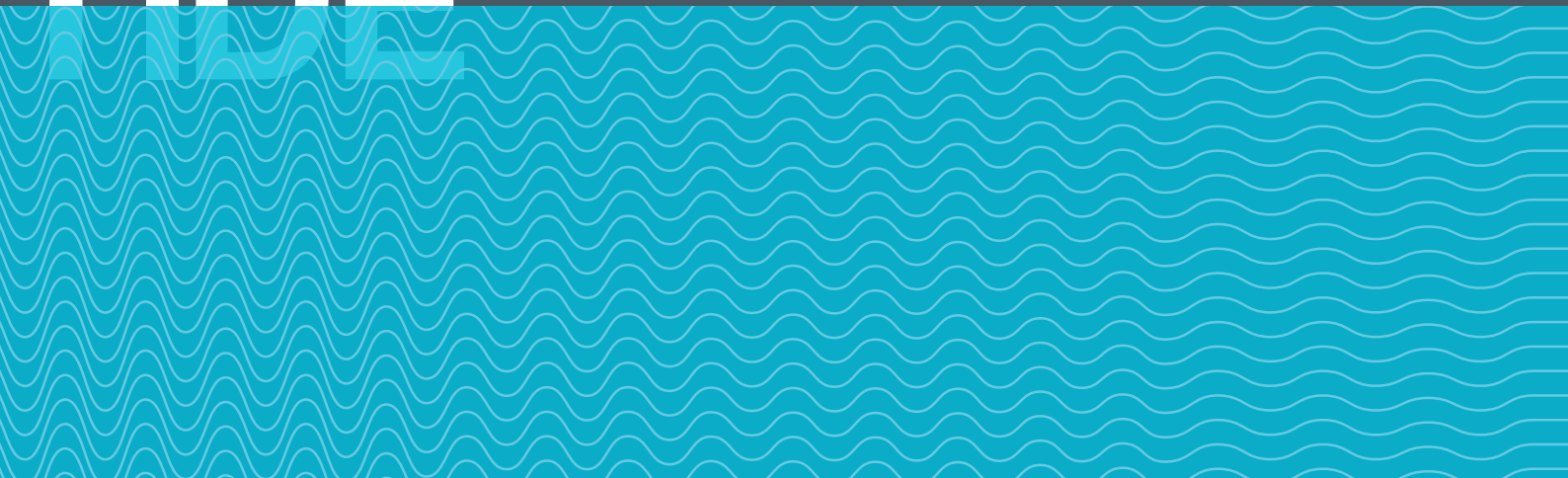




2015 Insurance
Ireland
Industry
Fraud
Conference

STEMMING THE TIDE





THE VOICE
OF INSURANCE

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About Insurance Ireland

Representing 95% of the domestic insurance companies and 80% of the International Life Insurance market, Insurance Ireland is the voice of the sector in this country, 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 €10 billion in claims to Irish customers and contribute over €1.8 billion in tax to the Irish exchequer per annum. Our industry holds over €200 billion in assets in Ireland of which €35 billion is invested in Irish infrastructure and government debt. It generates €33 billion in premium income (domestic and overseas) and employs more than 28,000 people.

As the voice of the insurance Industry in Ireland, 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

Insurance Fraud – Stemming the Tide

Welcome

Kevin Thompson

CEO



We are excited to welcome you to the third Insurance Ireland Fraud Conference. Leading speakers from across Europe will be represented at this conference making it our most diverse fraud conference to date.

"Insurance Fraud – Stemming the Tide" is a unique event offering delegates the opportunity to hear from keynote speakers who are pioneering the latest information in vehicle data analytics and security, as well as hearing directly from those involved with recent high profile anti-fraud operations and task forces. The theme of this year's conference will help focus the agenda on key developments in the sector to help analyse, understand and combat fraud.

This Insurance Ireland flagship event will explore how insurers can harness technological developments in capturing vehicle data, and will share insights into the process of building a multifaceted solution to ensure the long-term reduction of fraud. The latest data on the Irish claims environment will be shared, examples of best practice in fraud modelling will be discussed, and the event will also consider the true impact of fraud on the cost of claims.

We have engaged closely with industry leaders to ensure this conference is a landmark event for individuals and organisations associated with fraud. Insurance Ireland remains committed to playing its part in creating public awareness through its consumer campaign 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 on the industry's genuine customers.

Last year more than 200 industry participants gathered to share their insights and expertise in the areas of fraud prevention, deterrence and detection. We know the benefit of attending our conference goes way beyond the day itself, allowing those that participate to develop their knowledge of advances in anti-fraud intelligence, extend their professional network and contribute to the future of the fight against insurance fraud.

A handwritten signature in blue ink, appearing to read 'Kevin Thompson'. The signature is stylized and fluid, with a large initial 'K' and 'T'.

Kevin Thompson

Conference Theme, Programme, Keynote Speakers

Leading anti-fraud specialists will come together to share their knowledge and expertise at this high profile conference. The exciting programme features experienced domestic and European practitioners who work in the areas of fraud prevention, deterrence and detection. The speakers will share real world examples and strategies, offering practical insights that will help take your understanding to the next level.

This event is supported by Insurance Ireland's anti-fraud forum.

The Insurance
Ireland Fraud
Conference is
approved for
CPD purposes
and the
details will be
communicated
at the event

Agenda for the Day

- 8.30am** **Registration – Tea and Coffee/Refreshments**
- 9.00am** Tom O'Brien, Liberty Insurance & Chairman of the Insurance Ireland Anti-Fraud Forum
- 9.05am** Kevin Thompson, CEO, Insurance Ireland
- 9.15am** **Overview of Operation Nascar involving staged accidents and fraudulent insurance claims (Crash for Cash)**
Declan O'Sullivan, Detective Inspector, Cork City Garda Divisional Fraud Office
- 10.00am** **Use of technology to extract valuable data from vehicle electronic systems at the scene of an accident**
Martin Coyne, CEO Digitpol Ltd, Cube Project Director, Launch Europe GMBH
- 10.45am** **Development and use of Fraud Modelling to reduce the risk of fraud**
Danny Boles, Head of Special Investigations, Vhi Healthcare
- 11.15 am** **Refreshments Break**
- 11.30am** **Overview of current developments in the UK to reduce the level of fraud**
David Hertzell, Chairman, UK Insurance Fraud Task Force
- 12.15pm** **Overview of initiatives to target the escalating cost of claims in Ireland**
Allan Archer, Head of Claims, Aviva Ireland and Chairman of the Insurance Ireland Claims Committee
- 1.00pm** **Close** - Tom O'Brien, Liberty Insurance & Chairman of Insurance Ireland Anti-Fraud Forum



Declan O'Sullivan

*Detective Inspector Cork City Garda
Divisional Fraud Office*

Detective Inspector Declan O'Sullivan is based at Anglesea Street Garda Station Cork City. He is responsible for investigating all major incidents in Cork City involving crime, drugs, fraud and subversive activity.

He has 25 years experience as a Member of An Garda Síochána, the majority of which has been as a criminal investigator. He has worked on a number of high profile murders, money laundering and drug importation investigations as well as international credit card fraud which have all been successfully processed through the courts. He is an accredited and qualified Senior Investigating Officer (SIO) and regularly heads up major criminal investigations in that role. He is also a member of CEPOL (European Police College).



Martin Coyne

CEO of Digitpol LTD.

In November 2013, Martin Coyne was appointed by Launch Tech. Co. to the position of Vice-President of the golo and CUBE projects; Launch Tech Co, is a public company and recognised worldwide as a global professional player in the automotive aftermarket sector. Previous to this appointment, he served as Head of Technical Developments at the Operational Support Unit of the Rotterdam - Rijnmond Police. During his time at this Unit and while undertaking criminal investigations, he had the foresight, and recognised the critical need for specialised forensic tools which were capable of extracting vital digital data from electronic modules of vehicles involved in major road collisions/ fraudulent road collisions, and from vehicles/ electronic modules, suspected of being stolen or criminally manipulated. As a result, he founded and invented the Cube concept which was to evolve into a full joint international project.

Martin is a former student and member of staff at UCD Centre for Cybersecurity & Cybercrime Investigation. He is an expert in Networks, Telecommunications, Forensic Computing and Cybercrime Investigation and has spent most of his career working on international criminal investigations. At present he is a member of a Law Enforcement unit, whose focus is on the fight against digital and vehicle crime, he is also a member of the Interpol SMV Task-Force, E.C.T.E.G European Cybercrime Training Education Group in which is hosted by EUROPOL and the IAATI.



Danny Boles

*Head of Special Investigations Unit,
Vhi Healthcare*

Mr Danny Boles has 23 years experience in the security, investigation and law enforcement field, focusing on loss reduction and fraud identification and resolution through the civil and criminal court process.

He is an experienced, knowledgeable criminal and civil investigator with a vast amount of experience developing from a traditional to an entrepreneurial fraud prevention professional, utilising academic research and knowledge to resolve and reduce fraudulent activity. Over the years he has been successful in dealing with major organised criminal activity, protecting business assets, reducing the financial risks and ensuring that actions were pursued against the perpetrators involved in fraudulent activity. Mr Boles has been effective in developing fraud and theft resolution models which have been proven to reduce business losses.

His qualifications include a Bachelor of Science - Risk and Security Management & Masters of Science - Police Science and Management from the University of Portsmouth.

He has expertise in physical and procedural security, fraud investigations (financial/ insurance), criminal interviewer, intelligence management, surveillance operative, security and fraud trainer.



David Hertzell

*Chairman, UK Insurance
Fraud Task Force*

Mr David Hertzell was Managing Partner of city law firm DAC until 2006. He was appointed a Law Commissioner in 2007 until 2014. He previously chaired the Airmic (the UK risk managers association) Captive Insurance Focus Group, is now an Airmic Board member and was a member of the BSI drafting committee on risk management.

He is currently president of the British Insurance Law Association and Chair of the CII Professional Standards Board. He is a pension fund trustee and sat as the independent member on the audit and risk committee of the Judicial Appointments Committee.

As Law Commissioner he was responsible for various commercial and common law reform projects, including the reform of insurance contract law, the law relating to the supply of goods and services and the fiduciary duties of investment intermediaries. He now chairs the government task force on insurance fraud.



Allan Archer

*Head of General Insurance Claims,
Aviva & Chairman of Insurance
Ireland's Claims Committee*

Mr Allan Archer is Head of Claims, Aviva GI. He has over 30 years claims experience across local, UK and global insurance markets. Allan chairs the Insurance Ireland Claims Committee which seeks to raise awareness of claims costs and drive change for the benefit of Consumers

His qualifications include ACII, Dip LA, DLDC with extensive experience in the insurance, reinsurance and broking markets. He has key strengths in relationship management with excellent leadership skills and a proven track record in developing high performance teams and quality decision making.

He has strong technical insurance knowledge and an in-depth understanding of the claims management and audit functions.

Partners



Risk Intelligence – Platinum Partner

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.



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Ronan Daly Jermyn is one of Ireland's leading law firms. With offices in Cork, Dublin, Galway and London, the firm has longstanding and extensive experience acting for insurers in the areas of casualty and liability claims, product liability and coverage issues and is widely regarded as one of Ireland's leading experts in professional indemnity.



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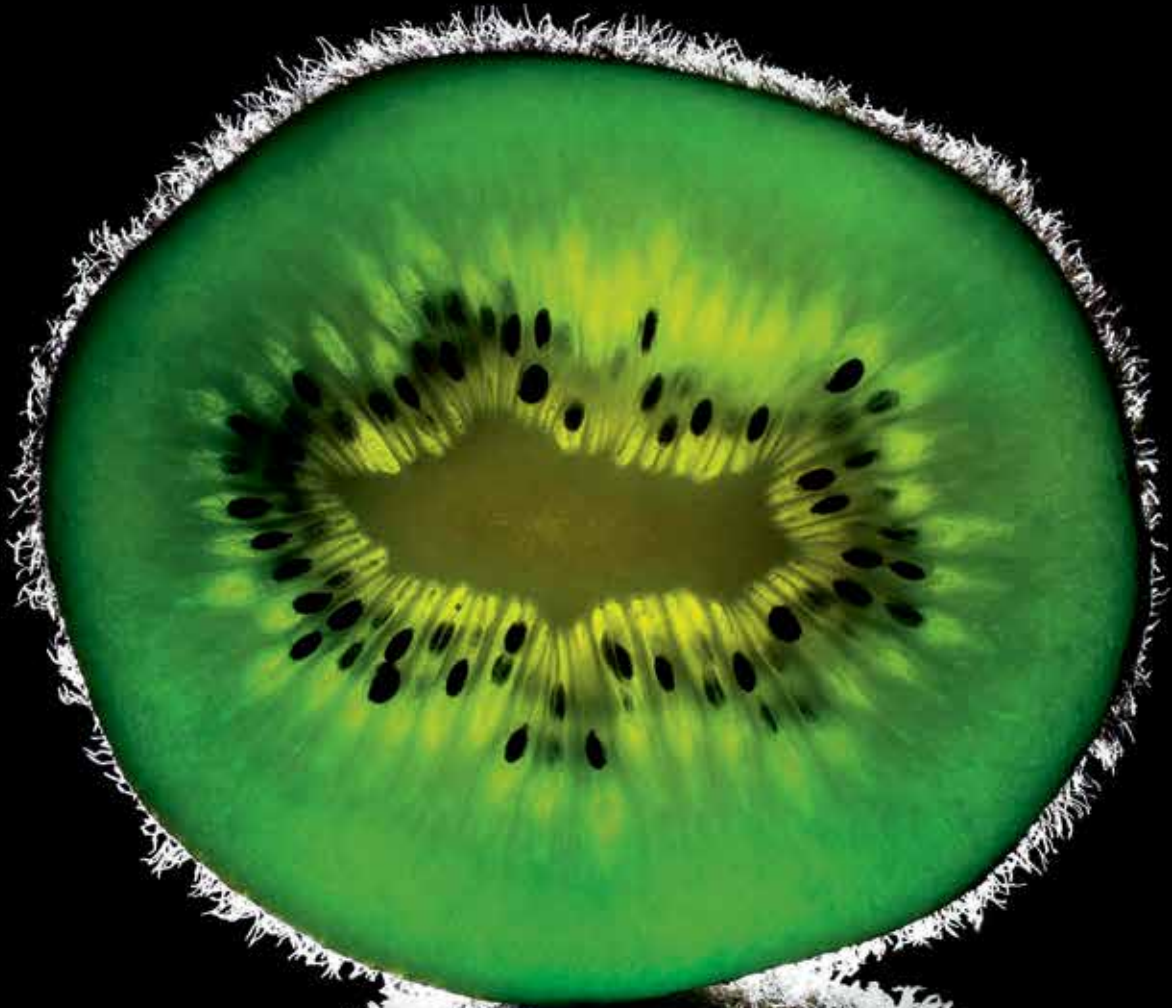


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Thornton & Partners is delighted to support the Insurance Ireland conference on insurance fraud. As an Irish owned and managed loss adjusting practice, with specialisms in property, major loss, counter-fraud, jewellery, engineering, product recall and casualty, we work in collaboration with all our clients, to deliver robust claims solutions. As practitioners in the Irish market, we applaud this collective industry effort, in tackling fraud and claims exaggeration.

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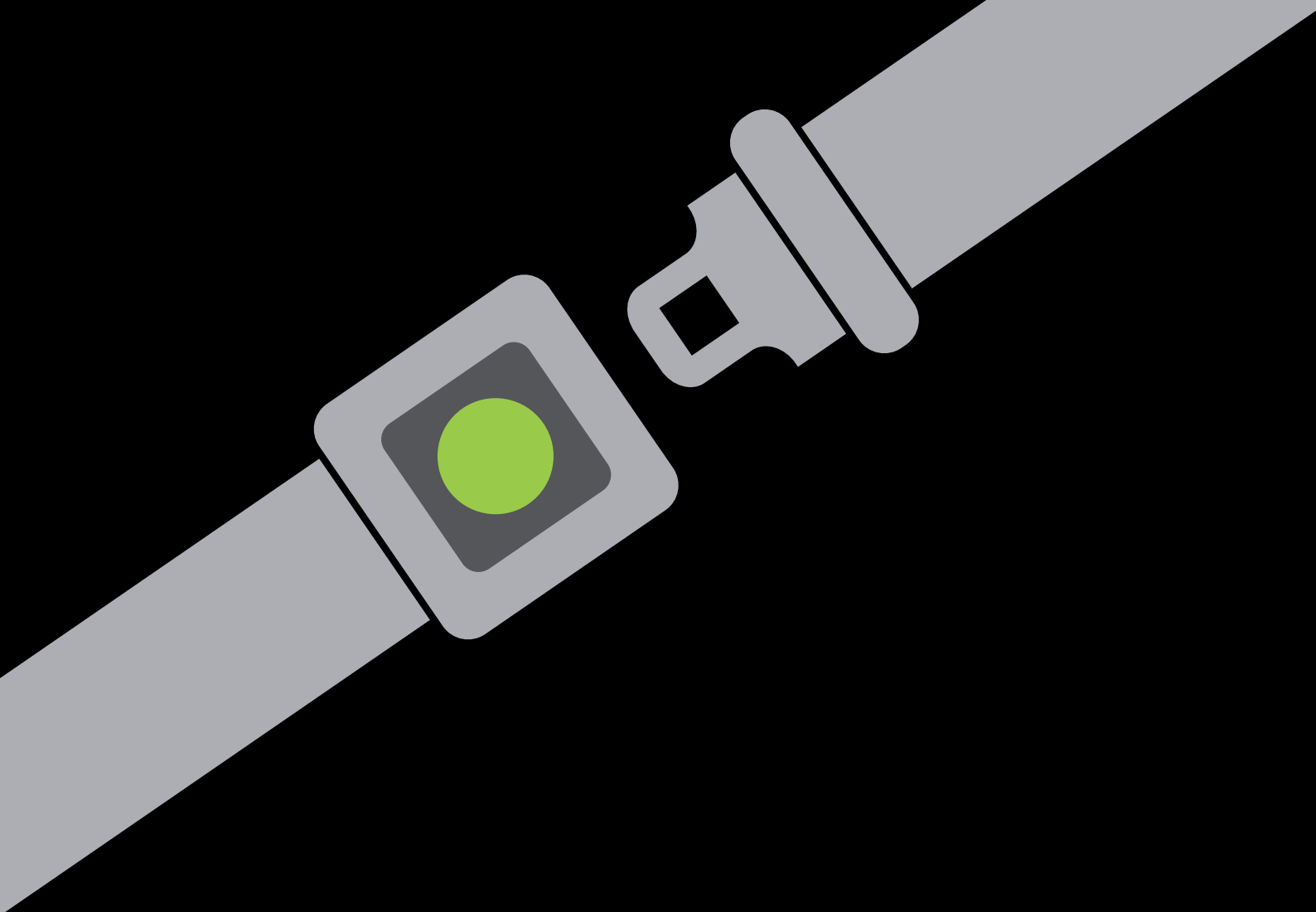
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Anti-Fraud Forum Members

Name	Title	Company
Michael Horan	Non-Life Insurance Manager	Insurance Ireland
Michael Curtin	Operations Executive	Insurance Ireland
West Thornton	Insurance Confidential	Insurance Ireland
Lorraine Bracken	Claims Inspector	AIG Europe
David Donegan	Principal Investigator	AIG Europe
Orlagh Bardsley	Senior Underwriter	AIG Europe
John McGrath	Head of Claims Relationship Management	Allianz
Noel Burke	Fraud Investigations	Allianz
Eoghan Fitzpatrick	Motor Portfolio Underwriter	Allianz
Pat Balfe	Claims Manager	Aviva Insurance
Brendan Keane	Special Investigations Unit	Aviva Insurance
Emer Lynch	Underwriting Q A and Control Specialist	Aviva Insurance
Michael Bannon	Motor Product & Class Underwriting Manager	Aviva Insurance
Robert Smyth	Fraud Manager	Aviva Insurance
Audrey Purcell	Senior Technical Adviser	Aviva Insurance
Stephen Kurtz	Commercial Motor UPP	Aviva Insurance
Noelle Bourke	Senior Health Claims Manager	Aviva Health
Colm Featherstone	Fraud Investigations Manager, SIU	AXA Insurance
Graham Holohan	SIU Supervisor & Application Fraud	AXA Insurance
Frances McDonnell	SIU & QA Manager	AXA Insurance
Paul Nolan	Head of Underwriting	AXA Insurance
Ger Gavin	Chief Dental Officer	DeCare Dental Insurance Ireland
Maureen Walsh	General Manager	DeCare Dental Insurance Ireland
Joan Dixon	Senior Clerk - Claims Investigations Unit	FBD Insurance
Alan Burke	Claims Investigation Unit	FBD Insurance
Peter Brennan	Data Miner, Claims Investigation	FBD Insurance
Emmet Byrne	Underwriting & Application Fraud	FBD Insurance
Liam Warren	Underwriting & Application Fraud	FBD Insurance
Cliona Merrigan	Head of Claims	GloHealth
Julia Carmichael	Chief Compliance Officer	IPB Insurance
Jim Loughran	Claims Handler	IPB Insurance
Anne Rice	Claims Department	IPB Insurance
Alex Burke	Claims Manager	KennCo Underwriting
John McCall	Head of Provider Relations	Laya Healthcare
Tom O'Brien	Senior Manager - SIU	Liberty Insurance - Chairman
Karen Vincent	Underwriting Manager (Personal Lines)	Liberty Insurance
Mairead Carty	Underwriting Manager (Personal Lines)	Liberty Insurance
Andrew Buck	Head of Fraud	Liberty Insurance
Julie Tracey	Claims Department	RSA Insurance
Maggie Noonan	Claims Department	RSA Insurance
Danny Boles	Head of Special Investigations Unit	VHI
Tony Stewart	Claims Manager	Travelers

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 this year's Insurance Ireland Fraud Conference. This is the third year of the conference which has grown in stature to become an important event for the insurance industry.

The prevention and detection of fraud is an important issue for the insurance industry as it directly impacts the cost of claims. Fraud also impacts the cost of insurance policies which is a societal issue as escalating premiums pose significant difficulties for both individuals and commercial entities alike.

I would like to provide some background on the Anti-Fraud Forum which focuses on dealing with fraud in the Insurance Industry. The Forum includes fraud and special investigations unit (SIU) staff from all the major non-life and health insurers in Ireland. It operates under the auspices of Insurance Ireland and has played a significant role in addressing fraud within the insurance industry.

The aim of the Forum is to foster an industry approach to dealing with fraud through the facilitation of meetings, training and networking of SIU staff at insurers. It also encourages greater cooperation with other stakeholders on matters of fraud.

The level of cooperation between insurers in dealing with fraud has improved significantly in recent years. Participation in the Forum ensures that industry issues are addressed in a timely manner and this has led to a number of successes as follows:

- Developed a comprehensive contact list of SIU staff at insurers to improve networking.
- Provides a forum to discuss fraud issues together with new and emerging trends in the industry. Membership of the Forum includes SIU staff from Claims, Sales and Underwriting areas, thus ensuring a more holistic approach to fraud. When it comes to fraud, the misrepresentation of policy information and payment related fraud is just as important as dealing with bogus and exaggerated claims.
- Organises SIU training days with the first held in October, 2012. This was followed by similar events in 2013, 2014 and again in 2015. These events include presentations from industry experts and the Gardaí. The training is accredited for CPD purposes which helps build the knowledge and professionalism of staff involved in SIU activities. These events also foster a sense of common purpose in relation to dealing with fraud.
- Stimulates thought leadership in the areas fraud prevention, deterrence and detection by hosting an annual Fraud Conference where speakers from Ireland and abroad shared their expertise and knowledge on fraud matters.
- Expanded the Forum to include Health Insurers in mid-2014. This group has now developed a comprehensive protocol for sharing information on service providers where fraud and exaggerated billing for health services is a concern.
- Publishes fraud newsletters and contributes articles to industry magazines on fraud and related topics that are of interest to SIU staff and insurance professionals in general.

Going forward, the Anti-Fraud Forum will remain at the forefront in encouraging best practice in dealing with issues related to fraud in the insurance industry.

In the next twelve months, we will continue to develop the Forum and improve the level of interaction with other stakeholders including the Gardaí. We are committed to developing a closer working relationship with the Gardaí where we are exploring the possibility of setting up a group that would focus on insurance fraud investigations. This would be similar to the "Insurance Fraud Enforcement Department (IFED)" that was set up by the Association of British Insurers in cooperation with the UK Police. You may recall this was discussed at last year's conference by David Wood, Chief Inspector at IFED.

Finally, I would like to thank my colleagues on the Anti-Fraud Forum for all their help in the past year. I would also like to thank Insurance Ireland for facilitating the Anti-Fraud Forum and Michael Horan for all his help in hosting the group. I would also like to recognise Laura Farrell and Ann O'Leary for their tremendous work in organising the fraud conference. Thank you.

Defending against dubious whiplash claims



Tom O'Brien

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

The Insurance Ireland Anti-Fraud Forum met with industry experts to discuss whiplash claims which are a significant source of concern to insurers. The meeting and training event was held on 29th April last and was organised to examine ways to improve the management and outcome of whiplash claims. Whiplash claims, especially those associated with low speed impacts, are challenging to deal with due to the medical and legal difficulties encountered when trying to defend dubious claims. Tom O'Brien, Liberty Insurance and Chairman of the Anti-Fraud Forum summarises the issues based on inputs from the experts involved.

Brian Henderson, General Manager at GBB Forensics (UK), explained the science behind low speed impacts and the potential consequences for occupants of a vehicle in a crash. He used video recordings to illustrate the movement of people in a vehicle at different speeds and impact directions, whether they are rear-end, head-on, side-swipe or side (T-bone) impact.

Mr Henderson demonstrated how the forensic examination of damage to a vehicle following an accident can be used to assess the likelihood of injury. Unfortunately, no matter how minor the impact, some people still purport to have suffered whiplash injuries. GBB are often asked to assess the circumstances of accidents where there is unlikely to have been any injuries involved. For example, if just the wing mirrors on two cars collide, it is highly unlikely that the occupants will suffer any physical injury or whiplash as a result.

Robert McQuillan, Consultant at the Blackrock Clinic, outlined the medical issues and symptoms associated with whiplash injuries. Speed is often the determining factor, however, there are no objective measures for injuries caused by whiplash. This means that Doctors have to interpret what their patients are telling them and medical reports are often simply a restatement of the conversation between the Doctor and the patient. Mr. McQuillan went on to say that the severity and duration of injuries, ostensibly caused by whiplash, may in fact, have more to do with a patient's medical, personal, family, social and work circumstances than the actual severity of an impact.

Mr. McQuillan also cited some interesting statistics from other countries that seem to indicate a cultural predisposition or susceptibility to whiplash injuries. For example, people in the UK have the highest propensity to make whiplash claims with 76% claiming whiplash when injured in an accident. This compares to France and

Belgium where less than 3% make similar claims. The UK is widely acknowledged to be the whiplash capital of Europe, however, this may have more to do with the claims culture in the UK rather than fundamental differences in the types of injuries sustained in these countries.

Paul Burns, Senior Counsel, focused on the legal issues associated with presenting whiplash claims in Court, highlighting the fact that there is not a "separate legal concept of a low speed impact collision".

In general terms, if it's accepted that there was a collision and liability is not contested, then the Judge will usually make his decision based on the injuries presented to him irrespective of the circumstances of the accident.

The Judge will refer to medical and engineering evidence to help inform his judgement and to assist in determining the compensation that's payable to the injured party.

This places the policyholder and his or her insurer in a difficult position as they may contend that the impact was of such low severity that there should be no injury involved.

According to Mr. Burns, when defending these types of claims, the insurer should focus on causation and credibility of the plaintiff. In relation to causation, you must ensure that sufficient engineering evidence is available to support the argument that the impact was unlikely to have caused an injury. This means providing evidence to show that



the circumstances of the accident and the low severity of the impact could not have caused the injuries alleged.

However, Mr. Burns also cautioned that with reference to UK Court Case, *Armstrong V York* (2005), "We do not have trial by expert in this country, we have trial by Judge". This means that the Judge will draw his own conclusions on the evidence that's provided by the experts. Where there is a lack of compelling evidence to support either side's argument, he may discount it in favour of the plaintiff's evidence and medical report.

For this reason, insurers will also have to focus on the credibility of the injured party. If they can show that the person is telling untruths or is embellishing elements of their claim, it may cause sufficient doubt in the mind of the Judge to dismiss the case or reduce the compensation that's payable.

There is no predefined format for defending whiplash claims. Each case is decided on its own merits. Insurers will have to assess the circumstances of each claim and then decide to defend or settle it.

Following the presentations, there was a lengthy and engaging "Q&A" session when attendees drew further on the knowledge and expertise of the speakers.

In summary, the event was very successful with over 120 insurance staff attending. It highlighted strategies and tactics that can be adopted when dealing with dubious whiplash claims. Decisions to defend or settle whiplash

claims will depend on the circumstances of each claim. Where insurers are concerned about the veracity of whiplash claims, they should approach them in a consistent manner by focusing on causation and credibility when building the evidence to challenge these claims.

About the Anti-Fraud Forum

The Anti-Fraud Forum operates under the auspices of Insurance Ireland. The primary objective of the Forum is to change the perception "that insurance fraud is a victimless crime" as we all pay for it through higher premiums and additional costs in the industry. The Forum is committed to protecting genuine policyholders and the insurance industry from all forms of fraud. It achieves this by fostering an industry approach to dealing with fraud and by facilitating meetings, networking and training events for fraud investigation staff at insurance companies.

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 9,000 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.

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.

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

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1. Adam Kelly, Accenture and Kevin Thompson, Insurance Ireland 2. Mairead McCarthy, Liberty Insurance, Trevor Lowry, Liberty Insurance and Nicola Tracey, Liberty Insurance 3. David Wood, Chief Inspector, City of London Police, IFED 4. Room Shot – Aviva Stadium 5. Business Forensics 6. Vision-net.ie 7. Platinum Sponsor Risk Intelligence 8. Cunningham Lindsey and exhibitors 9. Catherine Gunne, Gardaí Síochána, Colm Fox, Gardaí Síochána, Dave Snow, Zurich, Gerard Jo Walsh, Gardaí and Pdraig Lyons, FBD. 10. Tom O'Brien, Senior Manager – SIU, Liberty Insurance and Chairman of Insurance Ireland, Anti-Fraud Forum.



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