

FORWARD TOGETHER

2025 BUSINESS PLAN



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DIRECTOR'S STATEMENT

As we enter the third year of our three-year strategy, *Forward Together*, I reflect on all we've achieved through the support of our members and the wider industry.

We've progressed two major change programmes: **Broadening the Membership** and the **New Future Single Technology Solution**. Our **Prevention** strategy has seen unprecedented industry engagement resulting in a **Tackling Economic Crime Award (TECA)** and being shortlisted for an **Insurance Times** award.

We've continued to work with our members on business as usual (BAU) operations and together we've investigated over £153.3 million in suspected insurance fraud. We launched our first online training product on the National Intelligence Model (NIM) and improved our BAU processes for efficiency and compliance.

Broadening the Membership is a key strategic pillar developed in response to member feedback. It aims to create a fairer levy structure, remove barriers to accessing our products, services and data sharing, and enhance fraud intelligence by attracting new data sets and organisations. It will also improve services for non-insurer members by providing equal access, clearer rules and appropriate guidance.

The programme started in September 2024 and we have involved member CEOs, Senior Fraud Leaders, Legal and Compliance teams, and other industry stakeholders. Thanks to all those who have been involved, whether through commenting on draft legal documents or attending briefings and workshops.





Director's Statement (continued)

Under **Decommission Legacy Technology**, we successfully re-platformed the Insurance Fraud Intelligence Hub (IFiHUB) within exceptional timelines and budget. Member input in preparation for go-live was invaluable, resulting in more members using the new platform than ever before. Please continue to use the IFiHUB as much as possible as the more quality data sharing, the better!

We've also made progress on the **New Future Single Technology Solution** tender programme, consolidating our data platforms to improve efficiency and user experience. We're excited to have appointed Shift Technology as our technology partner, with work commencing early 2025.

Our **Prevention** pillar saw us deliver diverse campaigns on themes ranging from Ghost Broking and identity theft from a victim perspective, as well as 'slip and trip' and fronting to tackle opportunistic fraud. The Industry Communications Working Group has been instrumental in planning and delivering these campaigns, which have been so successful that the IFB Board have agreed they should continue as part of IFB's BAU work.

As a small not-for-profit business, we rely on the support of our members, the IFB Board and the General Insurance Fraud Committee (GIFC), alongside our wider membership. The IFB Board and IFB team are committed to maximising member value, recognising market conditions. Although we can't quantify value in monetary terms due to varying calculations across our members, we've worked extensively in 2024 to develop a value proposition that resonates with our broad membership and the wider industry.

As we look ahead to 2025, we are focused on delivering our key priorities but will also be turning our attention to developing our future strategy and, as part of that development, we will be consulting with our members and industry stakeholders.

As you read on, I hope that you recognise the role you've played in our 2024 successes and feel excited about working together further to embrace the year ahead.

Ursula Jallow
Director



COLLECTIVE FIGHT AGAINST FRAUD

In 2025 we'll strive to protect the public and reduce fraud-related costs to our members so they can better serve their customers. We'll continue to be a safe gateway for sharing industry data and intelligence to detect and disrupt fraudsters, acting as a trusted partner to secure successful outcomes.

Our work to serve as the industry's data hub for comprehensive fraud intelligence and analytics will involve developing a new single solution which will integrate our industry databases into one single platform. Furthermore, we'll reach the peak of our ambitious Broadening the Membership programme which will ultimately enhance fraud intelligence, enabling both new and existing members to make more informed decisions.

Our Prevention strategy will ensure we respond to surges in fraud and will raise awareness of the CheatLine in order to keep the public safe and instil public trust and confidence in the industry.



Broadening the Membership



Decommission legacy technology



Prevention campaign



PILLAR I:

Broadening the Membership

We've taken steps towards transforming our membership framework to enhance member value by eliminating barriers to accessing products, services and data sharing while boosting prevention through cross-sector fraud intelligence sharing.

PROGRESS MADE IN 2024

Member engagement

Member engagement cuts across all workstreams and is critical to our success. We've involved members in every step of the process by setting up working groups, holding virtual and in-person briefing sessions, and making drafts of legal documentation available for comment.

New Articles of Association and Membership Agreement

New company Articles of Association (Articles) will allow the IFB to adapt as our member organisations evolve and change. It will allow us to be more flexible in working with both existing and prospective members around obtaining membership and gaining access to products and services.

In 2024 we worked with our legal partners, TLT LLP, to complete a first rewrite of the Articles, which will allow more agile decision-making authority, while ensuring appropriate transparent controls are in place.

A new Membership Agreement has been developed to replace the complex and often contradictory legal documentation currently in use. In conjunction with TLT, we have significantly streamlined these requirements, condensing over 40 pages of complex obligations into a clear, concise and non-contradictory schedule.

The modernised Membership Agreement will reflect how data protection has evolved in recent years and we have included more mutuality

in the agreement to benefit our members. This new agreement will greatly simplify the legal framework for members, ensuring clarity, ease of understanding and compliance.

A full suite of legal documentation, including a draft of the proposed new Articles and Membership Agreement, were released for member comment in November. This was followed up by an in-person workshop with TLT.

New Membership Rules and Governance Manual

In close conjunction with our Member Working Group, we have created simpler Membership Rules. This has involved bringing together all our membership requirements across our different rules into a single, consolidated membership manual.

In 2024 we completed a first draft of the new Membership Rules and Governance Manual for member comment, intended to provide an easy to understand, single source of direction on how members can use our products and services.

Life and Protection Insurance market

We held two round table events in 2024 for the Life and Protection Insurance industry to explore future opportunities for the IFB to support these lines of business. A simple IFB membership is now available to Life and Protection insurers and we are exploring a potential data sharing proof of concept for the future.

Value proposition

We completed our work on being able to better articulate the value of the IFB in helping our members, industry and society tackle insurance fraud. We hosted workshop sessions with a wide-ranging group of Heads of Fraud from across the membership and with key industry stakeholders and agencies. These sessions were instrumental in defining our value proposition, which was published and launched at the Annual IFB Member's Briefing in October.

The value proposition will enable our current members, prospective members and the industry to understand the answer to the question, 'What benefit is derived from the IFB supporting the industry?' It is designed to help IFB members articulate the value of the IFB membership to internal stakeholders.

We have identified three core values: Enabling informed decisions; Creating a positive impact for society and Delivering through trusted partnerships. You'll see the values highlighted throughout the Business Plan and future communications.



Pillar I: Broadening the Membership

Plans for 2025

Legal documentation

We'll be carrying out a final review of the Broadening the Membership legal documentation ready for Board approval in early 2025. This will also involve finalising the supporting membership rules and governance structures and processes.

The new Articles of Association will require approval by our voting members via a special resolution at our AGM, expected to take place on 4 April 2025.

Levy structure

The work to establish a new levy framework to ensure a more transparent process and the long-term sustainability of the IFB will continue. This will enable a fair and flexible levy model and, with an expanded membership, will support the long-term stability of the IFB.

Governance structure

We will introduce a new approach to IFB Corporate Governance which will include the formation of Membership and Member Rules Governance Committees. These committees, comprised of IFB directors and members, will ensure that decision making is both robust and inclusive, with the industry's interests at the forefront. This work will provide greater flexibility while maintaining strong governance.

Value proposition

A marketing strategy will see the value proposition brought to life across all of the IFB's channels with changes visible on the website and social media to support with Broadening the Membership.

Life and Protection Insurance market

We'll continue to engage with the Life and Protection market to explore the possibility of a future data sharing proof of concept.

Commercial Fraud Intelligence Group (CFIG)

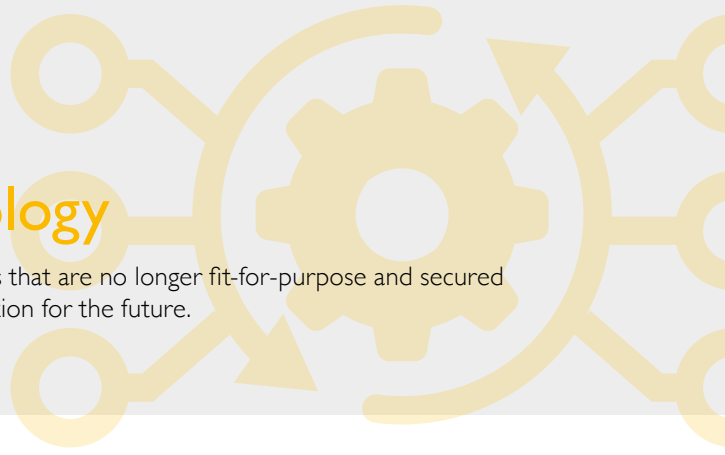
CFIG will enhance our commercial fraud proposition by delivering fraud awareness guides and enhanced fraud intelligence sharing models within the working groups set up to achieve this. The areas of focus will be Accident Health (policy and claims fraud), Commercial Property (policy and claims fraud) and Commercial Motor Policy. The output of this work will form the blueprint of how we work on all other commercial insurance product lines in the future.



PILLAR 2:

Decommission legacy technology

We decommissioned or have replaced ageing platforms and processes that are no longer fit-for-purpose and secured agreement to proceed with developing an integrated technology solution for the future.



PROGRESS MADE IN 2024

Re-platforming the Insurance Fraud Intelligence Hub (IFiHUB)

With an impending deadline which meant the original IFiHUB platform would no longer be supported from a technology perspective, it was essential that we delivered the re-platforming project in 2024. The end outcome was a more intuitive platform that better met members' needs, therefore bringing value from a project delivered out of necessity and forming a key success story of 2024.

New future single technology solution

We've identified the need to overhaul our technology stack. This will enable us to detect more fraud and cut out wasteful processes, and is necessary in order to deliver new products to a more inclusive membership.


Currently all data sets are housed in different systems, presenting challenges from a user point of view. To start addressing this, we undertook a Request for Information process in May 2023 for a single solution architecture – inclusive of a case management system – and received a good response from providers. We then proceeded to full tender and, following approval from the IFB Board and GIFC, appointed Shift Technology as our partner.

Training and education

We're passionate about compliance and improved processes for how we collectively handle intelligence as a membership. We developed training for the 1,500 users of our systems including releasing a new mandatory NIM and data protection module for users. We also launched three fraud investigation strategy training modules during Fraud Awareness Week in November: *Introduction Into Insurance Fraud*, *Overview of Partners and Stakeholders Who Help Disrupt Insurance Fraud* and *Insights Into How to Develop a Fraud Investigation Strategy*.

Management Information (MI)

We continued to develop our thinking around MI and how to further utilise it to gain key insights that support our strategic decisions and provide members with more granular reports to help make more informed decisions. Internally, we have been able to unlock a clearer picture of our performance, thereby supporting our process enhancement workstreams. Externally, these insights have provided members with a greater understanding as to how to best use our products and services and the value that is derived from them. Our new MI reporting approach has meant that we retired our legacy balanced scorecard in favour of our new Member Insight Report.



Over
60,000
suspect entities
loaded to the IFiHUB



5,350
confirmed
fraudsters
added to the IFR



Pillar 2: Decommission legacy technology

Plans for 2025

New future single technology solution

We'll be commencing this work at the start of 2025 with one of the elements being member collaboration. We'll be asking for volunteers from across our membership to help steer the design.

Document Management System (DMS) upgrade

This project will run across Q1 and Q2 and will involve a back-end upgrade to the supporting software, in order to ensure the DMS remains fully secure for the remainder of its run time.

Training and education

In 2025 members will have access to four new modules designed for users new to their role or those interested

in progressing to a fraud role. These modules will introduce how IFB operates, what insurance fraud is, how law and enforcement tackle fraud and how to set effective counter-fraud strategies. They have been designed to introduce the skills and thought processes required to develop in a counter-fraud role.

MI

We will launch our new enhanced fraud hotspots report in Q1. Consisting of greater insights into fraud hotspots than ever before, this report will provide members with a more in-depth analysis. We will also be working to enhance our Member Insight Report launched last year to provide members with new reporting MI for 2025.

CASE STUDY

Helping you to make informed decisions through a new and improved IFiHUB

With most of the UK General Insurance market accessing the IFiHUB and nearly 200 suspected fraudsters being added to it each week, it's vital that our tech is cutting edge to keep pace with the evolving nature of fraud.

The IFiHUB allows members to upload and search suspected fraud data, gaining valuable insights when making decisions on suspected fraud cases.

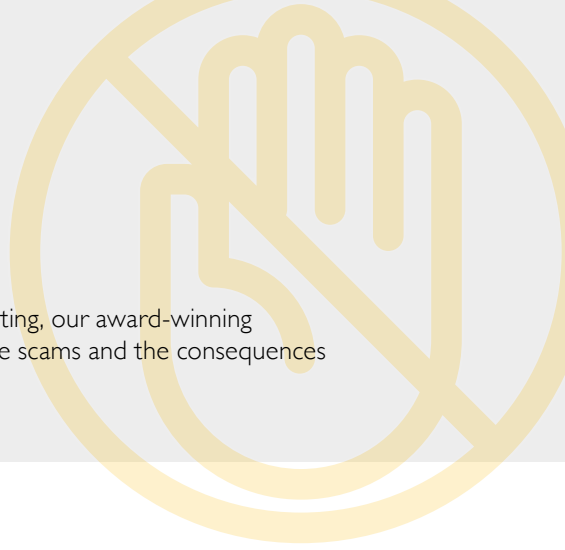
The re-platforming, which went live in July 2024, was a significant but necessary piece of work in order to move away from a legacy platform to one that is more modern and user friendly. The work kick-started in early 2024 and saw a number of members involved in the design through working groups. Detailed technical guidance was developed for IT teams and all members were provided with monthly status updates.

Member input into this project was critical to its success, with many engaging in the training workshops and briefing sessions and reporting defects in the build-up to go-live, so they could be triaged and fixed. As many as 95% of the defects reported were fixed before go-live to ensure a smooth transition.

Since the platform went live, we're pleased to share there has been 540 unique member users across 38 organisations using it, with over 75,000 searches being conducted. This is a significant uptick compared to the previous solution.

Members have also uploaded over 15,000 suspicious or confirmed cases of fraud, which have contributed to nearly 2,200 new IFB intelligence reports and four new operations being opened.





PILLAR 3:

Prevention campaign

Through industry collaboration and the strategic combination of PR and digital marketing, our award-winning campaigns have made an impact when it comes to warning the public about insurance scams and the consequences of committing insurance fraud.

PROGRESS MADE IN 2024

Protecting victims

We delivered multiple campaigns aimed at raising awareness of the latest fraud scams to help people understand how to spot the signs and protect themselves and their loved ones from becoming victims. Through print and broadcast media coverage, we potentially reached people 100 million times with our 'spot the signs' messaging. With 63% of CheatLine reports resulting in actionable intelligence, the Prevention campaigns are a vital way for encouraging the public to report fraud.

We continued to collaborate with the Insurance Fraud Enforcement Department (IFED) and our members to raise awareness of the moped 'crash for cash' scam, achieving exposure on BBC *Morning Live* and Talk TV. We were also proud to film our first real-life story of a Ghost Broking victim, helping to make an emotional connection with the public.

Other campaign themes included romance fraud, paid-ad spoofing and identify theft, which resulted in national coverage and a live interview on BBC Radio 4.

We also made our campaign material available to anyone interested in protecting people from insurance fraud by launching a Resource Hub on the IFB website.

Given the positive societal impact of the Prevention campaigns, the IFB Board declared Prevention as part of the full suite of IFB's BAU products and services.

Tackling opportunistic fraud

We delivered three six-week paid digital marketing campaigns called 'Fraud Cons', highlighting that committing insurance fraud 'is not worth the risk'.

With the objective of reaching a younger audience, TikTok and SnapChat featured heavily in our strategy, and we produced bolder creatives all designed to capture attention. We also added Reddit into the mix, as well as our more traditional channels of Facebook, YouTube and Google Display Network.

The first campaign focused on claims fraud and the second on application. Collectively, they achieved 31.6m impressions, 7.5m views and 87k clicks.

A commercial fraud theme was introduced through the third campaign with a focus on 'slip and trip' and Ghost Broking for people working in the gig economy, such as taxi drivers and delivery drivers. This achieved over 26m impressions, 2.5m views and 26k clicks.

Member collaboration

The Communications Working Group have continued to meet quarterly this year. Led by the IFB in partnership with IFED and ABI, it has representatives from 14 member organisations.

A significant achievement for the group in 2024 was jointly planning and delivering a Ghost Broking media campaign, which had impactful results.

We launched and issued five editions of our new member newsletter, IFB Informer, to ensure members stay informed with all aspects of the IFB's work.





Pillar 3: Prevention campaign

Member engagement

We were pleased to welcome four new members in 2024; Marshmallow, Tradex, Global Netwatch and Zebra Law.

Our member engagement increased this year with 51 hosted events attended by 1,400 of our members. This includes the IFB Annual Members Briefing, which was well attended by senior stakeholders. In addition, our flagship Strategic Threat Assessment (STA) involved 25 member organisations.

As part of Fraud Awareness Week in November, we held an in-person fraud forum called 'Fraud to the Future', which focused on tackling perceived threats in 2030-35 and sharing strategies for effective prevention. We also held a virtual

workshop on data theft and fraudulent documentation, which provided invaluable insights into current trends and relevant intelligence, evidence, strategy and disruption opportunities, thereby empowering attendees with the knowledge and tools to fight fraud.

Alongside this we ran a member user training session aimed at helping attendees utilise our counter-fraud solutions, understand the quality of intelligence leads, increase understanding of how industry collaboration works and how to put all this into practice to ensure optimal efficiency.

CASE STUDY

Enabling strategic partnerships leading to successful ops outcomes

Identity theft is a growing threat which results in real harm, as it facilitates a wide range of crimes. In a recent operation, the IFB collaborated with a number of partners to disrupt a criminal gang whose crimes were enabled by ID theft, which resulted in convictions.

Sixteen people were sentenced for taking part in what was found to be a £2 million fraud conspiracy targeting high-value cars.

The crime group stole 75 cars, including Porsches, Mercedes and BMWs, by using stolen identities to fraudulently obtain motor insurance

and ultimately gain access to finance deals.

The IFB was first approached by Hertfordshire Police and NaVCIS in February 2022 for support, as they were investigating an organised crime group believed to have stolen vehicles via impersonation fraud.

It was found that hundreds of stolen identities had been obtained by the group via the dark web. These were used to obtain fraudulent driving licences and finance deals on vehicles that were then stolen.

Driving licences used to collect vehicles from dealerships were then

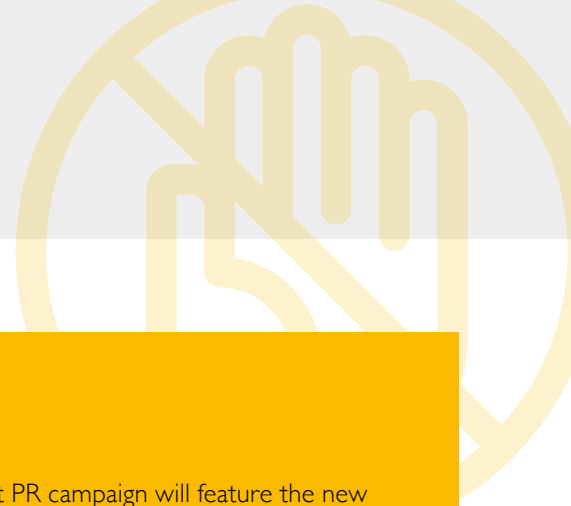
used for fraudulent insurance policies to facilitate the collection of vehicles, which then went missing after no payments were made.

The IFB identified 23 fraudulent insurance policies linked to the scam network, impacting eight insurers: Admiral, Aviva, Axa, Covea, Direct Line Group, Hastings Direct, Haven and Markerstudy.

The IFB worked with each insurer to gather evidence, including details of how the policies were inceptioned to connect suspects to the compromised identities and policies used to steal the vehicles.



Pillar 3: Prevention campaign



Plans for 2025

Digital marketing campaign

Working with our agency, All Response Media, we have devised a 2025 paid digital marketing strategy which takes into account key learnings from previous 'Fraud Cons' campaigns based on the best performing channels, creatives and audiences. We will be delivering a short-burst campaign in March, followed by a longer one spanning Q2 and Q3, followed by another short-burst campaign in the build up to Black Friday and Christmas.

PR campaigns

We will continue to consult with the Industry Communications Working Group on campaigns and respond to surges in fraud.

We started 2025 shining a spotlight on paid-ad spoofing and highlighting the emotional and financial consequences of this type of scam through a real-life story. The campaign secured over 200 pieces of media coverage, and our short film has been featured in an online ad campaign to help raise awareness and encourage reports to the CheatLine.

Another significant PR campaign will feature the new hotspots as a way to draw media attention to the issue of insurance fraud and present another opportunity for highlighting the consequences.

Member engagement

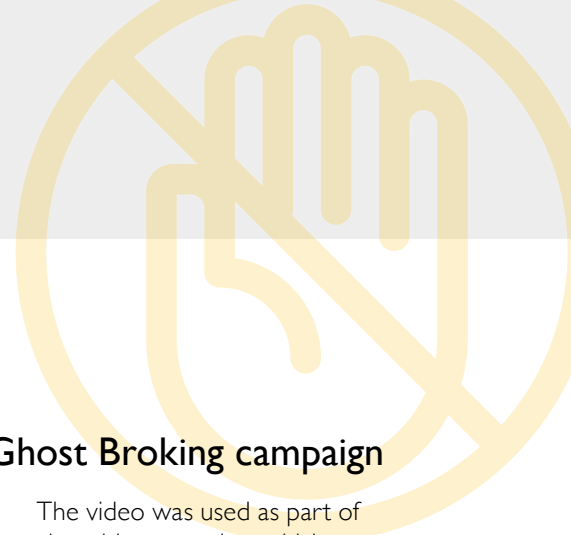
In support of Broadening the Membership, we'll be undertaking a more proactive approach with trade media to help the wider industry better understand the value of the IFB. We'll also be holding our Annual Members Briefing on 2 October and increasing our presence at industry events, including taking part in panel discussions at the ABI Fraud Conference in April and exhibiting at BIBA in May.

We'll be engaging with members when developing our new strategy and will be launching this at the Annual Members Briefing in October. In addition, members can expect to see an Operation Fenwood workshop in April, as well as user training, fraud forums and masterclasses.





Pillar 3: Prevention campaign



CASE STUDY

Creating positive societal impact through our industry Ghost Broking campaign

The Industry Communications Working Group planned and launched a Ghost Broking campaign in July 2024, in response to the GIFC raising that the issue remains a key industry concern. The IFB's May 2024 YouGov survey reinforced the need for the campaign, indicating that one in five 18-24 year olds were using social media to search for car insurance deals – a prime hunting ground for Ghost Brokers.

The focal point was the story of a 20-year-old victim of Ghost Broking called Manpreet. Manpreet had

contacted CheatLine after being enticed by a fraudster on TikTok and eventually losing £2,000. Manpreet's passion for wanting to warn others was clear, and the IFB staff member immediately put her in contact with the Communications and Campaigns team to discuss the potential for filming her story. Manpreet met with the team and shared the emotional impact that the scam had on her. The video is a powerful warning to other young people to know the signs of Ghost Broking and be extra vigilant if a deal looks too good to be true.

The video was used as part of the wider campaign, which was a significant industry effort, resulting in 73 pieces of media coverage. This included a BBC Radio 1 feature, which reached millions of young listeners and resulted in significant noise on social media, as well as statements put forward by individual insurers. This signified a unified commitment by the industry to deal with Ghost Broking and protect victims.

“My friend sent me a number to the Insurance Fraud Bureau and that’s when I told them what had happened, and they got back to me straight away.”





SUMMARY

Broadening the Membership

- AGM following Board approval (4 April)
- Governance and Rules embedding (up to the end of September)
- Membership agreement signing protocol (April – end of June)
- New rules and governance feedback cycles for continuous improvement – update rules with priority backlog items to release more value to members (Q4)
- Organisational Design review and plan outputs (Sept-Oct)
- Commercial Fraud Offering (H2)
- Life Proof of Concept planning (H2)

Decommission legacy technology

- New Future Single Technology Solution planning and discovery phase (Q1) and build and test (Q2 onwards)
- Exploration enhancements including hotspots and reporting uplift (Q1)
- Process optimisation phase 2 (Q2)
- New Member Insight report (Q1)
- DMS upgrade (Q1 and Q2)

Prevention campaign

Public facing campaigns

- PR and social media campaign on paid ad spoofing (Jan)
- Paid digital marketing CheatLine campaign (Mar)
- Moped crash for cash campaign (Mar)
- Additional paid digital marketing campaigns (May and Nov)
- Hotspots consumer campaign (Q3)
- Industry Communications Working Group (Quarterly)

Member communications

- Broadening the Membership support (Q1, Q2)
- Business Plan (Feb)
- Exhibiting at BIBA (May)
- Web site review (H2)
- Annual report (July)
- IFB Informer (bi-monthly)

Member engagement

- IFB new strategy development session with the Board and consultations with members and stakeholders (H2)
- Develop BAU member engagement plan and introduce new membership model

Contact us

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