

Fraud & Crime Prevention Task force

**Review of best practices and situations in each country
with regard to the public/private partnership**

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CEA Crime Working Group

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Country	Fraud Prevention		Crime Prevention	
	Insurance Activity	Public/Private Partnership	Insurance Activity	Public/Private Partnership
Belgium	<p>Dedicated logo to promote the fight against fraud.</p> <p>Formal agreement signed by a majority of insurers operating in Belgium: close collaboration, prosecution duty, registration in a mutual database (Datassur).</p> <p>Standard statements written on insurance proposals and claims declarations.</p> <p>Info exchange system between insurers about fraud cases</p> <p>Exchange of listings of key people between insurance companies and police forces.</p> <p>Creation of Alfa Belgium to appoint, certify, use and control free lance fraud investigators (network to be used by Belgian or foreign insurance companies)</p>	<p>International Association of Auto Theft Investigators (IAATI).</p> <p>ARSON Club with members of public and private sectors.</p> <p>Police training programme to combat insurance fraud.</p>	<p>Working group to set up procedures to be applied by insurance companies in order to meet European requirements.</p> <p>Anti-theft systems for automobiles and dwellings.</p>	<p>National car criminality platform.</p> <p>Federal objectives to combat financial and organised crime, Development of anti-car/home jacking systems.</p> <p>Information exchange to report stolen cars.</p> <p>Funding by insurers of kits to detect doctored vehicles.</p> <p>New law project on Money Laundering.</p> <p>New law project for better protection against falsification of motor vehicle milometers.</p> <p>Development of the share-doc system to check the validity of an identification card</p>
Denmark	<p>National insurance fraud statistics system.</p> <p>Guideline for fraud identification in claim handling.</p> <p>Investigators in some insurance companies.</p>	No	<p>Public campaign on Theft prevention - Public campaign on receiving (stolen goods).</p> <p>Specifications for security systems against intrusion in private homes, car theft, boat theft etc...</p> <p>Guidelines for preventing computer crime.</p>	<p>Co-operation with Danish Crime Prevention Council</p>

Finland	<ul style="list-style-type: none"> - Frauds record 1994, collect, record use and exchange information - Claims register 2002, all new claims, can only be used in actual claims, not for customer selection, the main aim is to deter insurance fraud - Three separate studies on insurance fraud - Insurance Fraud WG in Federation of Finnish Financial Services FFFS - WG has members from police and insurance communication units - Insurance investigators have WG's; for vehicle, bodily injured and household insurance related cases - insurance fraud statistics - FFFS collect, analyze and deal out current information about insurance related crimes, specially insurance fraud -FFFS; benchmark with banks and financing companies about fraudsters 	<ul style="list-style-type: none"> - Insurance training courses for police officers about insurance fraud, arson, fire investigation, daily crimes, especially vehicles - Annual Vehicle Crime Seminar (police and insurance and interest groups - Cooperation with the Finnish Liaison Officers in Russia and Estonia - legislative lobbying with different Ministries - current project; how to get the litigation faster, how to increase activity of insurance industry to make more reports to police about insurance fraud - research cooperation with universities - cooperation with police about financial crime prevention - cooperation with media about insurance fraud 	<ul style="list-style-type: none"> - In FFFS; list of security devices (locks, alarm systems and centres, etc) - Crime Prevention WG (contain daily crimes) - guidelines of several security matters (key security, surveillance, structural security, etc) - communication, campaigns 	<p>National Crime Prevention Programme: Cooperation with all Ministries, the business community, civic organisations, etc. Based on common policy for actions in prevention of crime and promotion of security. Actions:</p> <ul style="list-style-type: none"> - establish networks for local crime prevention - creation of job opportunities - organizing neighbourhood support - position and protection of witnesses - etc. <p>MoU on crime prevention between Customs and ins. Same MoU negotiated with the police.</p> <p>-Continuing co-operation police/insurance on crime prevention, once a year. Crime Prevention seminar on actual topics Insurance sector participating in nearly every crime prevention activity in the country</p>
France	<p>ALFA = Anti-fraud association funded by the insurance companies. Tasks : Training and legal department, Private Investigators Monitoring, Enhancement of partnership with Police Forces and Prosecution Service, Investigations Coordination, Data gathering</p>	<ul style="list-style-type: none"> - Providing access to data from the insurance companies for Police Officers - Working groups (insurance companies / Ministry of Interior)with a view to improve law enforcement efficiency - Insurance Training programs for police officers (arson...) 		<p>Cooperation with public services :</p> <ul style="list-style-type: none"> - police: focus on stolen cars (ARGOS) - Ministry of Interior: neighbourhood police forces <p>Action for better electronic identification of vehicles.</p>
Germany	<p>GDV</p> <ul style="list-style-type: none"> - set up of a department and commission on Crime Prevention and Anti Money Laundering in 2004. - operation and currently updating of an information system for combating fraud (data base) - training of specialists in insurance companies - issuing of teaching materials - coordination of public relation 	<ul style="list-style-type: none"> - meetings with investigation authorities in 9 regional districts on a regular basis - insurance training courses for police officers - producing teaching materials with specialized police specialists 	<p>GDV</p> <ul style="list-style-type: none"> - testing, certifying and making public of security devices in respect of burglary and fire risks 	<ul style="list-style-type: none"> - Cooperation with the Federal Bureau of Criminal Investigation in respect of insurance related information in general or on a case to case-basis in cases of significance - Cooperation with State Police on the regional level in all insurance related matters - Education and training of police officers on topics like manipulated traffic accidents, arson etc. - active support of preliminary investigations

	activities			<p>in the detection of offences, e.g. by rewards</p> <ul style="list-style-type: none"> - setting standards for money laundering prevention measures together with the supervisory authority
Italy		<p>ANIA-ANCI (italian association of municipalities) agreement (2005), under which urban police has access to insurance databank.</p>	<ul style="list-style-type: none"> - List of truck parking areas; - List of recognized anti theft detectors for trucks which must be installed compulsorily. - Study on "Strong rooms" in Banks - Study on "Burglary ins." 	<p>New regulation of ISVAP (Italian Authority for the Insurance Sector). Next constitution of a public anti-fraud centre linked to Public Authority.</p>
Netherlands	<p>The Association of Insurers:</p> <p>- set up:</p> <ul style="list-style-type: none"> * a Centre Control Insurance Crime (CBV); * Central Claim DB Fraud Detection and Risk Analyses (CIS); * Centre of Intelligence (developing); * Web Fraud Portal for Fraud co-ordinators; * a Fraud-Co-ordinator Course. <p>- introduced:</p> <ul style="list-style-type: none"> * Fraud Protocol; * Protocol Personal Investigation; * Protocol Control Internal Fraud; * Protocol Fraud Warning Systems; * Protocol Judging Proportionality Registering in Warning Systems; * Hallmark 'Fraud Co-ordinator'. <p>- formulates advices around 5 pillars:</p> <p>Reinforcement</p> <ul style="list-style-type: none"> * image/relation insurers and society; * directing / securing fraud control; * fraud prevention / deterring; <p>Improvement</p> <ul style="list-style-type: none"> * risk analyse / detection / despatch; * capability of proof. <p>- places at insurers' disposal:</p> <ul style="list-style-type: none"> * Self-Audit Implementation Advices (to be reported at the Association); * Audit Results (Naming & Faming); <p>- in consideration:</p> <ul style="list-style-type: none"> * the implementation of the Associations' advices are on trial by the Insurers' Supervisor. <p>- organises (CBV):</p>	<p>National Platform for Crime Control (see at right) is involved in tackling financial-economic crime;</p> <p>Lobby resulted in widening privacy regulations sharing public information with private partners aiming detection fraud. To get experience with the process of this exchange (at the most early stage) a regional pilot has been set up with the police in the field of Fire.</p> <p>The Associations' CBV (see left) officiates in the ppp as a double Front Office (intermediary). The CBV is connected to the police by secured computer lines. The pilot is to be evaluated in 2010 on the costs of the Home Office and the Association.</p> <p>Actualizing the 'maintenance agreement': the Attorney-General and the Association make new agreements about police and prosecute capacity available for fraud.</p> <p>Co-operation with the Department of Justice in a scientific research how to improve ppp in the field of fighting "horizontal fraud" (= all fraud not towards public organisations, that's "vertical fraud"). The Associations' philosophy tackling fraud is taken as a model. The research is paid by the Department of Justice.</p> <p>In development are legislation on:</p> <ul style="list-style-type: none"> - the use by insurers of the peoples individual state number as ordering key for the own administration - the full access to and use of the peoples Administration in the local register's office. 	<p>The Association of Insurers:</p> <p>- set up:</p> <ul style="list-style-type: none"> * Centre Control Insurance Crime (CBV); * VbV Verzekeraars bureau Voertuigcriminaliteit (car theft); <p>- introduced:</p> <ul style="list-style-type: none"> * Hallmark Safe Trade and Industry; * Hallmark Anti theft Motorcars; * Protocol Wrecked Motorcars; <p>Individual insurers:</p> <p>- put energy:</p> <ul style="list-style-type: none"> * in the improvement of social security in a number of city districts; * in stimulating prevention by premium differentiation. 	<p>National Platform for Crime Control: all relevant public and private parties are represented at the highest level under the chair of the Minister of Justice and the President of the National Employers Association. Dutch Association of Insurers' president is member and is assisted by CBV.</p> <p>Aim: working together in the fight against crime towards trade and industry:</p> <ul style="list-style-type: none"> - financial and economic crime; - computer crime (e-commerce); - robbery; - security in business areas; - security in shop centres; - crime prevention campaigns. <ul style="list-style-type: none"> - Crimestoppers (through CBV). - Foundation for tackling car crime (CBV). - Police label secured housing vision. <ul style="list-style-type: none"> - Project "Action Plan Safe Private Business" 24 anti crime ppp-projects (CBV); - New ppp "Centre for safety and crime control" - European Conference in The Hague about ppp in crime control (see internet); <p>in co-operation with police::</p> <ul style="list-style-type: none"> - After indemnification recovering the caused losses from arrested criminals, with the Associations' CBV as intermediary; - Code Tip-Off Money with CBV as intermediary - Fighting car theft in the ppp National Information desk Car Crime (LIV/ VbV); - Fighting transport crime (thefts cargo and cargo trucks)(CBV);

	<ul style="list-style-type: none"> * Platform Fraud Co-ordinators; * Seminars tackling Fraud. <p>- supports:</p> <ul style="list-style-type: none"> * multinational insurer organisations (p. e. CEA, IAIFA); * (inter)national congresses (by delivery speakers) 			<ul style="list-style-type: none"> - Fighting in house cultivated soft drugs (CBV) <p>in co-operation with Intelligence Services:</p> <ul style="list-style-type: none"> - anti terror measures (CBV); - exchange of inform.: threat analyses (CBV); - EU Sanction list (CBV).
Norway				<p>In cooperation with Justice Ministry insurers have started to develop a web-site with detailed information concerning home protection of summerhouse, car, boat, etc. against theft.</p> <p>Insurers' initiative to maintain the register of leisure boats in private hands.</p> <p>Good co-operation between insurers and police on stolen boats.</p> <p>A working group with representatives from the police, customs, insurance, trade and industry, is now active to quantify the volume and the nature of organised crime and possible measures against organised crime.</p> <p>Norwegian Industrial Safety and Security Organisation has established a Norwegian Industrial Security Council. The council will propose measures against crime in trade and industry, i.e. measures against espionage, sabotage, terrorism, fraud, organised crime and computer crime.</p>
Spain			<p>Meetings with the Department of the Interior to collaborate with the police in items related to insurance fraud, exchange of information on fraud cases.</p> <p>Fraud detection Awards (there are prizes for policyholders, experts, etc), and elaboration of statistics on fraud (in 2001: 46.227 cases).</p> <p>Creation of a register of stolen vehicles which have been compensated by insurance companies. This data is sent to the police, who inform the companies when they are recovered.</p>	

			<p>Creation of a data base with “Fraud Contacts” managed by insurance companies, which is distributed among the police departments to facilitate direct collaboration when fraud is detected.</p> <p>Data on stolen vehicles introduced in the Police information systems, including the name of the insurance company, which is duly informed when the vehicle is recovered (with the aim of reducing the cost of claims and preventing frauds – recovery of vehicle and non-reimbursement of the compensation received).</p> <p>Fluent collaboration with insurance fraud cases.</p>	
United Kingdom	<p>Crime and Fraud Prevention Bureau</p> <ul style="list-style-type: none"> - fraud check campaign - ACPO/ABI acceptance criteria and guidelines for the reporting of suspected fraudulent claims to the police <p>The Insurance Fraud Bureau (IFB) launched in July 2006 to provide a cost effective, tactical solution for the detection and prevention of organized, cross industry fraud, supporting the wider Association of British Insurers (ABI) industry fraud strategy. The IFB leads or coordinates the industry response to the identification of criminal fraud networks and works closely with the police and law enforcement agencies.</p>	<p>The National Fraud Authority (NFA) is a government agency established in October 2008. It works across the UK economy to build a more hostile environment for fraudsters. It operates through the initiation, coordination and communication of counter-fraud activity and information across both the public and private sector.</p>	<p>Medium Term Research Strategy</p> <ul style="list-style-type: none"> - Criminal-decision making: a review of the current state of scientific knowledge - Criminal statistics and underwriting: consideration of burglary findings - Crime futures: consideration of possible trends of crime in the future <p>Arson prevention unit etc.</p>	<p>Crime & Disorder Act: requires local authorities, police, community, etc. to develop strategies for reducing crime.</p> <p>Property Crime Reduction Action Team: this team brings the local government, police and business together to reduce burglary, theft and arson.</p> <p>Secured by design (insurers and police). Neighbourhood watch schemes. Etc.</p>