up times, goods receipt, electricity etc. will be sent to you in November 2018.



1



2



3



4



5



6



7



8



9



10



11

- 1. Nathaniel Lacy, Ann McGarry, Jill Vance, Donna Kerrigan, and Mel Bourke (Nathaniel Lacy & Partners)
- 2. Chris Shorten, Eva McKiernan, and Greg Owens, IFIC Forensics
- 3. Brian Morrissey, Claire Murray, Louise Smith, Lisa Dennehy, Jennifer Noctor, and Brendan O'Connell, Ronan Daly Jermyn
- 4. Maria Gleeson, Anna Owens, and Robert Kennedy, HOMS Solicitors
- 5. Stuart Smith and Alex Johnson, BAE Systems
- 6. Karen Cook, Stephen Cook, and Stephen Bothma, CoventBridge
- 7. Conor Moules and Richard Garry, Autoaddress
- 8. Derek Phelan, David Ryan and David Snow, G4S
- 9. Orla Ralph, Andrea Guerra, and Martina Malvestiti, Kube Partners
- 10. Danny Donoghue, OSG Vericclaim, Audrey Waugh, Chubb Insurance and David Hennessey, Thornton Group
- 11. Colm Featherstone, AXA Insurance, Kevin Thompson, Insurance Ireland, Charlie Flanagan, Minister for Justice & Equality, Cliona Merrigan, Irish Life Health, Charlie Weston, The Irish Independent and Pat Lordan, Garda National Economic Crime Bureau.

# INSURANCE IRELAND'S FRAUD CONFERENCE 2017

# 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 11,500 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](http://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.



# A burglary between friends hits home.

The truth is often stranger than fiction and that's why the truth is at the heart of our Insurance Confidential campaign.

Our first commercial told the true story of two friends who burgled each other's homes in order to claim on their home insurance.

The perceived victimless crime does, in truth, have a victim – you. Your insurance premiums are higher because of insurance fraud. Fact.



# They claimed. You paid.

Our second commercial in the series told the true story of a guy who crashed his friend's car while driving uninsured. The two friends swapped places so the insured could claim.

Car insurance is on average €50 higher because of insurance fraud like this. Fact.



# The cage fighter who couldn't walk.

Our latest commercial tells the true story of a man who claimed in court for an incident that left him barely able to walk... which was strange considering he was cage fighting at night and selling DVDs of his fights!

It's funny until you realise that you pay for fraud like this.

To find out more about insurance fraud, or to report suspected fraud, visit [insuranceconfidential.ie](http://insuranceconfidential.ie)





## Ann O'Leary

Communications and Events  
Management Executive

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