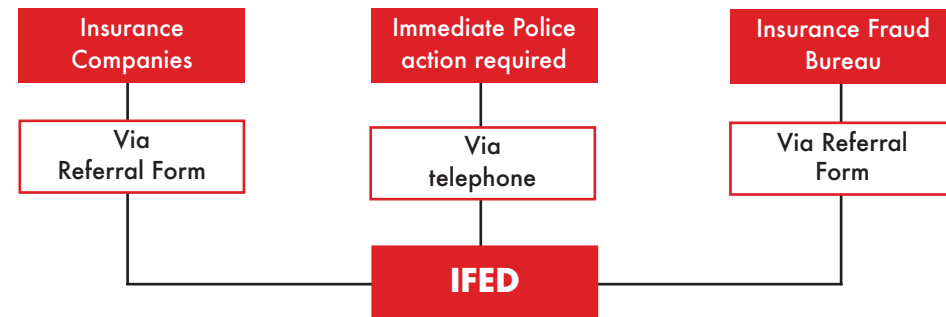


Frequently asked questions

How will IFED decide to take on a case?

When a case is referred to IFED, it will be considered against strict criteria including any threats it could pose to the insurance industry, potential for public harm and organised crime links.



Once assessed, a decision will be taken by IFED to either take on the case or, in some circumstances, pass it on to another police force or enforcement agency. This mirrors the current procedures in place for all crime allegations referred to the City of London Police's Economic Crime Directorate.

Will this process favour high-value cases?

No. IFED will not take on cases based solely on monetary loss.

The team will consider a range of insurance frauds, from high-volume, low-value fraud committed by individuals, through to more organised, systematic criminal attacks against the industry.

Will IFED take on cases from smaller insurance companies?

The size of the company referring a case will not be a factor in determining whether a case is accepted. However, on balance, as larger companies tend to have more insurance fraud, it is expected a significant number of IFED cases will come from bigger insurers.

Are all classes of insurance covered by IFED?

Yes. All domestic and commercial general insurances, health and life and protection insurance products may be referred to IFED.

Will IFED be able to investigate all claims that an insurer thinks may be fraudulent?

It's difficult to say as this will largely depend on how many cases fit the IFED criteria and how complex they are. Additionally, we must also factor in that some cases will be passed on to other forces to investigate.

What we can say is that IFED will work to its absolute capacity to complete as many cases as it can, as quickly as possible.

How do I refer a case to IFED?

Insurers and regional police forces will be able to report cases direct to IFED using a special referral form. Alternatively, insurers can still refer through the Insurance Fraud Bureau (IFB) which will add intelligence to the report before passing it on to IFED.

In urgent cases where there is an immediate need for police action, insurers can contact IFED by phone or after hours via the City of London Police's on call Duty Fraud Inspector.

Additionally, it is likely that some fraud investigations involving cross border and organised crime groups will be referred from other law enforcement agencies across the UK.

What will the relationship be between IFED and other police forces? Will other forces still take on cases?

Regional police forces will be able to refer insurance fraud cases to IFED. However, the cases will still need to meet IFED's criteria.

If a fraud falls within a force's own case acceptance criteria and they have the resources to manage it, they will still take on insurance fraud investigations. IFED will provide guidance and assistance to forces in these situations. If required, IFED will be supported by other police forces across the UK when making arrests, at no additional cost to the industry.

What do you think?

If you would like further information on IFED, then please go to www.bit.ly/i-fed where you can leave comments and feedback. Alternatively, email IFED at IFED@cityoflondon.police.uk or call 020 7601 2222

The Insurance Fraud Enforcement Department

An introduction and guide



Welcome



Insurance fraud is a multi-billion pound problem for the UK with organised crime groups lining up alongside opportunist fraudsters to steal from the insurance industry. This, in turn, is leading to higher premiums for honest policy holders. As insurance fraud continues to rise, while police funding shrinks, it is clear that a case of ‘business as usual’ is no longer an option for anyone.

Different thinking and a different approach is needed and is now about to be delivered in the form of the new Insurance Fraud Enforcement Department (IFED).

Funded by members of the Association of British Insurers (ABI), working in close partnership with numerous fraud agencies and run with operational independence by the City of London Police, the Department will target insurance fraud and the individuals committing this crime.

From January, we will have a team of specialist detectives investigating a range of frauds, from high-volume, low-value crimes committed by individuals, through to the more organised criminal attacks against the industry.

The team will be knocking on doors and catching criminals, while also providing a flow of information to help improve the insurance industry’s counter-fraud measures.

In doing this, I am confident that they will quickly demonstrate how IFED represents an excellent investment for the insurance industry, both in terms of money saved and arrests made.

Commander Ian Dyson

City of London Police

The ABI’s commitment



Tackling insurance fraud is one of the ABI’s priorities. Insurance fraud costs honest policy holders about £50 more each year for their insurance. ABI members invest more than £200m each year to detect insurance fraud.

Insurance fraud is pernicious and comes in many forms, ranging from organised gangs generating funds for other serious criminal activity through to one-off opportunistic bogus or exaggerated domestic claims. ABI members constantly adapt their systems to keep up with fraudsters who are quick to exploit any weaknesses.

The significant financial commitment by the ABI to fund IFED ramps up enforcement action against insurance fraudsters to recover assets, prosecute insurance fraudsters and act as a deterrent to others not to commit insurance fraud. We now have the means to increase enforcement activity, recover assets and send a very strong message to insurance fraudsters.

Nick Starling

Director of General Insurance and Health
Association of British Insurers

What is IFED?

IFED is an operationally independent police investigation unit, which is funded by the Association of British Insurers (ABI) and housed at and run by the City of London Police’s Economic Crime Directorate in London.

The Department will tackle all types of insurance fraud, from individuals making fraudulent claims on personal injury, motor vehicle, or homes and contents policies, through to organised groups carrying out strategic and complex insurance frauds.

The Department will be managed by the City of London Police’s Detective Chief Inspector Dave Wood, who will oversee a team of 34 full-time specialist fraud detectives and civilian financial investigators operating across the UK.

As the Lead Force for Fraud, the City of London Police has a wealth of expertise in fighting fraud and in tackling organised criminal behaviour. It will use its wider police resources such as surveillance and forensic support, and intelligence from its National Fraud Intelligence Bureau (NFIB), to arrest large numbers of offenders each year.

Working with you

Funded by industry, operationally independent and solely dedicated to tackling insurance fraud, IFED is a first for the UK.

As one of our partners or stakeholders, your feedback will play a key role in refining our service as it develops. In the early stages, we will be continually reviewing our procedures and processes in response to your input.

