

# Forward Together IFB Strategy 2023-25



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# An ambitious strategy, built on an established promise

“ At IFB we're proud of the progress we've made in leading the insurance industry's fight against fraud.

Since our launch in 2006 the IFB has continually evolved, and we've now reached a natural point on our journey to reassess our place in the counter-fraud landscape and reset our direction of travel to more closely align with members' needs.

Early in 2022 we engaged with members, stakeholders and industry in a full strategic consultation. You told us, clearly and honestly, how we can best support you in the future. This has helped us shape this new strategic plan so thank you to everyone who contributed.

Times are changing and fast, especially in our current landscape with the impacts of COVID and the broader economic crisis being felt in a number of ways. Ultimately, this means insurance fraud risk needs to be front and centre of what we do, and how we do it.

We know our member data sharing technology is ageing and fails to match members' expectations. We're committed to keep pace and adapt to deliver the products, services and user experience via the modern technology that you expect.

## So our ambitious approach for 2023-25 focuses on:

- Removing outdated, legacy technology to improve efficiency and member experience
- Addressing and improving data quality
- Reviewing how the IFB membership will work in the future – its legal and operating model

However to be clear, there are no silver bullets or overnight solutions to deliver these focus areas. They are complex in nature, and, in order for the IFB to be more agile than ever before, we will need full buy-in and mutual support from all our members, stakeholders and the wider insurance market along the way.

This plan lays out a roadmap for a shared industry journey to realise these goals and the full potential of the IFB. This is a joint venture: with you, for you.

So I invite you to read our plans for the next three years and work with us to help realise that shared vision.

I look forward to working with you all, to take the IFB and industry on its next chapter, fighting the ongoing risk of insurance fraud. ”

**Ursula Jallow, Director IFB**



# Changing times, changing challenges. One consistent purpose.

Funded by the insurance industry, and with a current membership of 95% of the market, the IFB's remit is to reflect and address evolving industry fraud needs.

Our strategic ambitions for 2023-25 are grounded on the IFB's founding purpose, to:

Help insurers identify fraud and avoid the financial consequences to their business and support regulators and law enforcement agencies in finding fraudsters and bringing them to justice.

At our heart we're a data-driven organisation entrusted to optimise consolidated data into valuable insight and intelligence. We use analytical software to identify connections between millions of data records and, where suspected fraud is identified, our Intelligence and Investigations Team alerts the insurance industry through actionable intelligence reports.

The IFB holds a unique position in industry, with a 360° view of the industry's transactional data set – which allows us to see and pick out networks of organised insurance fraud, which no one insurer can detect in isolation.

We've kept pace with an agile threat landscape in many ways since our launch: evolving our motor fraud models to support insurer members and we've also supported, in some way or another, broader insurance product lines. But now, changing demands and member expectations mean we need to review how we, as an organisation, can better support the market's changing needs.

# Our shared threat landscape

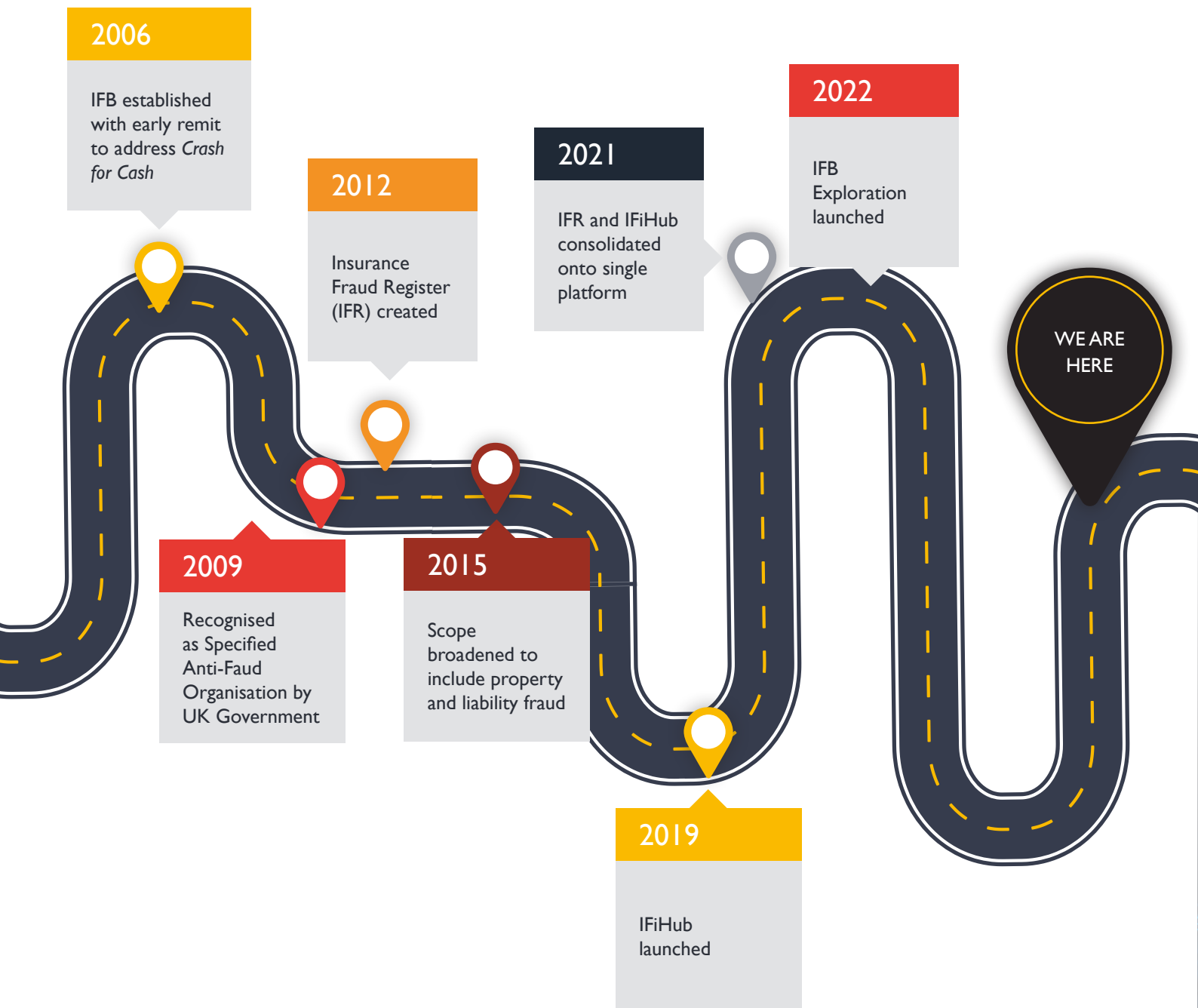


We must now pivot to create an IFB membership model and technology offering that fully supports and fits the needs of our members and the broader industry to help address these challenges.

We have a proud history of delivery and we're ready to take our organisation forward to the next level of counter-fraud solutions for our members.

# Reflecting back, to plan for our future

Since 2006 we've brought together insurers, brokers, affiliates and law-enforcement agencies, to identify, detect and disrupt organised fraud across the insurance industry.



# A history of partnership working

We've come a long way, and so too have our members, who've made giant strides in the fight against fraud. We're also grateful for our partners' contribution and collaboration over the years that has strengthened our work.



## IFB proudly works with the **General Insurance Fraud Committee (GIFC)**.

The UK's largest cross-industry group of insurers to tackle insurance fraud, an approach which sees intelligence and best practice shared across organisations to tackle new, emerging frauds and to develop and drive a broader counter-fraud strategy for the insurance industry.

## Insurance Fraud Enforcement Department (IFED) - part of the City of London Police.

Works tirelessly to increase criminal convictions against insurance fraudsters. As well as highlighting successful prosecution outcomes with the IFB, IFED is also looking at other disruption opportunities such as cease and desist to further disrupt activity where convictions may not be a viable option.

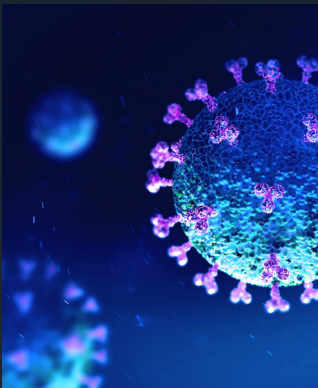
## Association of British Insurers (ABI) is the voice of the UK's insurance and long-term savings industry.

With 200 members the ABI is a valued, trusted and active partner in the IFB's work.

# A record of action, a promise of more

## TEN standout achievements from our *Beyond 2020* Strategy 2020-2022

Our agile *Beyond 2020* strategy aimed to consolidate progress, offer new technological solutions and keep pace with customers' changing demands and expectations to entrench the IFB as the market hub for fraud data, insight and management of cross-industry organised scams.



### An agile approach in challenging years

In the unprecedented pandemic period - one of the most challenging and uncertain markets - we adapted and flexed to keep vital counter-fraud services running. As fraudsters began to take advantage of the lockdown landscape, we released training events, forums and bulletins designed to help members anticipate the latest Covid related fraud threats. We also delivered 21 of our regular member events through online channels.



### IFB Exploration - the next generation of fraud detection

In Autumn 2022 we launched IFB Exploration – a new, agile fraud detection system to keep pace with the constantly changing tactics of fraudsters.

The AI-enabled technology solution quickly detects current and emerging threats and provides advanced network detection for IFB members, covering motor, property and liability product areas. It will analyse billions of claims each year and will strengthen and adapt over time to help IFB identify, react and share changing fraud trends and data-sets and will support shorter detection times.





## We consolidated IFR into the IFiHub

Our flagship Insurance Fraud Register (IFR) containing confirmed insurance fraud data is now utilised by 300 insurers, 82% of the general insurance market. We aspire to onboard a sizeable proportion of the remaining market.

In 2021 we consolidated the IFR confirmed fraud data and the IFiHub suspected fraud data, onto the single platform resulting in an improved user journey and better opportunities for data sharing and analytics and 66% of our members are now using the IFiHub.



## We made our intelligence offer faster and more efficient

In 2021 we comprehensively overhauled our IFB operating model reviewing our products and services, this resulted in intelligence being shared with members earlier, enabling fraud to be identified quicker. After receiving information from the public, we issued intelligence reports to our members 40% faster in 2021 than in 2020



## We delivered timely, valuable and crucial insight

IFB increased the frequency of our Strategic Threat Assessments (STA) with members to deliver the most up-to-date insight into fraud trends using our unique position in the industry. The STA now includes current data on policy, claims and enabling activity. It spans identified threats across various product lines looking at all 21 fraud categories and identifies the Top 5 threats of both organised and opportunistic fraud.



## We prevented fraud with creative campaigning

Our targeted and creative media outreach and digital campaigning raised awareness of new scams to millions of people across Britain.

In 2020 more than 5.4 million people saw our digital advertising campaign *Stop the Scams*, that generated 1800+ pieces of media coverage. And in Sept-Oct 2022 we delivered a targeted, digital, video-led Ghost Broking campaign in partnership with the GIFC that exceeded its targets.

In 2021 more than 15 million people saw our *Crash for Cash* PR awareness campaign highlighting the UK's top hotspot locations, which generated more than 600 pieces of media coverage across all print, online news, radio and television. In 2022 we extended this with a follow-up PR campaign to highlight regional hotspots. This saw extensive national media coverage including ITV news and far-reaching regional media reporting. We also spearheaded a public awareness campaign highlighting the consequences of getting on the IFR that featured on BBC Radio 4 alongside wide media coverage.



CheatLine

## We recorded 14,000 Cheatline reports

IFB campaigns help the public spot signs of insurance scams and encourage them to report insurance fraud to our free, confidential reporting tool (Cheatline).

Each month 400 reports are made via the freephone number powered by Crimestoppers or online - during 2020-2022 that's a total of 14,000. From these reports made by the public, the IFB will have issued 10,000 intelligence reports to its members which range in fraud types across a variety of product lines.

Gathering intelligence from the public who are angered and frustrated by fraudsters reaps valuable intelligence for our investigators. This information helps us identify fraudsters and work to bring them to justice as well as help insurers avoid having to pay out expensive fraudulent claims.



## We created a bespoke Application Fraud model

Application fraud is estimated to be worth over £1.2 billion and motor application fraud makes up over 90% of all fraudulent policies identified.

So far 47,000+ policies have been added to our new Application Fraud Model helping to identify 68 fraud trends and support 33 intelligence reports alerting members to suspected application fraud threats.

We established an intelligence sharing model to help customers manage the increasing threat of Ghost Broking, a form of application fraud. Each week we share entities linked to suspected Ghost Broking scams so that our customers can take the appropriate actions to manage the potential risks.



## We hosted valuable events to share intelligence and insight

In 2021 alone we brought members and stakeholders together at 33 separate events, for intelligence sharing and discussion around key fraud trends and targets.

IFB also hosted nine intelligence forums covering a range of issues including data theft, Ghost Broking and property fraud. We also hosted 16 intelligence workshops supporting the development of best practice across key focus areas, including standardised fraud definitions and product specific fraud threats.

In 2022 we continued with 28 virtual events to share best practice with strategic partners and welcomed a return to in-person events.

### Ghost broker gets suspended sentence over £50,000 fraud

Lost in Translation: Money launderer who targeted Polish community jailed

'Ghost broker' who profited over £50k through hundreds of bogus insurance policies sentenced

## And we continued to help our partners bring fraudsters to justice

Since 2006, IFB investigations alongside all our law enforcement partners, have helped to secure 1,300 arrests, and over 670 convictions totalling more than 600 custodial years in prison and more than 33,000 hours of community payback.

# Asking the market: a full strategic consultation

In 2022 the GIFC supported a full market consultation to help inform the long-term strategic direction of the IFB to produce this strategic plan.

## Who we asked

- Insurers
- Affiliates
- Brokers
- Stakeholders
- Regulators
- Industry bodies
- Enforcement partners

## What we asked – consultation themes

- Scope - How can we widen the scope of IFB to extend current product lines?
- Levy - How can we move towards a more equitable single membership model for IFB, IFR and IFiHub?
- Data – How do we agree levels of control and sanction to improve the quality of member input data?
- Prevention - How can our successful campaigning be scaled up to add even more value?

## What members told us

- IFB remains crucial in supporting the industry's counter fraud strategy
- Good quality data is essential to enable future delivery
- Members need a fairer membership model that benefits ALL members.
- Fraud continues to be a major threat for the market
- IFB should aim to diversify beyond motor, property and liability lines
- A more robust framework to achieve what is necessary
- The IFB should become more data centric in the future
- Leading on the delivery of communications as a deterrent was important for the industry

## How we asked

- Anonymised online questionnaires issued to all Interface Managers for uncensored views
- Individual customer meetings held representing 54% of the market by GWP
- Workshops to gather views from wider customer base including affiliates and brokers
- Stakeholder Meetings held with Association of British Insurers, Charter Institute of Loss Adjusters and British Insurance Brokers Association.

Results reviewed by GIFC, strategic options and recommendations created September 2022: Strategy drafted and approved by IFB Board.

# 2023 - first things first.

Our strategy for the years ahead is centred on two pieces of work which must be achieved for the future of the IFB.

Put simply, this work is absolutely crucial in laying the foundations for the further aspirational strategic objectives for 2024-25.

## To broaden our membership and affiliate model, ensure it's inclusive, equitable and benefits all members

We want a wider, more inclusive membership model that benefits all members.

We want members to be assured that the way the levy is calculated is fair and can drive enough capital to keep the IFB viable, productive and consistently adding value.

This will drive the industry's shared ambition for the IFB to be uniquely positioned to prevent and detect fraud.

### So in order to achieve this during 2023 we'll:

- undertake a comprehensive review of our membership including the levy
- get the legal guidance to determine and shape the viable new options we can offer
- decide what we then need to do to get the legal terms and responsibilities of those new membership models right
- define minimum contribution thresholds review and define what members responsibilities will be and what benefits they can realise through being a proactive member

## To decommission legacy technology to simplify and empower equitable and efficient member data sharing through the IFiHub

We want to be more agile and pro-active to keep pace with member's digital data expectations. We want to add value – to give customers valuable insight that they don't already know.

We know our current systems for data sharing need improvement.

Our aim is for our members to be able to share their data quickly and efficiently on a single, simple platform.

### So in order to achieve this during 2023 we'll:

- seek the legal advice to understand the viability of moving all IFB members onto IFiHub as a single data-sharing platform, including ensuring consistent use and input by all members
- consult widely on what that means for the market and for our members
- negotiate contracts for IFiHub
- map out the work needed for transition to a single platform

## By late 2023 we will have

- Consulted on and defined a new membership framework and levy model
- Defined a new technology and data strategy
- Created a multi-year strategic roadmap Business plan for 2024-25

## In 2023 we'll also:

### Enable “Prevent” by scaling up our campaigning to amplify our reach to prevent fraud and benefit all members

The IFB is proud of the work we do highlighting fraud trends to raise awareness and prevent people falling victim. So we'll increase our prevention campaigning with an integrated approach that includes new scalable, paid digital, organic social and PR to complement and amplify each other.

In 2023 we'll:

- introduce new, flexible, 'always on' paid social media digital messaging delivered over a six-month testing period, maintaining a constant digital presence and adjusted based on performance
- use Pay Per Click (PPC) to increase awareness and drive traffic to our Cheatline service and educational fraud web-pages
- build on our successful PR record and increase our organic social media reach to diversify our audiences and focus our PR on value over volume
- proactively promote Cheatline at a time people have interest / intent to report
- continue to engage our members' own communications teams to help drive these valuable messages

# Looking further forward

## 01

A new **IFB Membership framework** which is likely to include:

- new member agreements including data sharing
- new levies
- broader membership onboarding
- new reciprocal membership engagement plans

## 02

A new **Technology and Data strategy** to include:

- exploration of use of data in automated ways and in real-time
- a review of fair processing of data to ensure robust compliance with Data Protection regulation
- a review of data quality and retention
- a review of member suspect and fraud data contribution

The outcomes we're aspiring to deliver as a result of these include:

- a broader, more inclusive membership
- a new levy model
- a data offering reflecting the broader market and improved outputs for members
- improved approach to IFR/IFiHub loading criteria
- increase in data submissions from the IFB members
- improved and increase proactive intelligence networks
- qualitative data – audit and governance
- the ongoing evolution of IFB Exploration to maximise its potential
- all IFB members utilising the IFiHub platform
- increase in fraud enforcements

# And finally, a word from our IFB Chair **Karl Helgesen**

“ First established with a primary remit to tackle organised motor insurance fraud, and principally the pernicious *Crash for Cash* phenomenon – such was our success in raising the profile of this fraud that it could be argued that today, almost every motorist in Britain is familiar with the modus operandi of the *Crash for Cash* fraudster.

But we've kept pace with an agile, threat landscape and evolved significantly since then to shift from being solely about motor fraud to now support insurer members address fraud threats across a variety of insurance product lines.

The insurance industry has also continued to make giant strides in the fight against fraud and we're grateful to the tireless support of our partners through contribution and collaboration over the years that has strengthened our work.

The current financial uncertainty with its roots in the pandemic means insurers are predicting insurance scams are likely to rise particularly at a time when fraudsters are looking to take advantage of new technology and consumer vulnerability.

With our current *Beyond 2020* strategy ending in December 2022 the IFB has undertaken a full market strategic consultation to set an ambitious and data-led new strategy for the next three years 2023-25 that reflects the challenges the industry is facing.

Now is the time to assess the threat landscape and plan for that future so, in the next strategy period we'll focus on meeting those changing needs.

And we believe that continuing to work together by sharing information using innovative technology and new ideas and best practice – is the best way to fight insurance fraud.

The IFB has consulted members and partners to agree what the future direction of the IFB should be. The plan outlines how we will continue evolving our services in response to the changing needs of the market and providing the counter-fraud solutions of the future.

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**Karl Helgesen, Chair of IFB**



## Contact us


To find out more about the IFB please contact:


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