



SECURICHECK



PUBLIC INFORMATION NOTICE **INSURANCE FRAUD IS A CRIMINAL OFFENCE**

CITY OF LONDON POLICE ARE CRACKING DOWN ON INSURANCE FRAUD

- 1) Crash for Cash insurance frauds, involving major criminal syndicates – don't be a victim of this crime
- 2) Having a car stolen to order to claim a higher valuation from the insurance company is insurance fraud.
- 3) Official repairers inflating repair costs (Criminal Fraud).
- 4) Securichcek has just exposed AD Williams Accident Repair Centre based in West Sussex, quoting for a repair to a BMW as approximately £1,675 when the repair should have been in the region of £400 – they included damage in on the estimate which was obviously over a year old – they were willingly prepared to defraud the insurance company – the repair figure was £1,675, thereby attempting to defraud the insurance company of £1,200. AD Williams inflated a £500 minor repair to a £5,800 repair (Fraud, in conspiracy with the owner of the vehicle). AD Williams and other body repair shops are involved in this fraud across the country costing the insurance industry millions of pounds each year.
- 5) Securichcek Advise: Always have a dash-cam fitted at the front of your vehicle; where possible have a dash-cam fitted to the back of the vehicle. You can buy one for as little as £20.00.
- 6) Involved in a road traffic accident? Using your mobile phone, take a photograph of the Third Party's face, and their vehicle registration number.
- 7) Photograph the damage to the Third Party's vehicle from all angles; and take a photograph of the damage to your vehicle from all angles.
- 8) If the damage is severe and anyone is injured, immediately call the police.
- 9) Always remember to photograph the vehicles at the site of the accident; obtain names and addresses of any witnesses; and be sure of how many people are in the Third Party's vehicle.
- 10) Every day criminals are causing crashes for cash – don't be a victim. Motor insurance claims are costing insurance companies millions of pounds a year, which they pass on to the honest motorists.
- 11) Watch Out – There's a Criminal About.
- 12) It's your public duty to assist Police to stop crime.

Call Crimestoppers 0800 555 111

Call City of London Insurance Fraud Enforcement Dept. tel: 101

Insurance Fraud Enforcement Department

Referral guide



Foreword

The Insurance Fraud Enforcement Department (IFED) is a specialist police unit which was established in 2012 to investigate serious, organised and opportunistic insurance fraud. Hosted by the City of London Police, IFED is staffed by detectives, financial investigators and police staff and also regularly takes in secondees from industry.

IFED is funded by the insurance industry via the Association of British Insurers (ABI) and the Corporation of Lloyd's and has a national remit. We take direct referrals from members of the ABI and Lloyd's as well as the Insurance Fraud Bureau and other industry-related organisations. In addition, we maintain links with all UK police forces and develop intelligence from these and other sources.

This guide has been written to assist those making referrals to IFED and help them to better understand what we need and require from a referral.

The standard and quantity of referrals has increased significantly since the inception of IFED but by providing this guide, we hope to further improve the quality of referrals received for the benefit of all involved.

This will remain a living document but, as always, we are on the end of the phone if you have any urgent queries or require immediate assistance. I'm sure that this guide will prove useful for all fraud investigators within the insurance industry and if you would like to see any changes or have ideas which would be beneficial to the development of this document, please feel free to share them with us.



Detective Chief Inspector Oliver Little
Head of the Insurance Fraud Enforcement Department



DCI Oliver Little

Introduction

This guide has been compiled to provide a valuable tool for Insurance Fraud Investigators making a referral to IFED and will be updated regularly.

Any urgent matters can be reported to IFED over the phone. Requests for immediate assistance are not limited to, but can include when:

- ▶ **Funds are at risk**
- ▶ **Suspects may have been alerted and may attempt to flee the jurisdiction**
- ▶ **Evidence is likely to be lost or destroyed**
- ▶ **Further harm to the victim company is imminent or there is a risk to public safety**

Alternatively, should you require any other advice on how to meet the referral criteria set out in this guide then please get in touch with one of our team who will be happy to assist. Contact details can be found on the last page of this guide.



The IFED Hub

In January 2016, IFED launched its new Hub to improve the way referrals are handled; from the point the referral comes in to us, right through to preparing the cases for detectives to carry out their criminal investigation.

The Hub now receives all referrals from insurers and will assess each referral and decide whether the case will be taken on for further investigation. Once a decision has been made, the Hub will update the referrer – usually within 14 days – and outline the next steps if the case is being taken on for further investigation.

Our Key Priority Areas (KPAs)

Currently, the KPAs for IFED are:

- ▶ **Organised Crime Groups (OCGs)** – targeting organised criminality affecting the insurance industry. In particular OCG's involved in motor insurance fraud (crash for cash groups etc.)
- ▶ **Professional Enablers** – Doctors, Solicitors etc.
- ▶ **Public Impact** – bulk crime where a strong message can be communicated to a particular community.
- ▶ **Cross-industry repeat offenders** – e.g. ghost brokers



Other Referral Areas

As well as the KPAs, other fraud types within IFED's remit will be considered including:

- ▶ **Ongoing criminality** – cases where criminal activity is still evident. Cases where the criminality has ceased will not be accepted other than in exceptional circumstances.
- ▶ **Opportunistic** – whether an individual has submitted false claims on a singular or multiple occasions.
- ▶ **Threat posed** – cases that pose a significant economic and/or reputational threat to the wider insurance industry due to the losses involved or complexity of the fraud.

Please note: cases will not be accepted that are already being investigated by other law enforcement agencies or have been/are being dealt with through the Civil Courts, other than in exceptional circumstances.

Prior to Referring

Before sending a case into IFED, the referrer must conduct an investigation. This should involve:

- ▶ Establishing that criminal activity has occurred and that it meets IFED's remit.
- ▶ Completing all practical enquiries to identify the perpetrators.
- ▶ Ensuring all cases you are including are definitely linked e.g. by phone numbers; addresses; IP addresses; financial details; suspects etc.
- ▶ Securing tangible evidence of the offence.
- ▶ Identifying any asset recovery opportunities.
- ▶ Identifying and preserving all relevant original exhibits.
- ▶ Report the fraud to **Action Fraud** and obtain an NFRC number to be recorded on the referral form.

Other Considerations

Likelihood of a successful prosecution – think about whether the case may end in a successful prosecution. The Crown Prosecution Service (CPS) will only deem a case suitable for charging if there is a realistic prospect that it will result in a successful prosecution. Bear in mind the standard of proof rises from 'the balance of probabilities' in civil cases, to 'beyond all reasonable doubt' in criminal cases.

Restorative Justice – Restorative Justice is the bringing together of an offender and a victim by trained facilitators discussing an incident, the impact it has had on the victim and any outcomes required of the offender to repair the harm; it holds an offender directly accountable to their victim. When making a referral, consider whether the case may be suitable for restorative justice and discuss this option with the Hub when making the referral if you think it may be suitable.

Location of offence – IFED's immediate jurisdictional powers extend to England and Wales, meaning we only investigate offences that are committed in this area. If you have any doubt about where a fraud has occurred or who should investigate, please contact the IFED Hub for further advice and guidance.

Making suspects aware of police interest – **IMPORTANT** – any activity that may make the perpetrators aware of potential police interest is likely to limit the effectiveness of an investigation and may result in the referral being declined. Therefore you should **NOT** interview suspected members of staff or take any action likely to make them aware of your concerns, without first consulting with IFED.



Completing the referral form

Please complete the referral form with as much detail as possible. Even if you have already spoken to a member of the unit, they may not be the person assessing the referral form, so always assume the assessor doesn't know about the case.

Do

- ✓ Provide a detailed explanation of the nature and type of the offence
- ✓ Explain how the offence was identified and what your suspicions are based on
- ✓ Provide details of the suspects/how they were identified
- ✓ Clarify whether you believe others to be involved in the fraud (identified or not)
- ✓ Set out the available evidence
- ✓ Attach documents/spreadsheet detailing any additional evidence e.g. policy claims information
- ✓ Include details of any potential evidence available from other sources, e.g. other insurers/financial institutions
- ✓ Clarify whether any CCTV is available and make every effort to secure it
- ✓ In staff corruption cases, include as much detail as possible around role, responsibilities, location of work, full details of the systems breached and involvement in the fraud
- ✓ Provide any other useful information to help understand the case fully
- ✓ Identify people in your organisation that may need to provide evidence at a later stage and make them aware of this as soon as possible.
- ✓ Include the Action Fraud NFRC number on the referral form.
- ✓ All referrals should be made via your insurer's appointed 'SPOC'

Don't

- ✗ Do not link cases together without clearly explaining how you have made these links. If it is just by method, please explain what leads you to believe it is the same suspects
- ✗ Do not confirm that evidence is available unless this is definite
- ✗ Do not (where possible) suspend a member of staff involved in fraud, before speaking to IFED
- ✗ Do not limit the information provided to just 'potential losses' – be sure to include actual losses as well so that accurate compensation values can be clearly calculated



After your referral is made

If your referral is not within IFED's remit...

- ▶ If the crime type you refer does not fit IFED's remit (i.e. insurance fraud) the referral will not be subject to the referral assessment process and you will receive an email from the Hub Detective Sergeant explaining this.

If your referral is unsuccessful...

- ▶ You will receive an email from the Hub Detective Sergeant explaining the reasons for this. If you have any questions or concerns regarding this decision, please raise them at the time.

If your referral is accepted...

- ▶ You must commit to co-operate with IFED and other relevant parties in support of the investigation and any subsequent prosecution, in providing any evidence or information expeditiously.
- ▶ For relatively 'standard' investigations, the evidence package including an 'MG11' form and all relevant exhibits will be required within 14 days from the date of acceptance of the referral.
- ▶ For more in-depth/complicated referrals, a longer time frame for the evidence package will be accepted.
- ▶ Please complete and include an 'Application for Compensation' (MG19) form.
- ▶ Once the case progresses through the Criminal Justice System, further evidence is likely to be required from your organisation. Timescales are critical and therefore any additional evidence that may be required will need to be completed promptly.
- ▶ Failure to do so could result in the prosecution failing.



Investigation and charging

Criminal fraud investigations, by their very nature, are often highly complex and insurance fraud is no different. During the course of an investigation, IFED officers and investigators will often decide to focus on particular lines of enquiry or key elements of a case. This may mean that other elements of a case are not necessarily investigated, but officers will make an assessment as to what should form part of their investigation based on factors such as evidence available (CCTV, forensic evidence) or the reliability of witnesses.



By focusing on these key elements, it allows IFED to maximise the volume of cases it is able to handle, whilst still achieving positive outcomes.

Where possible, IFED will seek the prosecution of the person(s) identified as committing fraud. However, it is important to note that the police is not a prosecuting authority and all charging decisions are referred to the Crown Prosecution Service (CPS), who make the final decision as to whether somebody is charged with a criminal offence or not.



Submitting Evidence and MG11 form

IMPORTANT

The Criminal Justice System demands that the defence has the ability to access all relevant material considered during an investigation but not submitted as evidence (unused material). You must not destroy, delete or alter any such material held by you until after the conclusion of the criminal case. If material is not in a tangible form e.g. details of a conversation or tape of an interview, it should be put into a format that can be produced if required.

Completion of Witness Statement (MG11) forms

- ▶ When completing an MG11, make sure the facts in the MG11 are **evidence and not intelligence**. Do not offer your opinion as you are not an 'expert witness'.
- ▶ Make sure each exhibit has its own **unique exhibit number** e.g. ABC/1; ABC/2 etc.
- ▶ If completing a 'further to' statement where you are producing further exhibits, make sure the next exhibit number follows on from your last one. Just because it is a new statement do not start your exhibit numbers again.
- ▶ Further guidance on completing MG11 forms can be sought from the IFED Hub.

Compensation forms (MG19)

Compensation forms should always be submitted wherever possible. Compensation will include any monies lost as part of a fraud, but should also include the cost of investigation and any associated administration costs incurred.

Compensation details should be detailed on an MG19 form. A template and further guidance on completing the form is available from the IFED Hub.



Contacts:

IFED Hub:

Telephone: 020 7164 8200
Email: ifedreferrals@cityoflondon.pnn.police.uk
Postal: PO Box 36451,
182 Bishopsgate,
London,
EC2M 4WN
Website: www.cityoflondon.police.uk/ifed

Action Fraud:

Telephone: +44 (0) 300 123 2040
Website: www.actionfraud.police.uk

Association of British Insurers (ABI):

Website: www.abi.org.uk

Insurance Fraud Bureau:

Cheatline: 0800 422 0421
Website: www.insurancefraudbureau.org

**WANTED BY SUSSEX POLICE FOR ASSAULT & BATTERY ON WOMAN AND
WITNESS INTIMIDATION – AND FRAUD CALL 999 IF SEEN**

DATA PROTECTION LEGISLATION

THESE PERSONAL DATA ARE PROVIDED TO YOU FOR THE AGREED SPECIFIED PURPOSES.
KEEP THE DATA SECURE AND PROTECT THEM AGAINST LOSS OR UNAUTHORISED ACCESS.

SURNAME : ROBINSON
FORENAME(S) : RICHARD CHARLES
BORN : 31/05/56 NORTH WALES
ADDRESS : 52 CONBAR AVENUE
RUSTINGTON
LITTLEHAMPTON
WEST SUSSEX
BN16 3LY



CRO NUMBER : 24090/75Y

ALIAS NAMES (10)

- 1 DAVIDSON, STEPHEN
- 2 KRAUTER, GREG
- 3 PHILLIPS, GARY
- 4 POLLARD, PETER
- 5 ROBERTS, GARETH
- 6 ROBERTS, GARY
- 7 ROBERTS, GEOFFREY
- 8 ROBINSON, GERALD
- 9 ROBINSON, RICHARD
- 10 ROGERS, GARY

ALIAS BIRTH DATES (1)

1 31/05/53


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www.southcoastmarineservices.com
southcoastmarine@mail.com
07391 895 541



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Dappers Lane, Angmering,
West Sussex BN16 4EN

Tel: 01903 770 111
07468 981 745

SUMMARY OF CONVICTIONS AND REPRIMANDS/WARNINGS/CAUTIONS

CONVICTION(S) : 4 OFFENCE(S) : 12

DATE FIRST CONVICTED : 26/11/70 DATE LAST CONVICTED : 09/07/07

5 THEFT AND KINDRED OFFENCES (1970-2007)
1 OFFENCES RELATING TO POLICE/COURTS/PRISONS (2007)
6 MISCELLANEOUS OFFENCES (1975)

NO REPRIMANDS/WARNINGS/CAUTIONS

END OF SUMMARY OF CONVICTIONS AND REPRIMANDS/WARNINGS/CAUTIONS

NOTE : DETAILS OF ANY NON-CONVICTION, PENALTY NOTICE OR NOT GUILTY
DISPOSALS HELD FOR THIS SUBJECT ARE NOT SUMMARISED HERE.

IF ANY SUCH DISPOSALS EXIST, FULL DETAILS ARE LISTED IN THE FOLLOWING PAGES
09/03/11 10:37 PAGE 2 OF 7

NAME: ROBINSON, RICHARD CHARLES

PNCID: 75/24090A

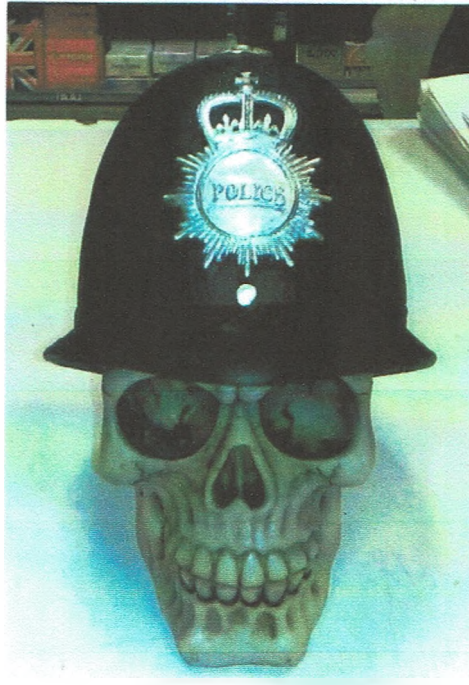
CONVICTION(S)



SECURICHECK



**STOP
CRIME**



**THE POLICE
NEED YOUR
HELP – YOU
COULD BE THE
NEXT VICTIM
OF CRIME**

Stop Crime - Call Crimestoppers 0800 555 111 or 101

BRITISH POLICE HAVE BEEN RENAMED “THE GHOST SQUAD” –
Betrayed by this government, betrayed by Theresa May when she was Home Secretary, by David Cameron and other idiots in power.

Officially, crime pays. Short sentences, soft prisons.

The victims have been forgotten.

It's time to fight back. Stop crime by calling **CRIMESTOPPERS 0800 555 111** and helping your local police, to protect yourself and your community. Be public spirited, put drug dealers, thieves, paedophiles and all filthy criminals – major or small-time – where they belong, in prison. Help victims of crime.

Tel: 07586 706999 - Fax: 07050 614886 –
Insurance & Finance Investigators
PO Box 4298, Worthing, West Sussex

Web: www.securicheck.org.uk

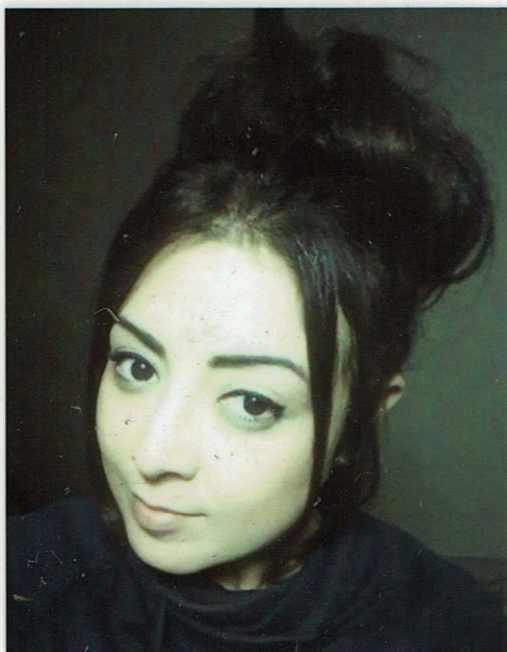
email: JohnWilson999met@hotmail.co.uk

MISSING PERSON



Georgina Gharsallah

Police are concerned for the welfare of Georgina Gharsallah, 30, from Worthing who was last seen on 7 March 2018.



Georgina is described as white, 5 feet 2 inches, with shoulder-length dark hair, often worn in a top knot, and has a Monroe-style piercing above her left lip. She has Arabian features, speaks Arabic among friends and was last seen wearing a grey jacket with a fur-lined hood. **If you feel Georgina is in danger or in need of urgent medical attention please 999.**

If you see her or have any information about Georgina, contact the police by **phoning 101** or **email 101@sussex.pnn.police.uk** quoting reference **603 of 17/03**

Report online at www.sussex.police.uk

In an emergency **call 999** ▪ For non-emergency **call 101**

1874 - 1965



Lady Astor:

"Winston, if I were your wife, I'd put poison in your coffee."

Winston Churchill:

"Nancy, if I were your husband I'd drink it."

WINSTON CHURCHILL – the greatest Briton.

The man who saved England from Hitler's fascism.

We saved France and all of Europe, and the rest of the world, with our American partners.

Don't forget – we saved Europe in the First World War as well.

Then, like fools, we joined the EU, and are being dictated to by Angela Merkel and other European idiots.

CHURCHILL MUST BE TURNING IN HIS GRAVE.

Great Britain is now a multi-racial cesspit with immigrants from around the world – a large majority are criminals and undesirables from all nations. Where have all the true, white Englishmen gone? I believe Churchill is turning in his grave because of what's happened to his wonderful country. Why do we feel the need to import foreign criminals and terrorists?

Author: John Wilson

SHAMIMA BAGUM- Jihadist Mum

Hang this evil terrorist and all her Muslim terrorist pals.

Definitely do not let her back into the UK, or any other British citizen who went to fight under the ISIS flag.

These ISIS terrorists still in England should be deported. If they can't be deported they should be interred in prison indefinitely and denied benefits.

All paedophiles of Asian /Pakistani origin (Muslims, Sikhs etc.) from Rotherham and other British cities, should be deported to their country of ethnic origin after serving a minimum of 10 years in prison for their crimes of preying on young white girls with their filthy, depraved wickedness.

We need to clean Britain of these individuals, and all foreign criminals, whatever nationality.

POLICE

All Police killers should be hanged – all child killers should be hanged – and 9 out of 10 murderers should be hanged.

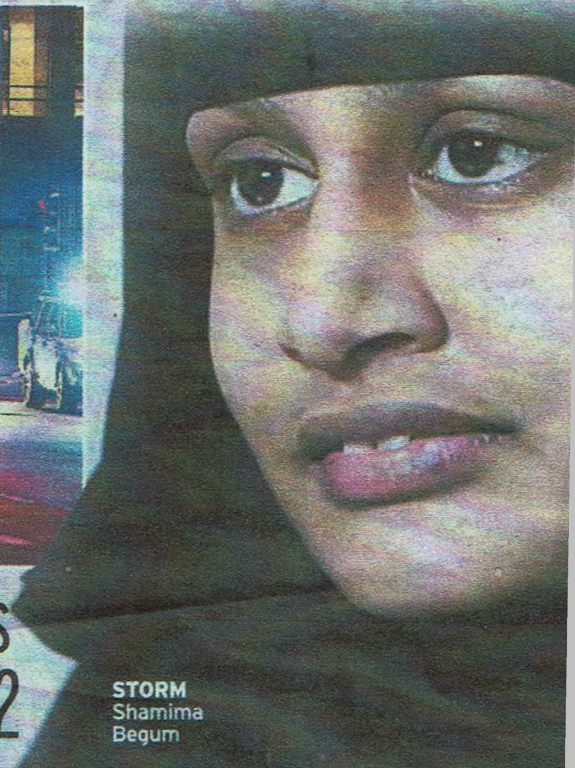
CRIMESTOPPERS

0800 555 111

MANCHESTER BOMB 'FAIR RETALIATION'



BOMB SCENE Emergency crews at Manchester Arena



STORM Shamima Begum

Fury as ISIS bride defends terror attack that killed 22

By **CHRIS HUGHES**
Defence and Security Editor
JIHADI mum Shamima Begum yesterday appeared to justify the Manchester terror attack as "retaliation" for western airstrikes that have killed Islamic State women and children.

The 19-year-old runaway sparked outrage with her latest comments as Home Secretary Sajid Javid repeated his warning: "If you back terror, there must be consequences."

And the Mirror can reveal MI5 want to interview Islamic State bride Begum - who is in a north Syria refugee camp with her newborn son.

Counter-terror officers hope to grill her over the threat from other "missing" British jihadists as IS faces being destroyed militarily in Syria.

Begum told the BBC the deaths of 22 people in the 2017 Manchester Arena terror attack were comparable to "women and children" being bombed in IS territory in Baghuz.

Those killed at the Ariana Grande concert included a girl of eight and a

feel it's wrong that innocent people did get killed. It's one thing to kill a soldier, it's self-defence, but to kill people like women and children..."

But in a blunt about-face, she went on: "Just people like the women and children in Baghuz being killed right now unjustly, the bombings. It's a two-way thing really."

"Because women and children are being killed back in the Islamic State right now and it's kind of retaliation."

"Like, their justification was that it was retaliation so I thought, 'OK, that is a fair justification.'"

Begum was one of three girls from Bethnal Green, East London, who left to join IS in 2015. She is begging to be allowed to return to Britain after turning her back on the "hard" life under the caliphate.

She has said people "should have

she was getting into. A former Brit intelligence officer told the Mirror "She may be of value in terms of contacts and how she got there."

"She may know about UK jihadi who have disappeared off the radar. Home Secretary Javid told 10 Britons who travelled to Syria or Iraq to join IS "hate our country" and will be stripped of British citizenship if possible.

More than 100 dual nationals have already lost citizenship, of whom many made the mistake of returning to the UK. Javid said: "They supported a terrorist organisation and doing so have shown they hate our country and values. We must observe international law and cannot leave someone stateless, so where individuals manage to return they will be questioned, investigated and potentially prosecuted."

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“ It's just like the women and children in Baghuz being killed in bombings

SHAMIMA BEGUM TRIES TO JUSTIFY ATROCITY