



Chartered  
Insurance  
Institute

Standards. Professionalism. Trust.

# ***Moving from Strategy to Action***

Sian Fisher

CEO, Chartered Insurance Institute





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# Learning Objectives

1. Placing trust at the heart of everything we do
2. Move from strategy to action
3. Standards and professionalism build public trust



# Strategic Manifesto

Chartered Insurance Institute



## Your CII

Strategic Manifesto  
2021 Roadmap

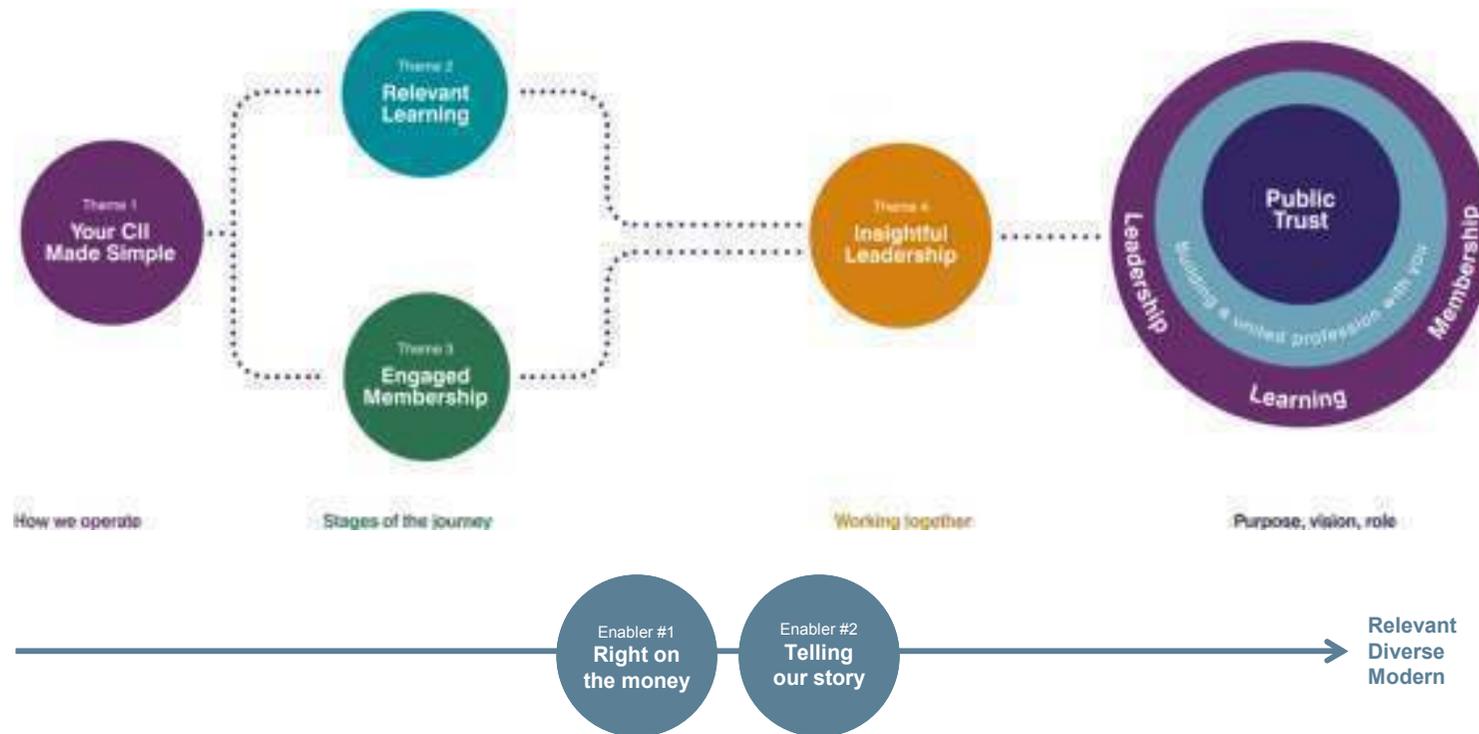
Mid 2017 update



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# It's all about building public trust

Our purpose, vision and how we are going to achieve our goals



## Purpose

We are here to build **public trust** in insurance.

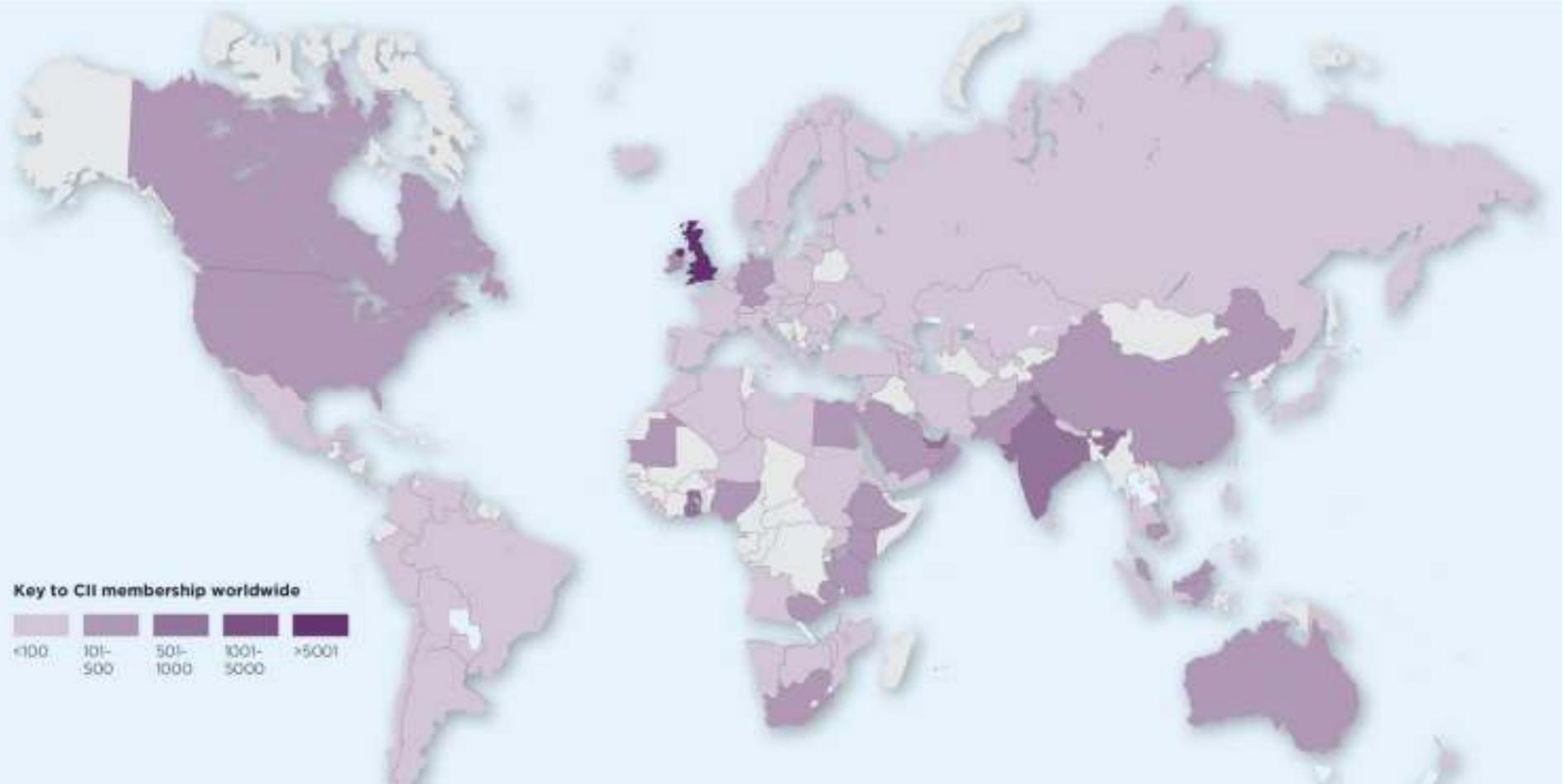
## Vision

Working together, as a **united profession**, we will drive confidence in the power of **professional standards**.

## How are we going to achieve our goals

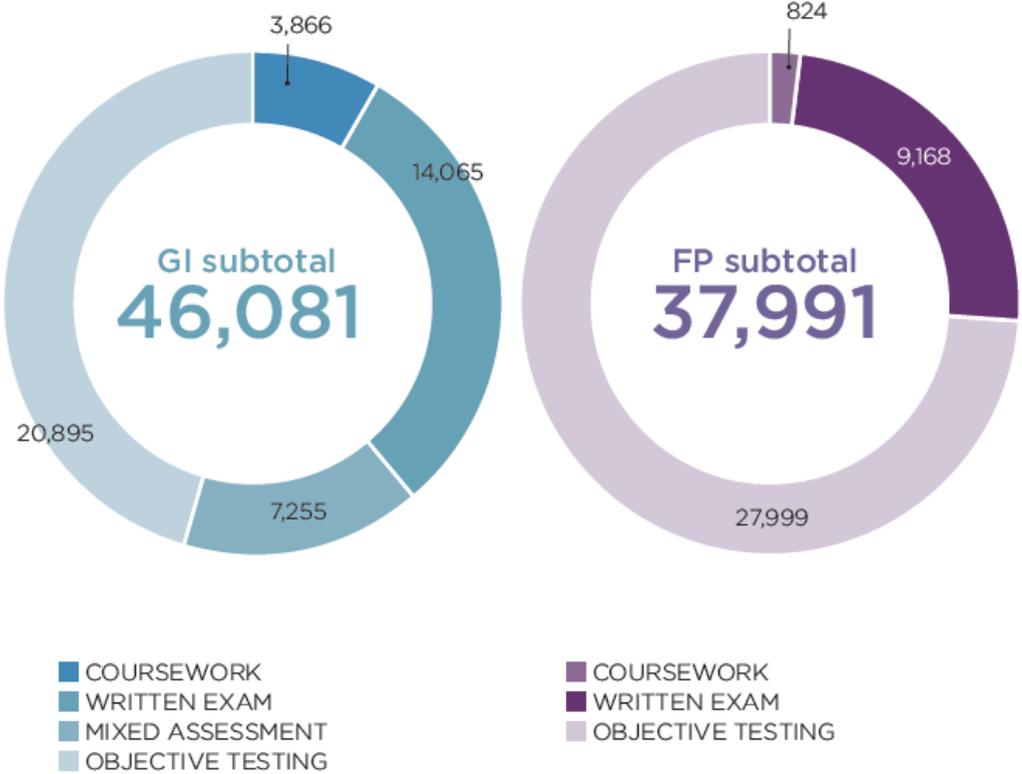
To achieve this, the CII will provide **insightful leadership**, **relevant learning** and an **engaged membership**.

# It's a great big world



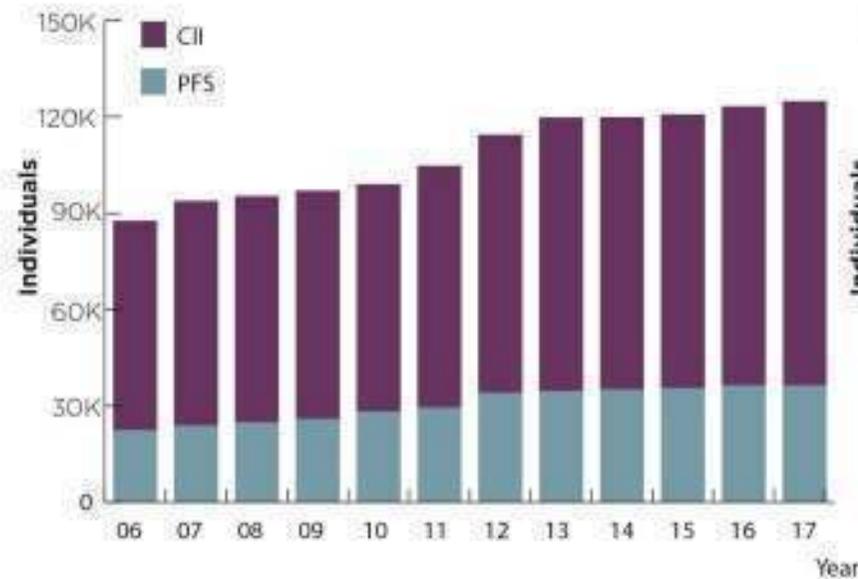
# Relevant Learning

### Number of assessments taken



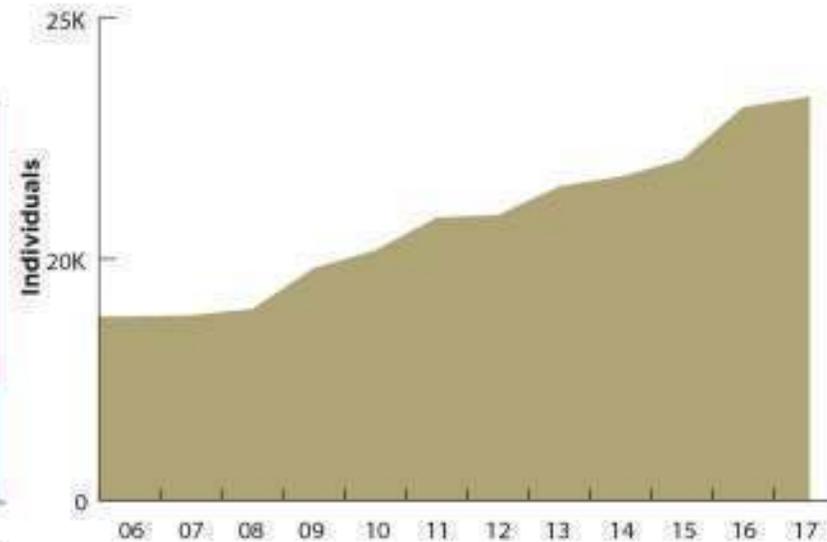
# Engaged Membership

## Membership growth



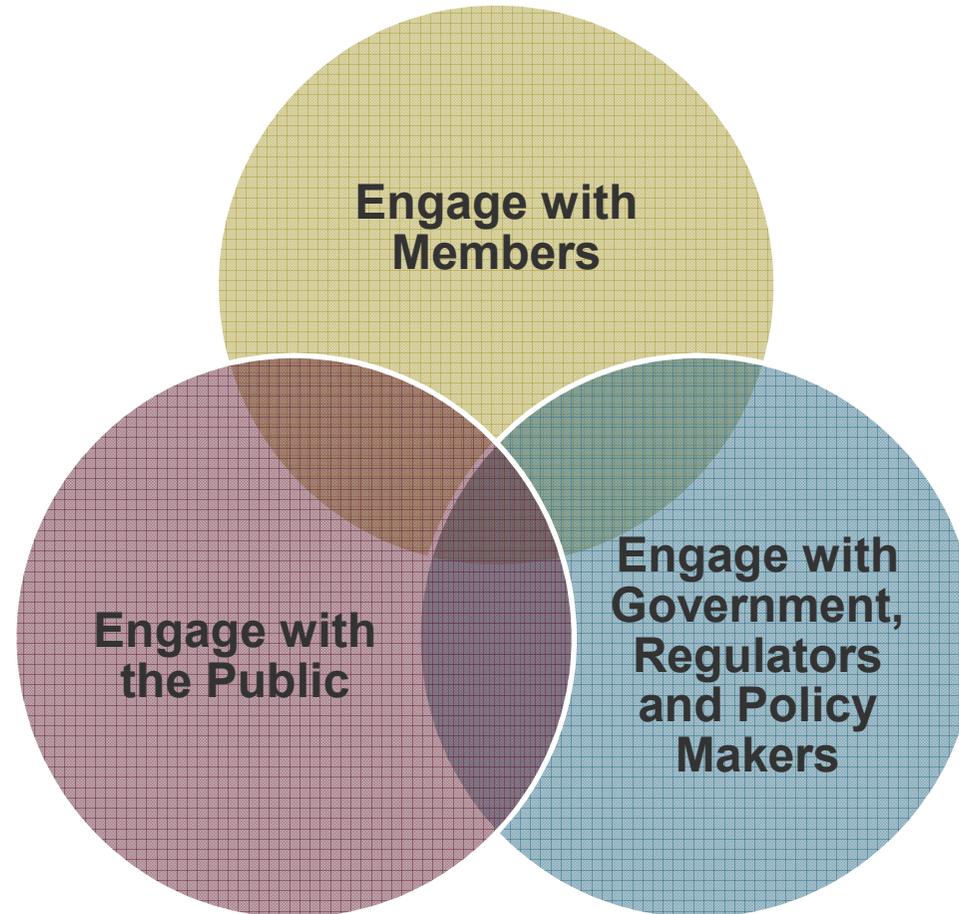
125,621 Total members

## Growth of Chartered



23,266 Chartered individual members

# Engagement & Insightful Leadership



# Insightful Leadership



In partnership with



# Strategy to Action

1

2

3

4

5

## Measuring the delivery of our strategy

We have put in place 10 measures of success, which will be updated on an annual basis, so that we can monitor our effectiveness in delivering against our strategic manifesto targets.

6

7

8

9

10





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# Learning Objectives

1. Placing trust at the heart of everything we do
2. Move from strategy to action
3. Standards and professionalism build public trust





The Insurance  
Institute of Sussex  
Chartered Insurance Institute



The North Downs  
Insurance Institute  
Chartered Insurance Institute

## FOOD POISONING - THE NEW WHIPLASH OR NIHL?

Angela Hanmore  
Senior Associate  
19 October 2017

Kennedys

# Overview & learning objectives

Understanding Food Poisoning generally	4 - 6
The sudden rise in claims	7 - 13
Civil Liability - Understanding the litigation process	15 - 32
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Valuing genuine Claims	39 - 44
Strategy and Tactics for dealing with claims	46 - 47
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# DEFINING FOOD POISONING

Types of Food Poisoning  
Microbiological Evidence

Kennedys

# Common types of food poisoning

Foods typically associated with disease:



**Raw meat**

**Raw Chicken Eggs**



**Shellfish**



**Fruit and vegetables**



“ In 2016/2017 45% of reported pathogenic micro-organism incidents related to Salmonella

# Common types of food poisoning

## Common pathogens and viruses:

	Food type	Symptoms	Average incubation period
Salmonella	Raw meats, poultry, eggs, raw unwashed vegetables, dairy products	Severe vomiting, abdominal pain, mild gastroenteritis of 1 - 2 days	Symptoms typically take 12 - 48 hours to develop.
Severe E-Coli 0157.	Contaminated food, drinking water, salads	Main symptom is diarrhoea, abdominal cramps	Symptoms take 2 days to develop but can take up to 5 days. In most serious cases can cause complications including Hemolytic Uremic Syndrome.
Campylobacter	Raw poultry, meat, unpasteurised meat and untreated water.	Fever, headache, feeling of being unwell followed by abdominal pain and diarrhoea.	Symptoms take 2 - 5 days but can be as long as 10 days.
Cryptosporidium	Most common waterborne disease, found in water, soil and contaminated surfaces.	Diarrhoea, stomach cramps and a slight fever.	Symptoms begin 2 - 10 days after infection and can last up to 2 weeks.
Norovirus	Most common foodborne viral infection. Associated with fresh produce and shellfish.	Diarrhoea and vomiting	Symptoms within 1 or 2 days



# Experts in Food Poisoning Claims

## Microbiological evidence

### Epidemiologists:

- Study the spread of disease
- Can identify incubation period and nature of symptoms

### Gastroenterologists:

- Study the digestive system
- Can identify causation & severity of illness

### Food microbiologists:

- Study micro organisms
- Identification of illness inducing bacteria





# THE SUDDEN RISE IN CLAIMS

Causes

The rise in travel sickness claims

Social media

Kennedys

# Understanding drivers of Claimant Firms

## Reasons for increase in litigation

- Fixed Costs in RTA/EL/PL Claims up to £25,000.00
- The Portal
- Costs on the standard basis in foreign travel sickness claims

# The rise in Travel Sickness Claims

## Causes

- ❑ Tour operators that sell holidays abroad are not currently covered by a system of ‘fixed recoverable costs’
- ❑ This means legal costs are not capped on claims for foreign holidays.
- ❑ The cost of challenging these holiday sickness claims in the courts is very high, despite the relatively modest sums involved.
- ❑ The claims are usually worth about £2,000 and until the Court finding in *Wood v TUI* they would have been hard to defend.

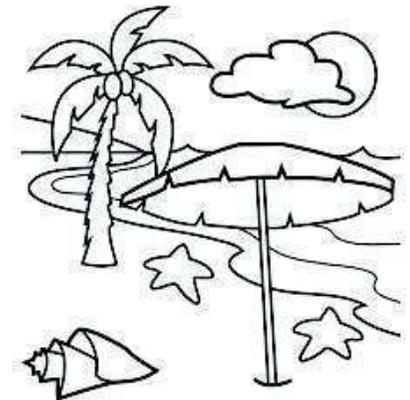
# The rise in Travel Sickness Claims

## ABTA Statistics

- More than a 500% increase in the number of compensation claims for food poisoning since 2013
- BUT since 2013 the number of sickness cases reported in resorts have remained stable.
- Problem only associated with UK holidaymakers



ABTA has said the industry has seen an average increase in claims of 700% in the last two years.



# The rise in food poisoning claims

## Result

This has resulted in a raised awareness of claims for food poisoning generally...

News • Business • Business News

### Tesco recalls chicken salad over fears it might cause food poisoning

Certain chicken salads with a use-by date of between 12 and 13 July should not be eaten and returned to the store where they were bought.

128 likes



### Sainsbury's recalls sandwich fillers as food poisoning bug Listeria is found



### 75% of fresh chickens sold in supermarkets carry deadly food poisoning bug: Study reveals

Morrisons and ASDA shamed as the worst offenders while Waitrose and the Co-op show improvements

- About 76% fresh roasting chickens are contaminated with campylobacter
- The revelations emerged from a Food Standard Agency's report
- It found 1 in 7 chickens were contaminated at a high and risky level
- Bug causes some 280,000 cases of food poisoning in the UK every year

### ...BUT BOSS TELLS OF CHICKEN 'SHOCK'

DAVE Lewis admits he was "shocked" by revelations of hygiene concerns at leading chickens supplier 2 Sisters Food, but said he is sticking by the Willow Farms brand in the scandal.

An undercover investigation by the Guardian and ITV News found an instance of slaughter dates being altered to give the meat a longer shelf life. It also found that chicken branded as "exclusive to Tesco" comes from the same source as meat sold to Lidl.

The Tesco boss said today: "Food safety is our priority. We were as shocked as anybody." But he stood by the brand. "Willow Farms has a quality specification. Clearly we do depend on our partners."

Lewis (pictured) said customers understand the chicken doesn't actually come from a farm. "More credit should be given to customers," he said. "They understand what we are doing with the brand. We are committed to the brand."

Tesco refused to say how much Willow Farms chicken it sells each week. Like other retailers, it is still taking chicken from 2 Sisters sites.

Speaking for 2 Sisters, lawyers from Schillings last week pointed out: "The Willow Farms brand is exclusive to Tesco, but the raw material is not."

Simon English



### Hull mum claims recalled Tesco salad gave her food poisoning

Tesco has since recalled two types of chicken salad over fears it contains bacteria that could cause food poisoning.

### 1 in 10 M&S chickens have food poisoning bacteria as watchdogs find high level of bug during supermarket tests

The Food Standards Agency tested almost 1400 whole fresh chickens from supermarkets and butchers late last year.

### Chicken from Lidl more likely to contain food poisoning bug than those bought in M&S

The Food Standards Agency has revealed the latest wave of results in its ongoing survey of fresh chickens for campylobacter - the leading cause of food poisoning in the UK.

# Social Media

## Typical Search results

### Sick Holiday Compensation - Only Takes 30 Seconds to Claim

[www.sickholiday.com/Sick-Holiday](https://www.sickholiday.com/Sick-Holiday)

With a 95% Success Rate & Average Payout of £2200 - We Can Help You!

10 Years Experience! - Average Payout £2,200 - No Win No Fee! - Trained Competent Staff - No Hassle!

Types: Cruise Ship Illness, Ear Infections, Food poisoning, Norovirus, Parasites, Skiing Accidents, Sno...

#### Claims Guide

Follow these steps for the best chance of making a successful claim

#### Accident / Illness Abroad

Had an accident or illness abroad? you may be entitled to compensation

#### Holiday Food Poiso

We are the leading independe experts in food poisoning c

#### Skiing Accidents

Skiing, Snowboarding & Sk... Accident Claims

Types: Cruise Ship Illnes poisoning, Norovirus, Pa Accidents, Snowboardin Ship Accidents, Accident Abroad

### Holiday Sickness Solicitors - 100% No Win No Fee

[www.hudgellsolicitors.co.uk](http://www.hudgellsolicitors.co.uk) • 0800 274 3625

Your Specialists in Compensation Claims!

Claim Online Today - Experienced Lawyers - National Coverage

Claim for Holiday Illness - Road Accidents Abroad - Accident at Work Claims - Airplane Accidents

### Holiday Compensation Claims - Holiday Accident Specialists

[www.irwinmitchell.com/Claims/Lawyers](http://www.irwinmitchell.com/Claims/Lawyers)

The Experts In All Types Of Overseas Accident & Illness Claims. Call Us Today.

Offices Across UK - Medical Support Access - Foreign Law Experts - No Win No Fee

### Holiday Illness Claims | Holiday Sickness | Holiday Illness ...

<https://www.sickholiday.com/>

Have you suffered from holiday sickness? Do you want to make holiday illness claims? Maybe you've heard us on the radio? Start your food poisoning claim ...

The Process - Egypt - Mexico - Contact Us

### Holiday Sickness Compensation - A Guide To Claiming

[www.bottonline.co.uk/holiday-claims/guides/holiday-sickness](http://www.bottonline.co.uk/holiday-claims/guides/holiday-sickness)

Holiday ruined by sickness? Our guide will tell you how much you may be able to claim in compensation or call for a free claim consultation today.

Was Sick on Holiday, Can I ... - How Much Can I Claim For ... - No Win No Fee

### Food poisoning compensation claims | National Accident Helpline

<https://www.national-accident-helpline.co.uk/...claims/...poisoning/food-poisoning-co...>

★★★★★ Rating: 9.3/10 - 6,307 reviews

Symptoms of food poisoning can be very unpleasant, and may include: Vomiting, Diarrhoea, Fever, Dehydration, Stomach cramps, Stomach upsets.

### Food Poisoning Claims Solicitors | Slater and Gordon Lawyers

<https://www.slatergordon.co.uk> - Poisoning Claims Solicitors

The Law & Food Poisoning Claims. The Consumer Protection Act 1987 makes it easier to claim compensation for food poisoning which happened in the UK. The Act says that the food retailer must sell a product which is free from harmful bacteria which could cause food poisoning.

### Food Poisoning Claims | Irwin Mitchell Solicitors

<https://www.irwinmitchell.com/personal/personal...claims/food-poisoning-claims>

★★★★★ Rating: 8.5/10 - 1,262 reviews

23 Sep 2017 - We can also help with complex, large-scale group action food poisoning claims - even for clients who fell ill abroad. Compensation doesn't just ...

### How Much Compensation For Food Poisoning | Jefferies Solicitors

<https://www.jefferies-solicitors.com> - Resources - Legal Advice Guides

Suffered illness or debilitation due to food poisoning you may have a case for a food poisoning claim? Find how much compensation you may be entitled to.

### Holiday Sickness Compensation - A Guide To Claiming

[www.bottonline.co.uk/holiday-claims/guides/holiday-sickness](http://www.bottonline.co.uk/holiday-claims/guides/holiday-sickness)

Have you suffered from food poisoning or sickness while abroad? Speak to our friendly holiday sickness claims legal advisors today or read our guide below ...

Was Sick on Holiday, Can I ... - How Much Can I Claim For ... - No Win No Fee

### Do I have a no win no fee food poisoning claim? | Quittance Personal ...

<https://www.quittance.co.uk/personal-injury-compensation/food-poisoning-claims>

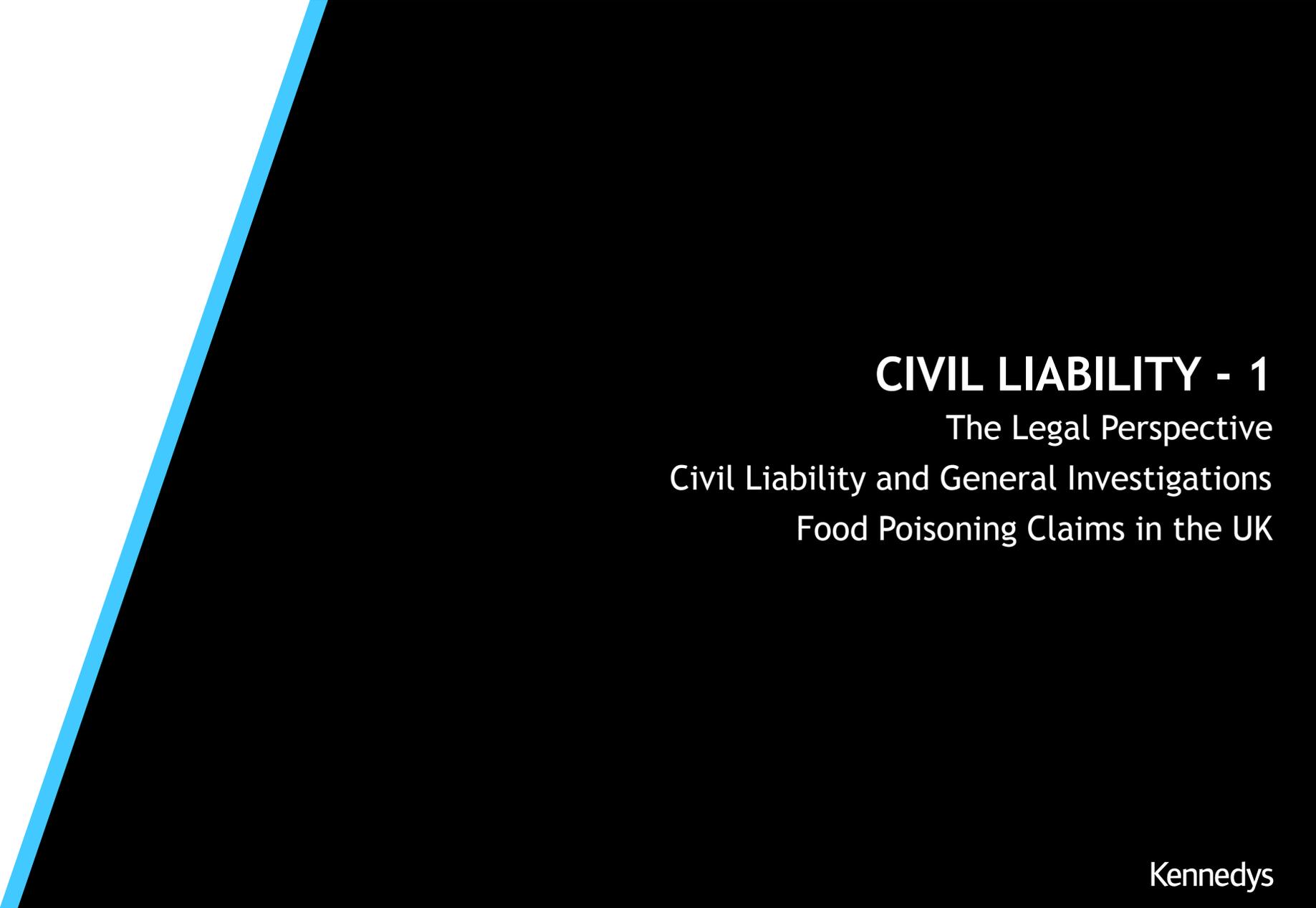
★★★★★ Rating: 4.4 - 16 reviews

Find out instantly if you have a food poisoning claim. Check how much compensation you will get. Get FREE advice from an injury solicitor.

### Food Poisoning Claim How Much? Bacterial Injury Compensation ...

[www.accident-claim-expert.co.uk](http://www.accident-claim-expert.co.uk) - Compensation Amounts

Food poisoning claim: specialist uk injury lawyer sets out the amount of compensation for injury to your digestive system from bacteria on food - includes ...



# **CIVIL LIABILITY - 1**

The Legal Perspective

Civil Liability and General Investigations

Food Poisoning Claims in the UK

# Civil Liability

## Common Law - Negligence

- ❑ Manufacturers, suppliers and retailers owe a duty of care to those individuals who might foreseeably be affected by injury or damage through their failure to exercise reasonable care to those individuals.

### Principles:

#### Donoghue v Stevenson

- **Duty of care** - *To exercise reasonable care*
- **Breach** - Failing to exercise reasonable care when preparing food
- **Causation** - Breach must have caused or materially contributed to a reasonably foreseeable injury



# Civil Liability

## Consumer Protection Act 1987

- ❑ Imposes strict liability on producers, manufacturers, own branders, importers into the UK and retailers of defective products for personal injury to consumers.
- ❑ Food and drink is a product under the CPA.
- ❑ Consumers only need to prove that the item consumed was a 'product' and it was 'defective'. This means not as safe as people are generally entitled to expect.
- ❑ Do not need to be purchasers
- ❑ Defects include food that is undercooked or contaminated by a foreign body.

### Defences

**There are some defences - commonly used defences include:**

- Item was not supplied by the Defendant
- Defect did not exist in the product at the relevant time for example - contaminated after supply

# Civil liability

## Implied Terms - Contract Claims

- ❑ Claimant can rely on implied terms in consumer legislation
- Sale of Goods Act 1979 and/or Supply of Goods and Services Act 1982 - Food will be of a satisfactory quality
- Consumer Rights Act 2015 implies similar terms into contracts made since 1<sup>st</sup> October 2015

*Is there an automatic breach if infected food is supplied?*

*Can infected food be of a satisfactory quality?*

*What about the defence of exercising reasonable care and skill to see that the food is of satisfactory quality?*

- There is no implied term that the food will be safe for human consumption.

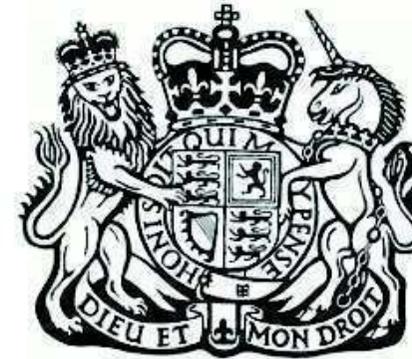
# Civil Liability

## English Court Proceedings

- Date of Accident;
- 3 years to bring a claim;
- Pre-Action Protocol
- Letter of Claim
- 6 Months to investigate and obtain documents if holiday claim made abroad, otherwise portal timing applies
- Admit/deny claim

# Civil Liability

## The Court Case





# CIVIL LIABILITY - 2

Investigations

Causation

# Civil liability

## General Investigations

- ❑ Proof of purchase;
- ❑ Documents to show how many other people would have consumed the offending ingredients;
- ❑ Other food complaints within the year before;
- ❑ Dish preparation guidelines and practice;
- ❑ Cleaning rotas/schedules;
- ❑ Local authority inspection reports;
- ❑ Temperature control charts for refrigerators, freezers, chillers and cooking temperatures;
- ❑ HACCP System in place;
- ❑ Test results relating to food samples;
- ❑ Test results relating to stool samples;
- ❑ Claimant's GP and hospital records;
- ❑ Documents in support of Schedule of Special Damages;
- ❑ A comprehensive description of all food and drink consumed by the Claimant from seven days before the date of the incident until onset of symptoms.



# Civil Liability

## General Investigations Continued

### Lay evidence

Evidence from food handlers, trainers and line managers who deal with training, supervision and compliance with hygiene requirements.

- Statements should not only deal with the systems in place generally and kinds of sickness etc. but should specifically rebut any allegations made by the Claimant in their letter of claim, letters of complain and Particulars of Claim.

# Causation issues

## The main issues in legitimate claims

Generally the issues are:

- Was the infection in question contracted from the meal complained of?
- Has any medication or pre-existing condition contributed to the Claimant's symptoms?
- Is it just coincidence?

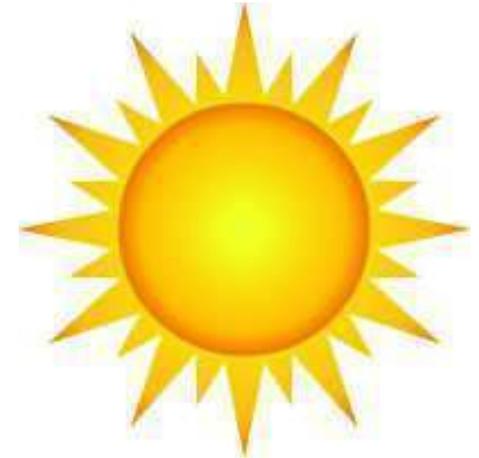


# Causation issues

## Challenging the Claimant's case Continued

Claimants and their experts tend to ignore other plausible explanations for illness such as:

- Over-exposure to **sun**
- Excess consumption of **food and drink**
- Change in diet on holiday
- Bugs picked up in the **sea**
- Sickness caused by travelling generally



# Causation issues

## Challenging the Claimant's case

Claimant must show the causal link between the food supplied by the Defendant and any illness allegedly suffered.

Defendant may seek permission in FT cases to obtain their own medical evidence which can be used to:

- Attack incubation period and likelihood of illness coming from alleged meal/food
- Consider other possible causes of the Claimant's illness



## **CIVIL LIABILITY - 3**

Travel sickness claims

Fraud and Fundamental Dishonesty

# Civil Liability

## The Package Tour Etc. Regulations 1992

- Do not bring strict liability for accidents/illnesses etc. with them;
- Confer liability on the contractual party or tour operator for the defaults of overseas suppliers and agents
- Obligation of proving a breach of the holiday terms or package remains



# Foreign Claims

## Case Law

### Wood v TUI

- ❑ Claimants became ill with gastroenteritis as a result of eating contaminated food at a meal provided by an all-inclusive hotel.
- ❑ The trial judge found that, whilst the food consumed by the claimants at the hotel had caused illness, it had been contaminated without fault on the part of the hotel.
- ❑ Accordingly, the claims brought by the claimants under the Package Travel Regulations and in common law negligence failed.
- ❑ However, judge found in favour of the claimants on the basis that the food supplied by the hotel was not of satisfactory quality for the purposes of section 4(2) SOGA.



# Foreign Claims

## Case Law

### Wood v TUI

“Whether goods are of a satisfactory quality is a question of fact, but where food is contaminated with bacteria that causes severe illness it is difficult to imagine that it could be described as of satisfactory quality”



# Foreign Claims

## Summary

- ❑ It is not necessary for a claimant to establish fault on the part of the hotel or to rely on the Package Travel Regulations in order to succeed in a food poisoning claim against a tour operator.
- ❑ Provided the claimant can show that he became ill as a result of eating contaminated food provided as part of the holiday contract the claim will succeed
- ❑ It is no defence for the tour operator to adduce evidence that this happened despite the hotel taken all reasonable care to avoid any outbreak of food poisoning at the hotel.
- ❑ Burden on Claimant to prove the food caused the illness; the fact of the illness alone is not enough.



# Foreign Claims

## Case Law Continued

### Wood v TUI - Causation

#### Paragraphs 29 & 34

“It would not be enough to invite a court to draw an inference from the fact that someone was sick. Contamination must be proved; and it might be difficult to prove that food (or drink) was not of satisfactory quality in this sense in the absence of evidence of others who had consumed the food being similarly afflicted. Additionally, other potential causes of the illness would have to be considered such as a vomiting virus”.

“It will always be difficult (indeed, very difficult) to prove that an illness is a consequence of food or drink which was not of a satisfactory quality, unless there is cogent evidence that others have been similarly affected and alternative explanations would have to be excluded.”

# Foreign Claims

## Norovirus outbreak on cruise ship

### ❑ Nolan v TUI

- Systems on board had been fully implemented
- Defendant had substantial documentation
- Found in favour of the Defendant - well-controlled outbreak , cruise line applied and implemented systems
- Claim failed

### Compare to:

### ❑ Swift v FCOL

- Control plan was consistent with industry standards
- But, plan had not been correctly implemented
- This caused the Claimants to suffer norovirus
- Claim succeeded



# Fundamental Dishonesty

In the news



Don't bet! Sunbathers at the beach in New Orleans, Louisiana

Judge described claim for £10,000 made three years after holiday as 'wholly implausible'

## Holidaymaker hit with £25k bill after falsely claiming she had suffered food poisoning at five-star hotel

- Over the past year tens of thousands of families have submitted sickness claims
- They are encouraged by firms offering no win no fee and promising big payouts
- Some hoteliers in Spain and Portugal have even threatened to ban British visitors
- But now, those caught lying face huge legal bills — and even prison sentences

**THROWN OUT** Brit who claims she was struck down by food poisoning during all-inclusive holiday has compensation bid thrown out by judge after boasting on Facebook about luxury yacht trips and pool parties

Marissa McLean was ordered to pay £2,812 after a judge branded her compo claim 'dishonest'

# Fundamental Dishonesty

In the news continued

Spain The Observer

## Brits' bogus food poisoning claims leave hoteliers crying: '¡Basta!'

Britons are warned they could be banned from all-inclusive package deals



Ⓜ A hotel pool in Tenerife. Fake claims for food poisoning have soared by 700% in parts of Spain. Photograph: Alamy Stock Photo

## Thomas Cook wins fake holiday sickness case

11 July 2017 Business



There has been a spike in fake sickness claims by UK holidaymakers, industry bodies say

Travel company Thomas Cook says it has won a legal victory against a fake holiday sickness claim and plans to challenge other such claims in court.

It comes after a family tried to win up to £10,000 in damages for food poisoning on a trip to the Canary Islands.

A judge at Liverpool County Court dismissed the case on Monday after concluding they were not sick.

# Fundamental Dishonesty

## Prosecutions

- ❑ 13/10/2017 - Private prosecution by Thomson against Mr and Mrs Briton
- ❑ Mr & Mrs Briton tried to claim £20,000 by claiming that they and their two children had fallen ill on holidays in Mallorca in 2015 and 2016
- ❑ Social medial showed the couple having a good holiday - no mention of any illness
- ❑ Mrs Briton admitted 4 counts of fraud -9 months in prison. Mr Briton jailed for 15 months

**Wife bursts into tears as she and her husband are jailed after their £20,000 food poisoning claims from a Thomas Cook trip to Majorca are exposed as FAKE - as UK holiday sickness bug claims rise by 500%**

Press release

## Crackdown on fake holiday sickness claims

From: Ministry of Justice  
Part of: Claims Management Regulator press releases and news stories  
Published: 9 July 2017

Ministers step in to tackle sickness claims culture which is damaging Britain's reputation overseas and could drive up holiday costs.



Plans to clamp down on bogus holiday sickness claims have been announced by ministers today.

The move follows concerns from the travel industry that more and more suspected false insurance claims for gastric illnesses like food poisoning are being brought by British holidaymakers, partly fuelled by touts operating in European resorts.

Advice from the travel industry shows the upsurge of claims in this country – reported by the industry to be as high as 500% since 2013 – is not seen in other European countries, raising suspicions over the scale of bogus claims and damaging our reputation overseas.

## BRITS RISK HIGHER HOLIDAY PRICES

#stopsicknessscams



[abta.com/stopsicknessscams](http://abta.com/stopsicknessscams)

  
travel with confidence

# Fundamental Dishonesty

## Strategy

- ❑ Concerns about fundamental dishonesty? If there is an exaggeration or fraudulent elements in a claim otherwise considered to be genuine additional remedies are available to strike out a claim.
  - Refer to panel lawyers
  - Section 57 Criminal Justice and Courts Act 2015
  - Part 44.16 CPR Claimant loses protection of QOCS



# VALUING GENUINE CLAIMS

JC Guidelines

Special Damages

Kennedys

# Paying Genuine Claims - How much?

**General principle applies** - The Claimant is entitled to recover damages to put them into the position they would have been had the contract been performed properly.

- ❑ General damages including loss of enjoyment
- ❑ Diminution of value/loss of holiday bargain
- ❑ Special damages e.g. care and medical expenses



# JC Guidelines

## Injuries to the digestive system - Chapter 6 (g) (b)

Description	PSLA including 10% uplift
(i) Severe toxicosis causing serious acute pain, vomiting, diarrhoea and fever, requiring hospital admission for some days or weeks and some continuing incontinence, haemorrhoids and irritable bowel syndrome, having a significant impact on ability to work and enjoyment life.	£32,120.00 - £43,890.00
(ii) Severe but short lived food poisoning, diarrhoea and vomiting diminishing over two to four weeks with some remaining discomfort and disturbance of bowel function and impact on sec life and enjoyment of food over a few years.	£7,880.00 - £16,050.00
(ii) Food poisoning causing significant discomfort, stomach cramps, alteration of bowel function and fatigue. Hospital admission form some days with symptoms lasting for a few weeks but complete recovery within a year or two	£3,300.00 - £7,980.00
(iv) Varying degrees of disabling pain, cramps and diarrhoea continuing form some days or weeks.	£770.00 - £3,300.00

“ Most claims will fall within (iv)

# Valuing Claims

## Usual heads of Special Damage

- ❑ Discounted care - Discount of 25% to 33% from professional rates for unpaid care from friends/family
  
- ❑ **Giambrone v Sunworld Holidays [2004] Court of Appeal**
  - Awards for care can apply to low value cases - not just the very serious
  
  - Only if beyond the ordinary call of duty/regime of family life
  
  - Court suggested award for care above £50.00 a week should only apply in *the most serious cases*.



# Valuing Claims

## Typical heads of loss in Travel sickness Claims

### ❑ Loss of enjoyment

- Common feature of food poisoning claims
- Particularly if it was a holiday of a lifetime, wedding or honeymoon
- Award for disappointment, distress, anxiety or vexation

Can be awarded at level equal to or in excess of costs of holiday:

- Jarvis v Swan Tours [1973] - Awarded twice the value of holiday
- David v Thomsons Holidays [1999] Suggested 30% of holiday cost enough where breaches of contract modest



# Valuing Claims Continued

## Typical heads of loss in Travel sickness Claims

- ❑ **Diminution in value or loss of holiday bargain**
  - Contractual claim but Court often takes a broad brush approach
  - Mathematical calculation - linked to the cost of the package
  - Not an automatic element of food poisoning claims
  
- ❑ **Milner & Milner v Carnival plc [2010]**
  - The run of the mill award even for honeymoon cases or other special occasion cases.. May seldom reach £2,000.00

Distress caused by ruined cruise trip  
"does not equate with bereavement"

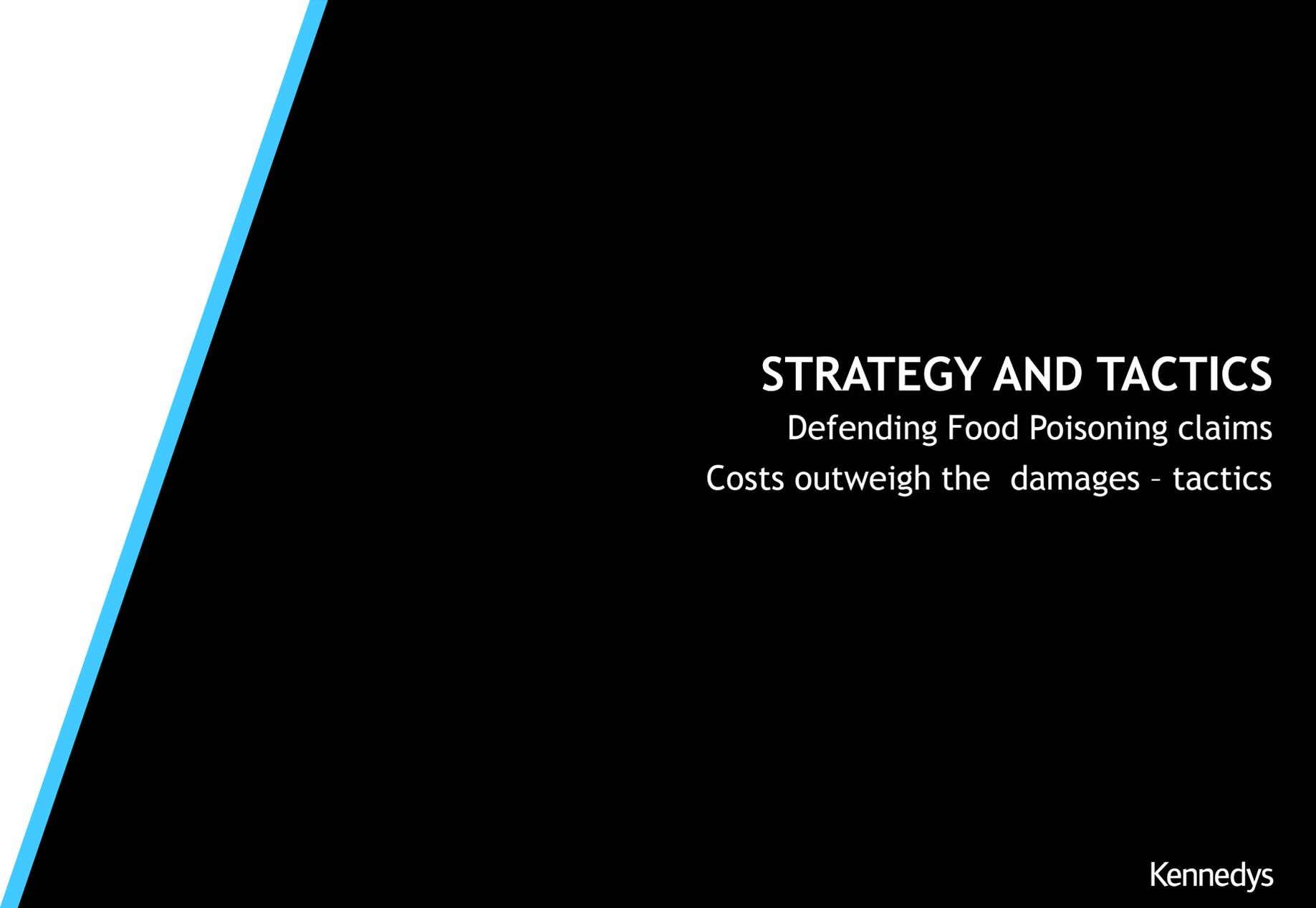
21 April 2010



Damages awarded by the courts for ruined holidays must be consistent with awards in other fields such as personal injury, the Court of Appeal has unanimously ruled.

In a ruling which could have an impact on holiday claims brought in the wake of the volcanic ash cloud fiasco, Lord Justice Ward said that distress in holiday cases "does not equate with bereavement".

# Case Studies...



# STRATEGY AND TACTICS

Defending Food Poisoning claims  
Costs outweigh the damages - tactics

# Defensibility - Tips & Tactics

## Investigations

### In general:

- No attendance on GP
- HACCP documents
- Incubation
- Social media

### Specific to travel sickness claims:

- Failure to report in resort
- Excursions
- Social media



# Defensibility - Tips & Tactics

## Valuing and settling genuine claims:

- ✓ Investigate the claim and obtain all relevant disclosure and lay evidence
- ✓ Look for inconsistencies to attach the Claimant's story
- ✓ If short lived attracting damages of <£1,000.00 - SCT
- ✓ Question Claimant's medical evidence or instruct own expert
- ✓ Consider the possible indemnities and contributions from other businesses involved in the production and preparation of food.
- ✓ Are there any flood gate implications that need to be considered?

**= Repudiate or settle the claim**

# SUMMARY AND CONCLUSIONS

# Summary

- ❑ There has been a huge increase in food poisoning claims, particularly against travel operators.
- ❑ Food poisoning claims can still be denied on grounds of causation
- ❑ “Satisfactory quality” is a question of fact
- ❑ Good factual & expert evidence will be required
- ❑ Where a claim looks tainted by fraud:
  - Detect
  - Validate genuine claims
  - Investigate
  - Challenge
  - Deter future fraud



A hand-drawn graphic on a piece of lined paper. The text 'Q&A' is written in large, bold, blue letters with a dense hatched texture. To the right of 'Q&A', the words 'Questions' and 'Answers' are written in a blue, cursive script, stacked vertically. The entire graphic is tilted slightly upwards to the right.

**Q&A** Questions  
Answers

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Kennedys

# Understanding the impacts of Catastrophes and Black Swan Events

Mark Dunham

Chartered Insurer

Reinsurance and Exposure Manager

Aviva



# Learning Objectives

- An understanding of why insurers need to consider catastrophe risks in a Solvency II environment
- An awareness of how individual customer exposures can impact pricing and risk acceptance
- An awareness of how recent events compare with the potential scale of a true catastrophe event
- An appreciation for the types of events that can drive unexpected catastrophic loss and how these can impact multiple lines of business.

# Why insurers need to consider catastrophe risks



**S&P Global**



**Fitch**  
**Ratings**



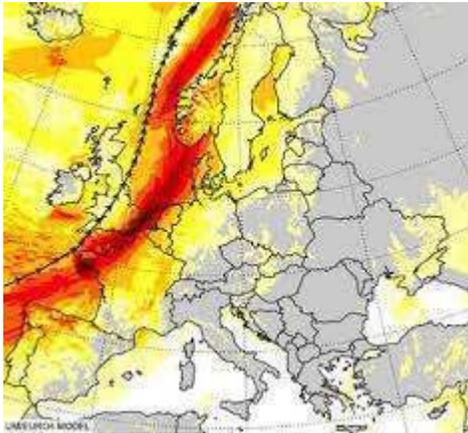
# Solvency II Requirements

- Solvency II rules define how much capital is required by an insurer and this is measured
- Includes stress tests for major catastrophe events including :
  - Weather
  - Man Made Events
- Applies to all lines of business
- Calibrated to a 1 in 200 year level
- Results used to determine how much capital is required

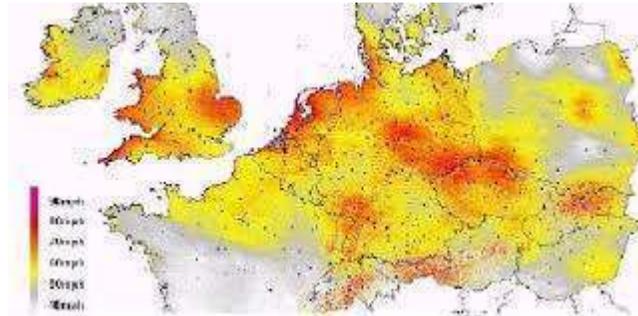


# Recent UK Catastrophe Events

1987



1990



2000 / 2007 / 2015



**Each event cost between £1bn and £3bn**

7/7

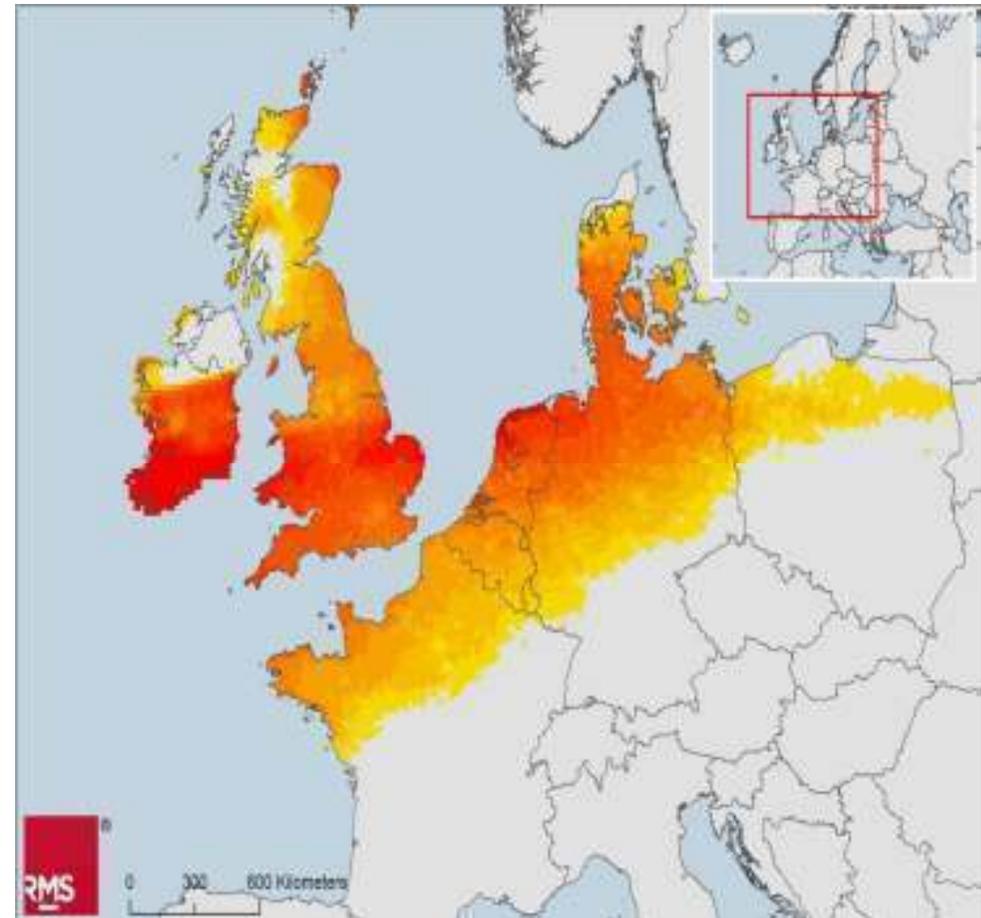


Buncefield



# 1 in 200 year Windstorm

- Using RMS Models we can estimate the potential losses from an extreme storm
- This extra-tropical cyclone takes a similar track to Storm Capella in 1976 but with higher wind speeds
- Damaging gusts are felt over all of England and Wales, and parts of Scotland
- UK Estimated Industry loss £12.5bn
- Total European loss £22bn



# UK Flood Event

- A widespread fluvial and pluvial flood event impacting Sargyll, Trent, Anglia, Thames and south UK coastal catchments.
- Event is modeled to occur in October-November and lasting more than 3 weeks.
- This event has been selected because it is a extreme UK event impacting also London.
- About 30% of the greater London postcodes experience some form of flooding.
- **UK Estimated Industry loss £13.5bn**
- **Probability of loss 1 in 500 years**



# Thames Barrier Breach Event

North Sea storm event

Losses extend across east coast of UK

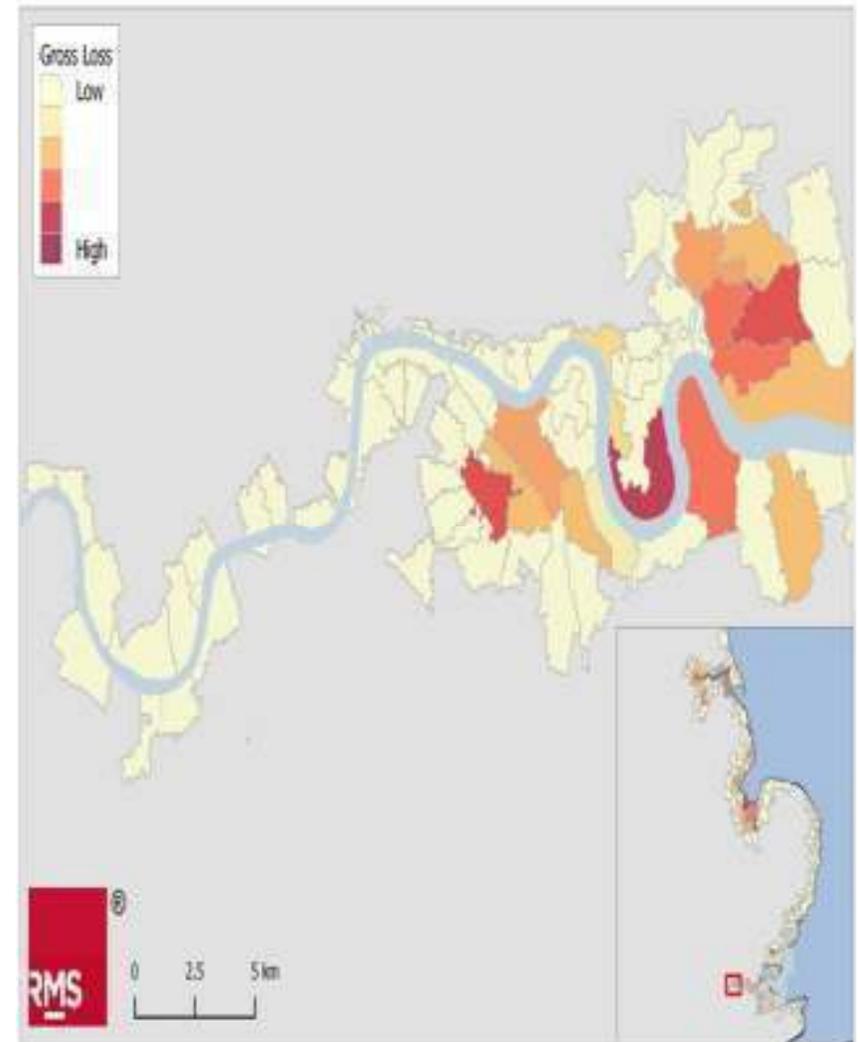
Very high water levels experienced round mouth of the Thames at Southend and Coryton

Thames Barrier breaches triggering flooding in east and central London

**Losses in Greater London c. £4bn**

**UK loss c. £30bn**

**Probability of loss 1 in 3000 years**

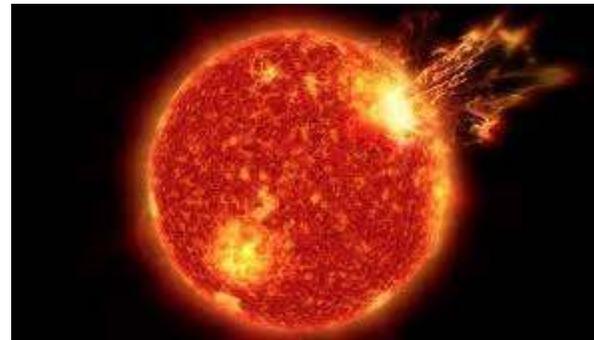


# Man Made Cat



Solvency II defined scenario vs Internal View of Risk

# What else should we be thinking about ?



# Possible impacts of a Solar Superstorm

- Property : Physical damage direct/ indirect
- Business Interruption : Following property damage
- Liability : Injury or Damage from machinery failure
- Contingent Business Interruption : Failure of electricity supply
- Computer Covers : Loss of data , damage to equipment
- Marine : Impact on Cargo and Hull due to loss of GPS
- Travel : Delay/Cancellation of travel
- Frozen Food : Due to loss of power
- Mobile Phone : corruption / damage of handset
- Motor : due to data loss/ system failures
- Home Emergency : repairs to damaged equipment
- Performance Bonds : company failure resulting from economic stress
- PI/D & O : Stock market turmoil



# Black Swans

An **event** or that deviates beyond what is normally expected and is extremely difficult to predict



# Or to quote Donald Rumstfeld US Secretary of Defence....

There are known knowns; there are things we know we know.

We also know there are known unknowns; that is to say we know there are some things we do not know.

But there are also unknown unknowns – the ones we don't know we don't know.

And if one looks throughout the history of our country and other free countries, it is the latter category that tend to be the difficult ones

**ASBESTOS-CEMENT**  
solves this problem

The Nation's Need for REFRIGERATOR LINING



**Quilted**  
**ASBESTOS MITTS**  
... they last twice as long

These asbestos mitts for handling hot metal molds and shapes are reversible to fit either hand. Both sides quilted, won't shred or fray on rough, jagged material. Double wear, double life. Wool

For use in Baking Bread, Pastry, Fish, Game, etc.  
Did you ever burn a Roast?  
Try our

**ASBESTOS SHEETS**

and it will never happen again.

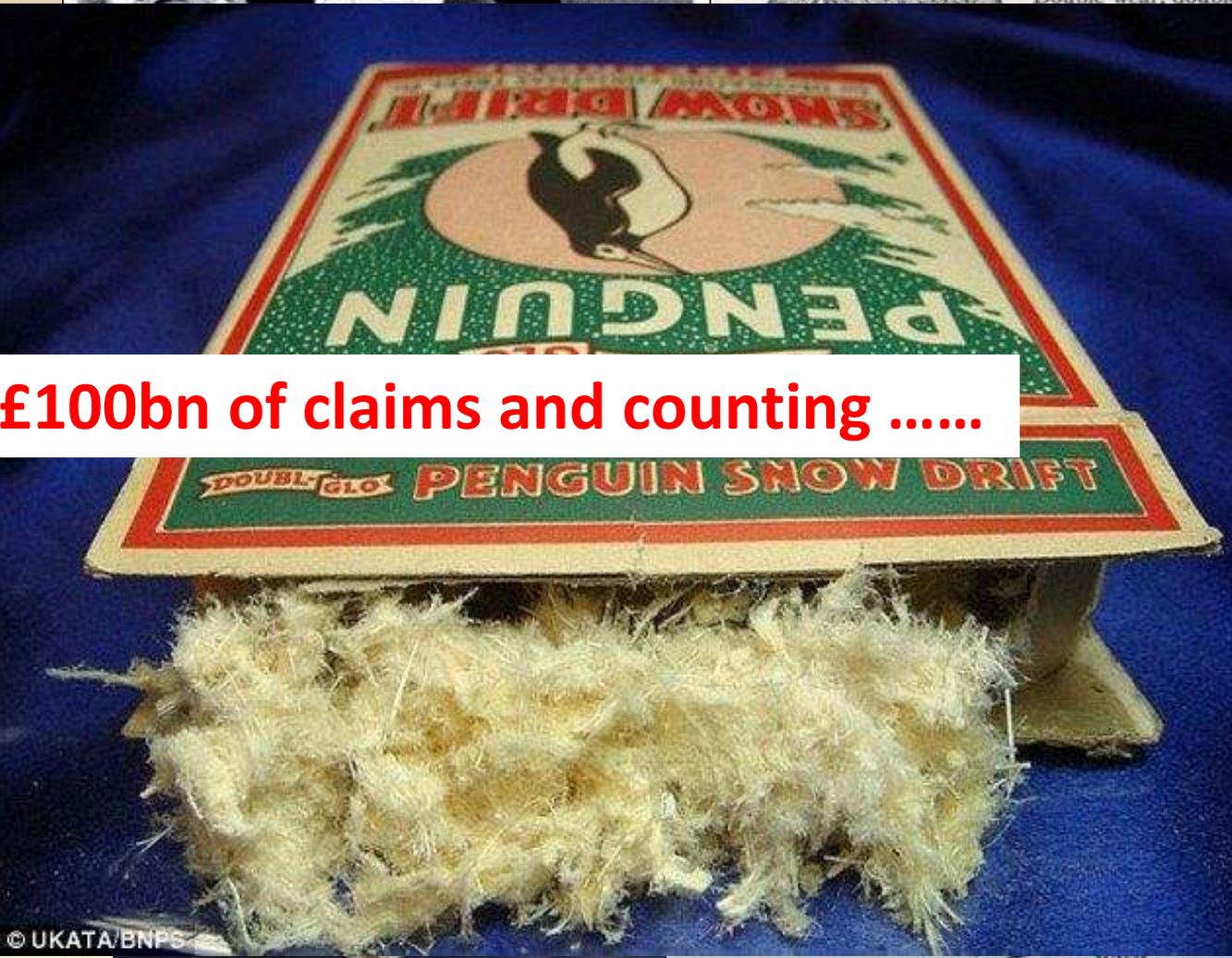
Size of sheets, 9x14 inches, 12 sheets in a book.

top, place ASBESTOS SHEET over and it needs further attention

Price, postpaid, Send for our Catalog Kitchen Specialties

**GEO. E. THOMAS MFG.**  
Agents wanted Memphis,

**ASBESTOS BAKING PAPER SHEETS**



**£100bn of claims and counting .....**

**PIPE COVERINGS**

**FIBROUS ASBESTOS REMOVABLE COVERINGS**

Fireproof Non-conducting Coverings for Steam Pipes, Boilers, and all hot surfaces. Made in sections three feet long. Easy to apply. Asbestos Materials-Fiber, Millboard Packing, and Cement.

**CHALMERS-SPENCE CO.**  
419-421 Eighth St., New York.

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Adopted by the American Legion  
Voice of the Victim

Photo Credit: Tony Rich

with **'ASBESTOSFLUF'**  
retains effectiveness forever  
The perfect thermal insulating material

**WICKORY FEEL GRIP**

to be Built (Cement) CH Terra-

elbourne

# Learning Objectives

- An understanding of why insurers need to consider catastrophe risks in a Solvency II environment
- An awareness of how individual customer exposures can impact pricing and risk acceptance
- An awareness of how recent events compare with the potential scale of a true catastrophe event
- An appreciation for the types of events that can drive unexpected catastrophic loss and how these can impact multiple lines of business.



Thank You



Any Questions ?

*radius 360*





*Welcome*

Concise Time Management  
Chartered Insurance Institute  
CPD Education Programme

# Aims and objectives

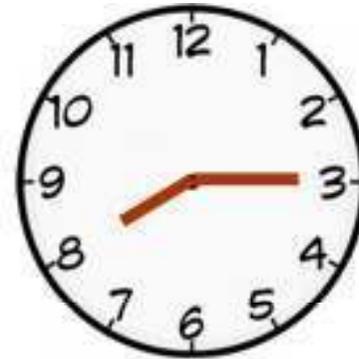
## Aim:

- The aim of this session is for you to increase control over your work schedule by 20%

## Objectives:

- resist the Parkinson principle
- understand the influence of your preferences
- know how to prioritise for the long- and short-term
- put things on instead of putting things off

# Do ice breakers save time?



A



B



C



D

# Do ice breakers save time?



A



B



C



D

# Do ice breakers save time?

**15:14:01**

**12:18:00**

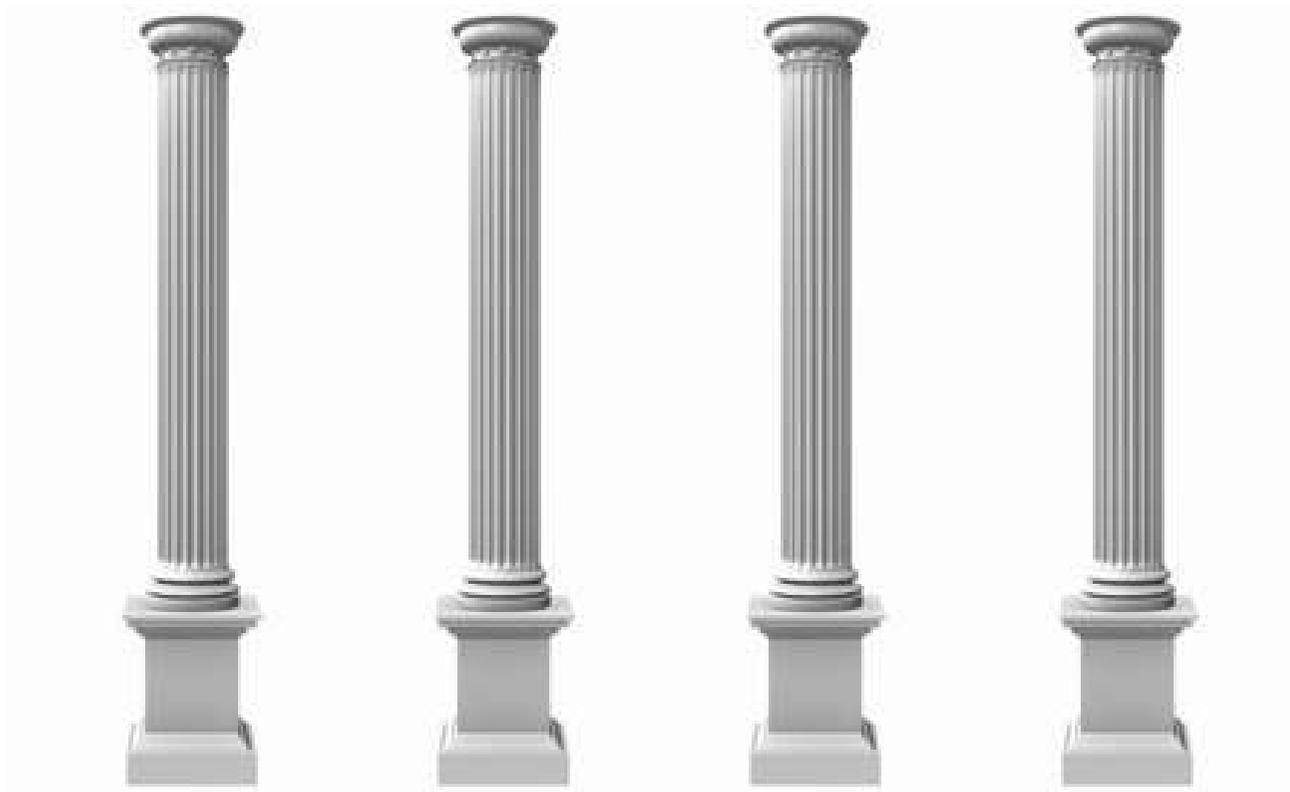
**08:26:58**

**03:42:55**

**: :**

# There's no such thing!

Managing time is impossible,  
controlling your day is very possible.



Concise time management is ...

maximising the  
overall benefit of  
a set of activities  
within the  
boundary of  
limited time



# The Parkinson Principle

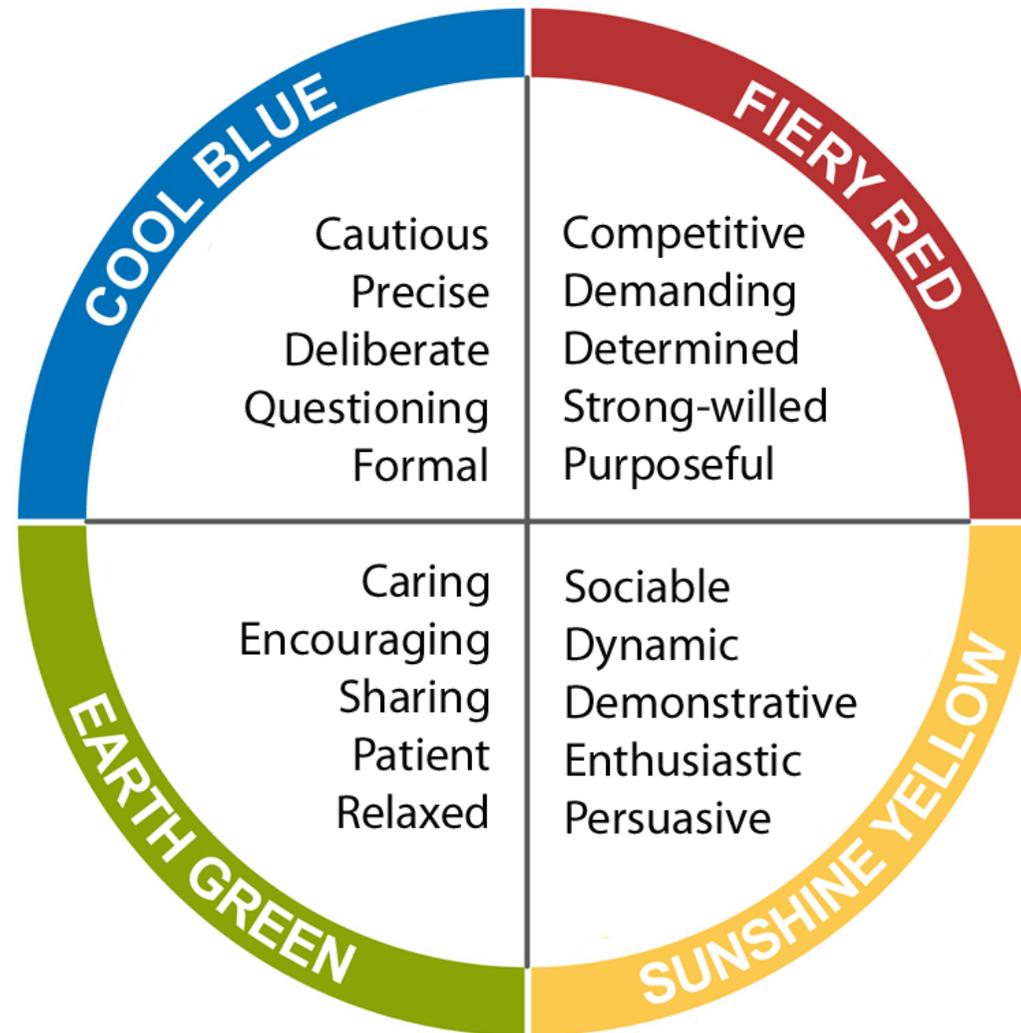
...an elderly person of leisure can spend the entire day writing and despatching a postcard. An hour will be spent finding the postcard, another hunting for spectacles, half-an-hour searching for the address, an hour and a quarter in composition, and twenty minutes deciding whether to take an umbrella when going to the pillar-box.

The total effort would occupy a busy person for just three minutes.



Also known as Parkinson's Law, articulated by Cyril Northcote Parkinson in a humorous essay published in *The Economist* in 1955

# The influence of your preferences



# IT preference

A desire for perfection and correctness may bog you down in unnecessary detail, thus losing sight of the bigger picture

- Remember the desire for perfection can delay action
- Occasionally show enthusiasm for a tight deadline
- Practise using spontaneity and imagination
- Try working on several projects at once
- Realise others may see you as critical
- Involve the team in ideas
- Leave time for 'fun'
- Enjoy the journey
- Just do it now!



# IF preference

A desire to please others and your concerns for social issues may distract you from your tasks, and cause time to be wasted

- Accept tighter time scales which might feel uncomfortable
- Leave your worries behind, tomorrow is another day
- Try not to keep feelings bottled up
- Be more decisive on tough issues
- Generate and share new ideas
- Welcome change more readily
- Throw caution to the wind
- Volunteer for something
- Add a sense of urgency
- Be adventurous



# EF preference

A desire to actively enjoy the moment may mean finer details are put to one side, which may eventually result in wasted time

- Apply 'tried and tested' solutions, not just novel ones
- Realise that some detail matters and is important
- Remember discipline helps achieve results
- Resist involving everyone in everything
- Respect others' need to concentrate
- Review all the rational alternatives
- Finish one thing before moving on
- Concentrate on the job in hand
- Do first things first
- Do the paperwork



# ET preference

Desiring control may distract you and neglecting people issues may create aggressive or passive resistance, wasting more time

- Remember others' views may be as valid as yours
- Listen more carefully and consider before acting
- Go back and review your plans from last month
- Get buy-in from others before moving forward
- Allow more time than you think you need
- Remember not all details are irrelevant
- Lighten up sometimes
- Look before you leap
- Respect others' time
- Balance work and life



# Prioritising the short-term

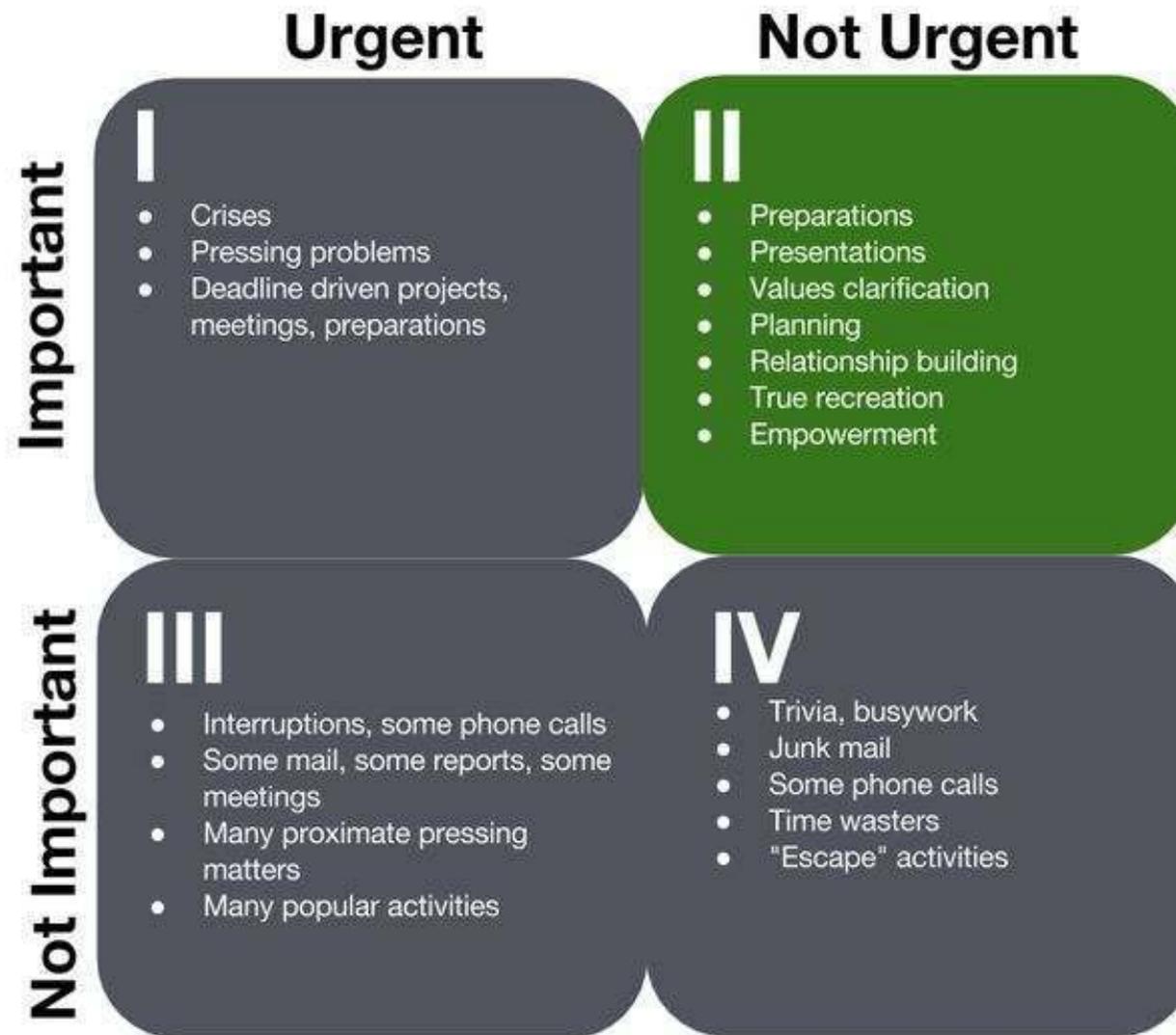


# Prioritising the medium- and long-term

- Identify long-term goals using recognised techniques
- Identify medium-term goals by breaking up the long
- Borrow from project management tools
- Use visual management systems
- Forward diary management



# The Covey Grid



# Prime Time



# Putting things on



# Putting things on



# Putting things on



# Putting things on



# Putting things on



Putting things on



# Saying no!

*'Thanks for asking me and...*



**A**bsolute ...*I have to say no on this occasion'*

**P**artial ...*here's what I can do'*

**T**emporary ...*I can pick this up next Tuesday if that works?'*

# Attitude

- Be a practitioner, not a theorist
- Put a value on your time
- Look for a return on time invested



# Aims and objectives

## Aim:

- The aim of this session is for you to increase control over your work schedule by 20%

## Objectives:

- resist the Parkinson principle
- understand the influence of your preferences
- know how to prioritise for the long- and short-term
- put things on instead of putting things off



# *radius 360*

Adrian Nash

[adrian@radius360.co.uk](mailto:adrian@radius360.co.uk)

01376 337063

[www.radius360.co.uk](http://www.radius360.co.uk)



# Aluminium Composite Claddings

Martin Loose ACII  
Chartered Insurer

Regional Business Resilience Manager  
AXA Insurance (South East Region)

# Learning Objectives

By the end of this session delegates will be able to:

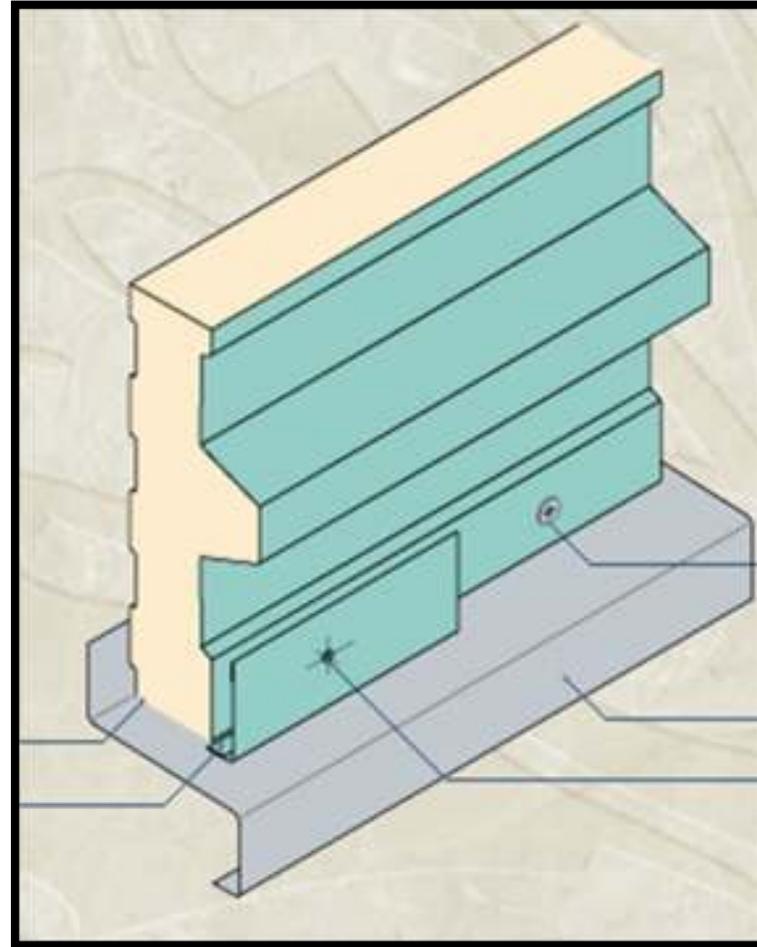
- Describe what Aluminium Composite Materials (ACM) are and how they differ from 'traditional' composite panels.
- Explain the Government Screening Tests that are being carried out following the Grenfell Tower fire.
- Explain why 'Stay Put' Policies are used and why they are an important option for those designing fire safety strategies.
- Summarise key considerations for owners of non-compliant ACM clad properties.



# 'Traditional' Composite Panels

# What are 'traditional' composite panels

- Comprise outer and inner metal facings.
- Insulation sandwiched between which may be:
  - Polyurethane
  - Polyisocyanurate
  - Expanded or extruded polystyrene
  - Mineral wool



# What are 'traditional' composite panels

- Wall & roof claddings.
  - Found in a wide variety of industrial, retail & leisure buildings.
  - Occasionally found in office blocks.
  - Infrequently used in residential properties.
- Also used for internal sub-divisions
  - Notably in food factories.





# Insurer Standards – Composite Panels

- LPS 1181 - this test shows that panels will not make a significant contribution to fire growth.
- LPS 1208 - this is a fire resistance test. The basic objective being to maintain the structural integrity of the building and to prevent the spread of fire into other compartments.



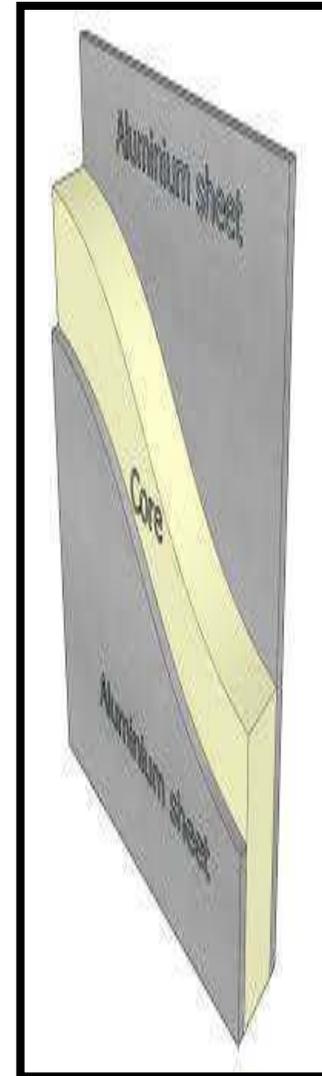
Insulation Type	Insurers view
Extruded or Expanded polystyrene (XPS/EPS)	Highly combustible
Polyurethane (PUR) <u>not</u> LPC approved	Highly combustible
Polyisocyanurate (PIR) <u>not</u> LPC approved	Combustible
Polyisocyanurate (PIR) or Polyurethane (PUR) LPC approved	Does not significantly contribute to fire growth.
Mineral Fibre (e.g. 'Rockwool')	Fire resistant



# Aluminium Composite Material (ACM)

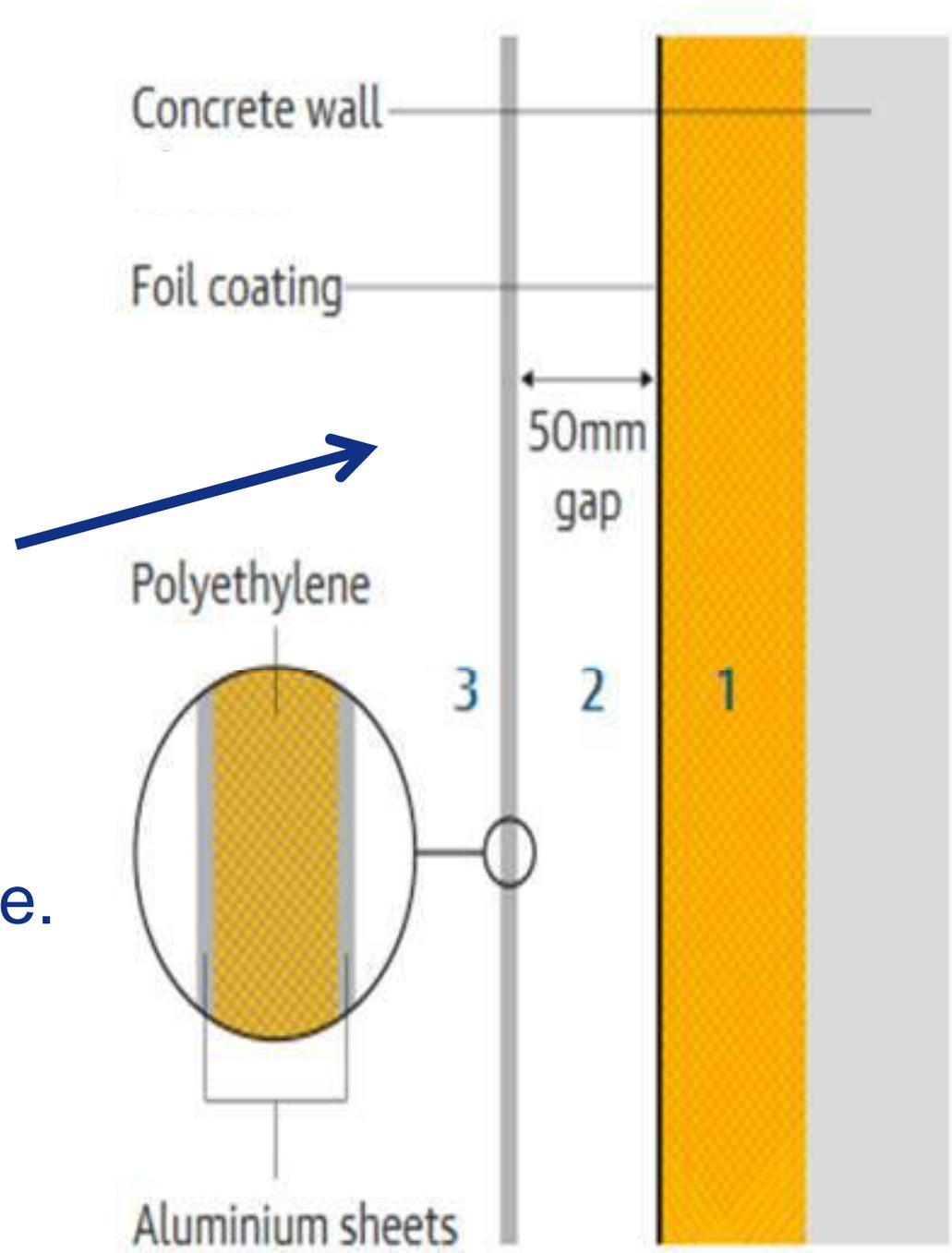
# What are 'ACM' claddings

- Two thin sheets Aluminium bonded to a 4mm core
- Most manufacturers have products with 3 core types:
  - Polyethylene (PE)
  - Fire retardant core. 60 -70% mineral (FR)
  - A2/ limited combustibility core. 90% mineral (A2) (or, in USA, NC)



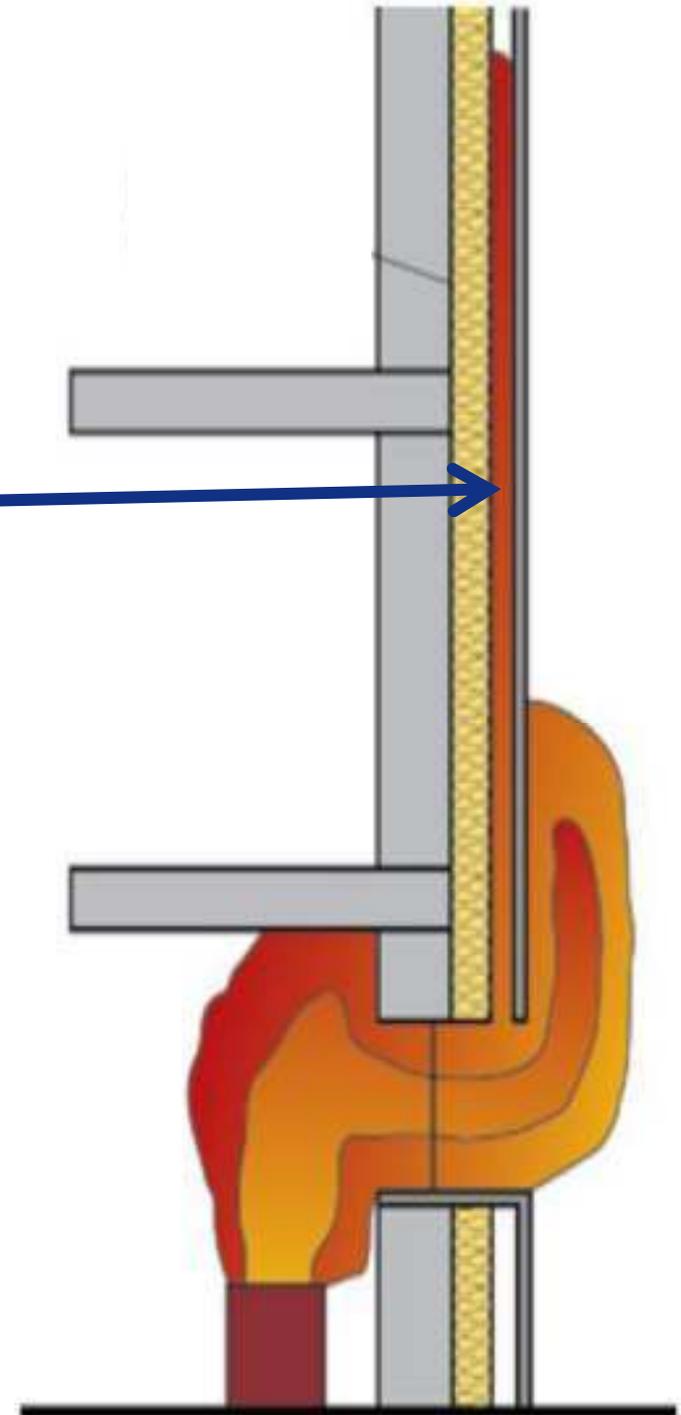
# What are 'ACM' claddings

Typical wall build-up with ACM rainscreen cladding showing air gap, insulation board and concrete substrate.



# Potential for fire spread

Flame drawn through cavity





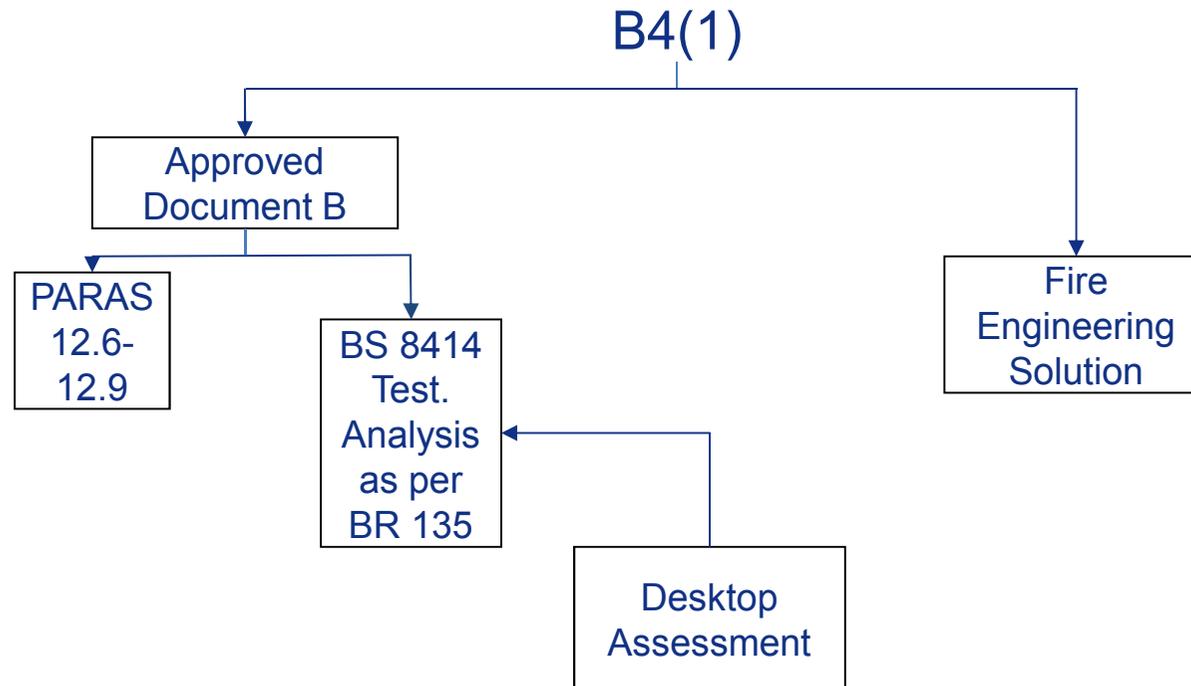
# Building Regulations

**Requirements relating to external fire spread include: Requirement B4(1)**

“The external walls of the building shall adequately resist the spread of fire over the walls...”

# Requirement B4(1)

## Methods of Compliance



# Government Screening Programme

- Relates solely to buildings >18 metres.
- Purpose to help identify ACM used
- 250mm x 250mm sample is removed from the cladding
- Sample is subjected to bomb calorimeter test
- Identification of the product:
  - ≤ 3. Product is A2
  - ≥ 12 - ≤ 20. Product is FR
  - ≥ 40. Product is PE

<b>Results of government tests</b>	<b>PE</b>	<b>FR</b>	<b>A2</b>
<b>Combustible Insulation</b>	x	x	✓
<b>Non-Combustible Insulation</b>	x	✓	✓



# Evacuation versus 'stay put'

# Evacuation versus 'stay put'

- 'Stay put' has been used since the earliest standards for blocks of flats
- So, blocks of flats do not have communal fire alarm systems
- 'Stay put' is constantly proven to be safe and appropriate
  - Typically ~7,000 – 8,000 fires in blocks of flats each year (over 20 fires per day)
  - ~30 fires per annum require evacuation of more than 5 people with assistance of FRS

# Evacuation versus 'stay put'

- Communal fire alarm systems would have significant numbers of false alarms
- Simultaneous evacuation over many floors would
  - Be physically hazardous for many and prejudicial for disabled people
  - Impede fire-fighting operations and create additional hazards (smoke, hoses etc.)
  - Only work with a management presence
- Communal alarm systems bring about insolvable issues e.g. who calls FRS, who silences/resets?



# Non-Compliant Cladding

# **Recommended Temporary Mitigation Measures - Minimum**

- Notify the fire and rescue service.
- Engage with residents to ensure they understand the emergency procedures and interim measures.
- Advise residents to report concerns regarding maintenance and housekeeping.
- Check fire procedure notices are accurate.
- Survey residents regarding ability to evacuate.
- Check all Fire Doors.

# Recommended Temporary Mitigation Measures - Minimum

- Check that, at ground level and any balconies, there are no combustible materials in the vicinity of the cladding.
- Consider need for barriers/ instructions to residents.
- Prohibit barbeques on balconies.
- Check fire stopping in walls and risers.
- Check that any smoke control facilities are operating correctly/not undermined.
- Check all facilities provided for FRS (dry/wet rising mains and fire-fighting lifts).
- Check roadways and hard standing for FRS appliances.
- Ensure that there are adequate smoke alarms in rented flats, and that leaseholders are advised of need.

# Temporary Mitigation Measures – Further considerations

- Should ‘stay put’ policy remain, considering:
  - Type and extent of ACM
  - Proximity of cladding to windows vents etc.
  - Likely FRS attendance time
  - Height of building, number of flats & stairways
  - Automatic fire suppression systems
  - Risk of external ignition of cladding
  - Collective effect of fire safety measures, considered holistically.

# Learning Objectives

By the end of this session delegates will be able to:

- Describe what Aluminium Composite Materials (ACM) are and how they differ from 'traditional' composite panels.
- Explain the Government Screening Tests that are being carried out following the Grenfell Tower fire.
- Explain why 'Stay Put' Policies are used and why they are an important option for those designing fire safety strategies.
- Summarise key considerations for owners of non-compliant ACM clad properties.



# Questions



**IFED**  
**Insurance Institutes of**  
**Sussex & North Downs**

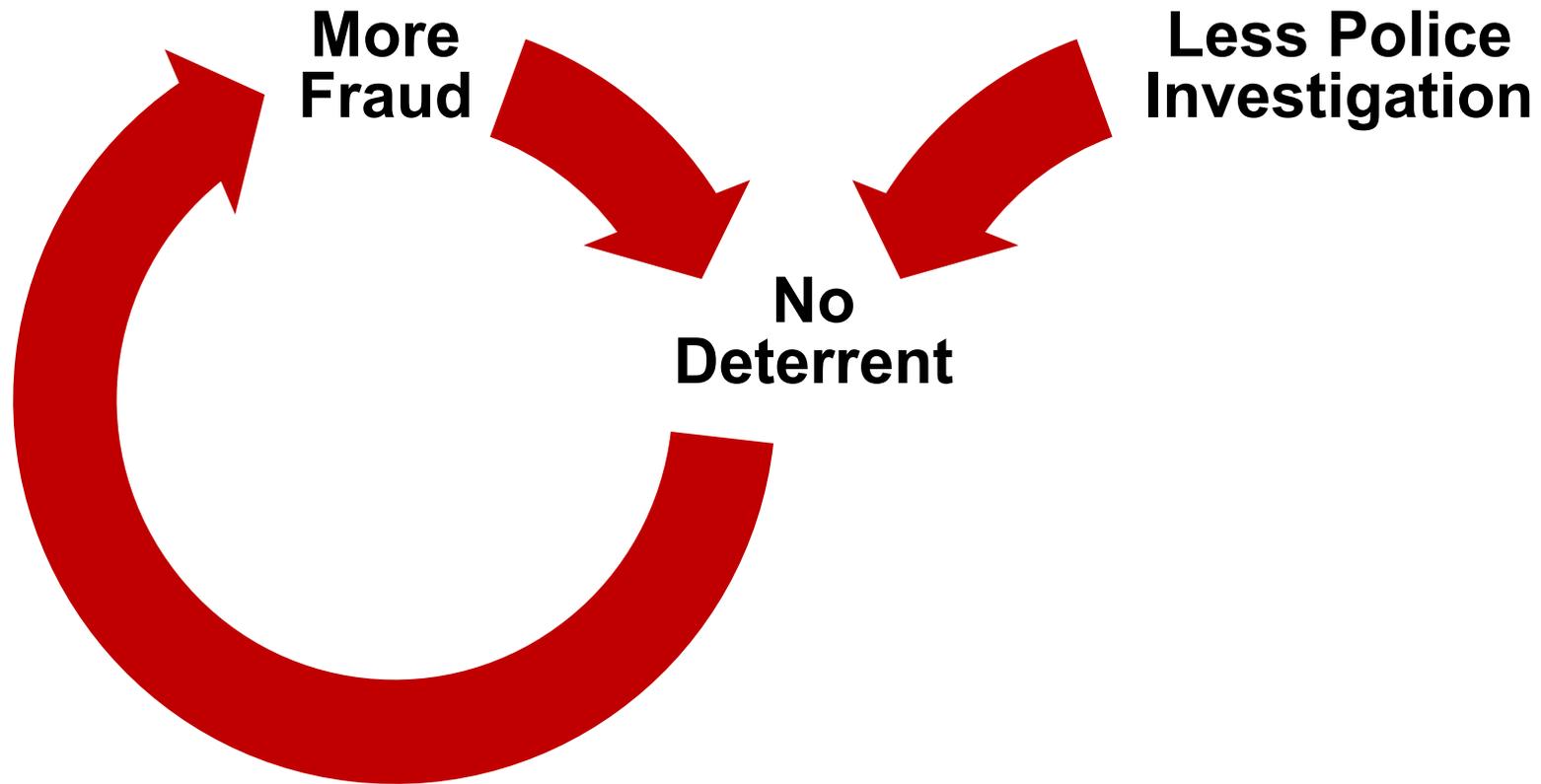
CITY OF LONDON POLICE

**By the end of this session  
delegates will:**

1. Have a wider understanding of the law enforcement approach to insurance fraud and the collaborative arrangements in place to combat it
2. Have an understanding of the priorities of IFED
3. Know how to make a referral to IFED



# The Cycle



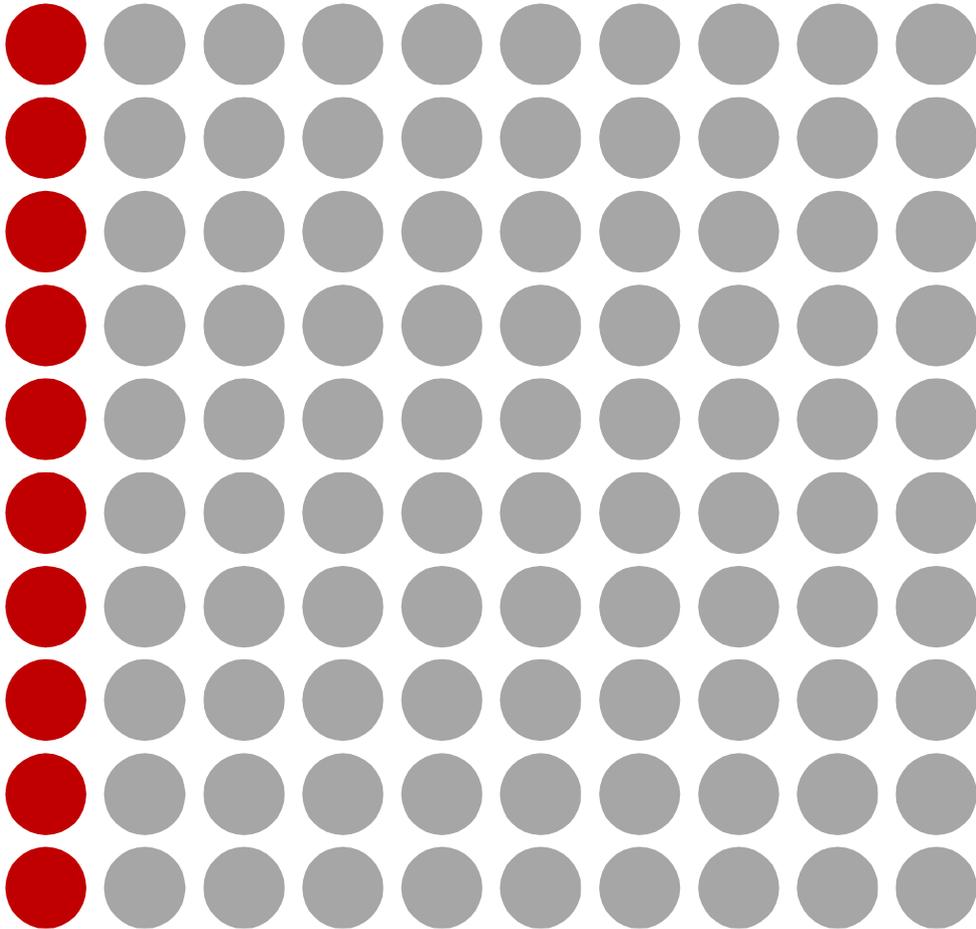
# Achievements



- **IFED Initiated in 2012**
- **2,000 suspects spoken to**
- **200 years in jail time**
- **£2 million restrained from criminals**
- **2015 – Funding extended and increased**
- **2017 – Funding extended a further 3 years**



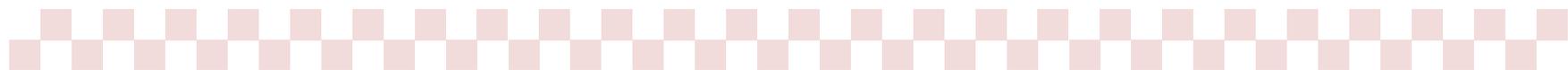
# What we deal with



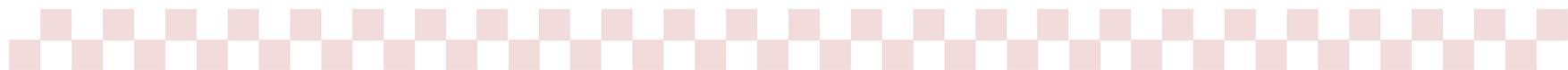
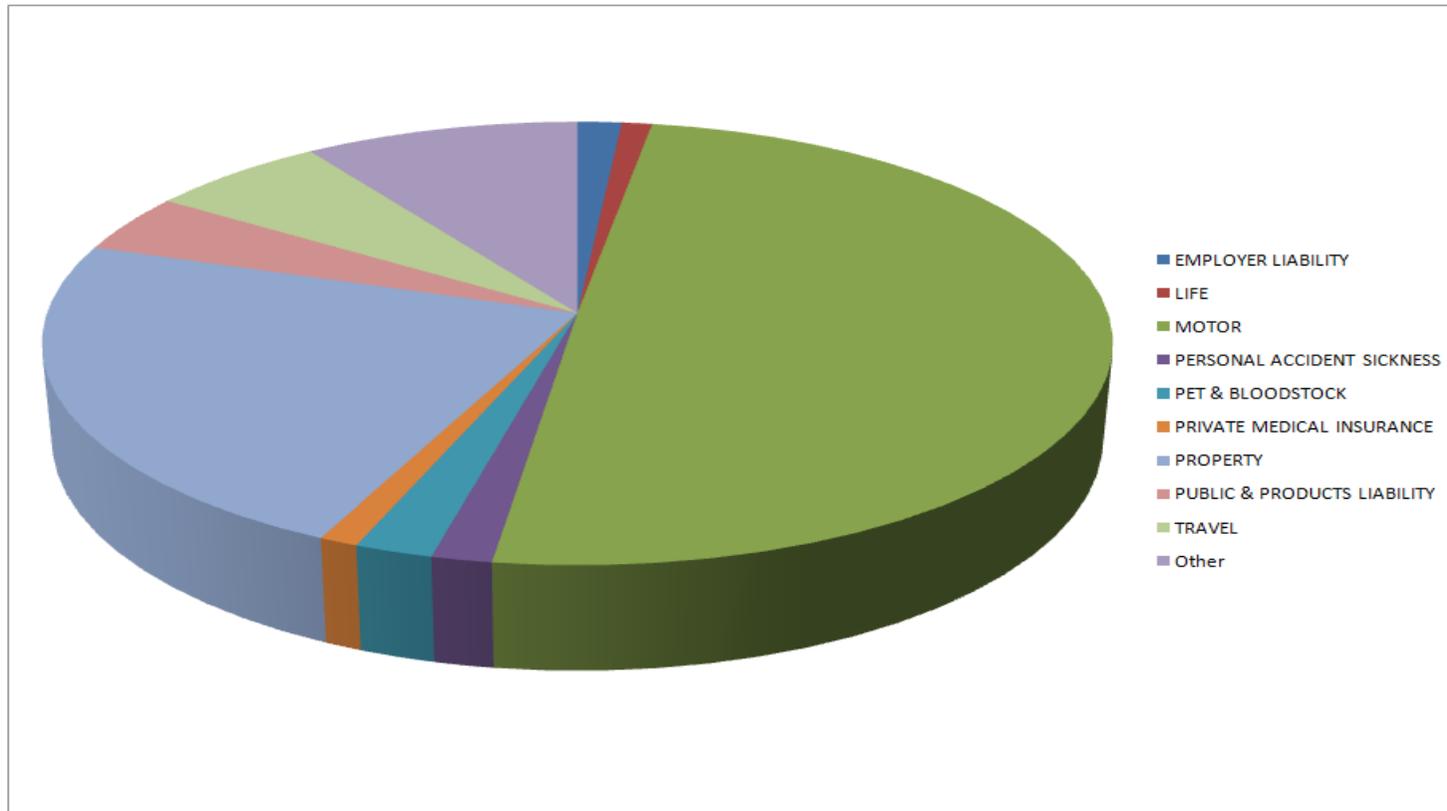
● Organised  
● Opportunistic



# Who we deal with



# What we deal with



# Priority Setting

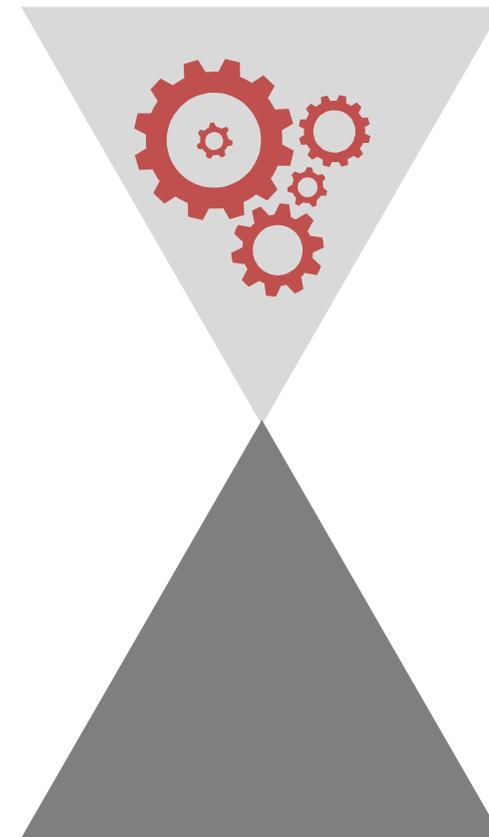
- Organised Crime Groups
- Professional Enablers
- Public Impact
- Cross-Industry repeat offenders

**How do we make this work?**



# Not just insurance fraud

**Law Enforcement**



**Insurance**

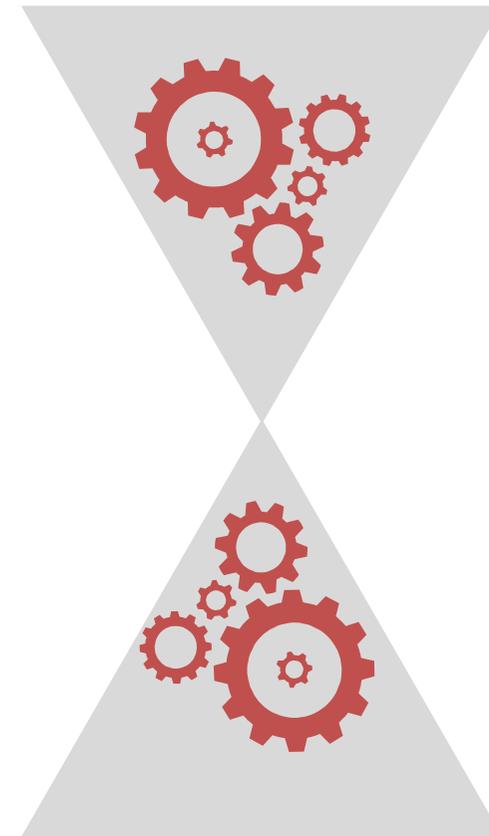
NOT PROTECTIVELY MARKED

**How do we make this work?**



**Not just  
crash  
for cash**

**Law Enforcement**



**Insurance**

NOT PROTECTIVELY MARKED

How do we make this work?



# Understand public attitudes to insurance fraud



# What is public perception ?



NOT PROTECTIVELY MARKED

# What is public perception ?



**Secret Ledger** @secret\_ledger · Jun 15

we are now using @CityPoliceIFED to enforce a dysfunctional market on behalf of @swiftcover shareholders. This is bonkers.



[View conversation](#)

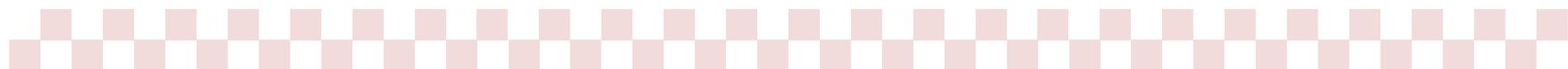
**Secret Ledger** @secret\_ledger · Jun 15

Maybe if the premiums were lower, people wouldn't be driven to fraud and driving uninsured.

@CityPoliceIFED @swiftcover



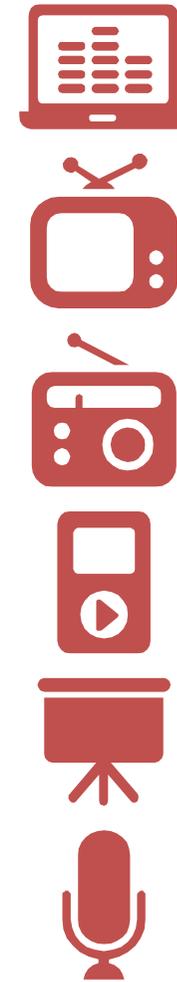
[View conversation](#)



How do we make this work?



**Use local,  
regional &  
national  
comms  
channels**



NOT PROTECTIVELY MARKED

# Natalie Busbridge, case study 1



NOT PROTECTIVELY MARKED

# Doctors evidence



**SECTION 2B – DISABILITY - To be completed by your Doctor Cont'd**

**Accident claims only**

At the time of the accident was the patient suffering from any illness or disease YES/NO

If Yes, please give details with medication prescribed and advise whether this will retard recovery of present disability?

I confirm that this patient is/was under medical attention and was totally prevented from working for remuneration or profit from his/her normal occupation.

Doctor's Signature: *M. Thomas*

Date: *24/1/13*

Doctor's Name BLOCKCAPITALS: *M. J. THOMAS*

**Doctor's Stamp:**

(if you do not have a stamp please provide a letter on headed paper confirming this information)

Dr M J Thomas and Partners  
Cranfield and Marston Surgery  
137 High Street, Cranfield  
Bedford MK43 0HZ  
Tel: 01234 750234  
Fax: 01234 750588



# Employment evidence



**Section 2C – DISABILITY - To be completed by Your Employer (If Employed)**

Name of Employer: Dixon DeBoise Payroll No: 001

The above employee last worked on: 30.11.12 The above employee returned to work on: —

Number of hours worked per week: 40 Date employment commenced: 01.06.2006

Gross Salary, (this should NOT include bonuses or overtime): £36,000

Is the employee in receipt of pay from the company? YES  NO

How long will they be on full pay? — What date will they go onto half pay? —

How long will they be on half pay? —

If your employee has returned to work intermittently please give all periods of absence from the first occurrence to today's date: —

Is the employee still employed by you? YES  NO  if No, whose decision was it to terminate, and why?  
S. Gillic

Signature: S. Gillic Position: Marketing Director

Print Name (Capitals): S. Gillic Date: 24.1.13

Company Stamp:  
(if you do not have a company stamp please provide a letter on headed paper confirming this information)

**Dixon DeBoise Partnership**  
2 Maidstone Road  
Tonbridge, TN12 6BT  
TEL: 01892 831110



# Mark Downes, case study 2



NOT PROTECTIVELY MARKED

# Employment evidence



## D - Your Work Details

POLICYHOLDER TO COMPLETE

Name of your Employer

Kaatee Transport

Telephone Number of your Employer

08437 130024

Email Address of your Employer (if known)

Address of your Employer

Kaatee Transport  
Dalton House  
60 Windsor Ave  
London

Postcode SW19 2RZ

What is your job title?

DRIVER

When did you start working there?

05 / 02 / 11

What is your Work or Staff Number?

How many hours a week do you work?

48 HRS

What are your usual duties?

DRIVING

cy:FTSLS000006760 Claim:8097788

Printed by Lynn Jocelyn 02/04/11 P1634v13 / 19/12/2011



# Employment evidence



## GP Declaration

I certify that the patient is (or was) receiving medical attention and in my opinion is (or was) totally unable to perform any paid work during the continuous period:

From 

1	4	/	0	2	/	1	2
---	---	---	---	---	---	---	---

 To 

1	4	/	0	5	/	1	2
---	---	---	---	---	---	---	---

Doctor's Name  
(Please print)

D	R	J	A	M	E	S													
---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--

Surgery Address

T	H	E	S	P	R	I	N	G	F	I	E	L	D	C	L	I	N	I	C		
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	--	--

S	U	I	T	E	2	0	3	1	6	-	8	R	E	V	E	N	G	E	R	D	
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	--

L	O	R	D	S	W	O	O	D	C	H	A	T	H	A	M						
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Postcode 

M	E	5	8	U	D
---	---	---	---	---	---

Surgery Telephone

01622 472031

Surgery  
Email Address

Doctor's Signature

*James*

Date

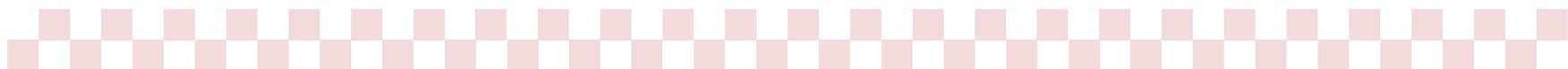
08/04/12

GP Stamp (if Stamp not available, please attach a signed compliment slip)

**The Springfield Clinic**  
Suite 2031, 6 - 8 Revenge Road  
Lordswood, Chatham  
Kent ME5 8UD

cy:FTSLS000006760 Claim:8097788

Printed by Lynn Jocelyn 02/04/12



# Medical evidence



The Springfield Clinic  
Suite 2031  
6 - 8 Revenge Road  
Lordswood  
Chatham  
Kent .  
ME5 8UD

21<sup>st</sup> March 2013

**Ref: Mr Mark Downes 29/07/1987**  
**Claim Ref: 8097788**

The above named patient has been under my care since diagnosis of his Ulcerative Colitis, I have attached with this letter a copy of his sick note.



## Stephen Shaw, case study 3

Please provide details below

ANXIETY AND DEPRESSION feeling upset all the time can't concentrate  
PANIC ATTACKS Lack of energy feeling tired but can't sleep  
I loose me breath sometimes when sleeping and can't breath  
for a minute. Bazzyness and feeling sick GASTRIC problems  
WISHING I WOULD DIE

# Daily Routine

Please describe your current, typical daily routine (from waking to going to bed)

	AM	PM
Monday	SIT Around the House LOOK out the window HAVE THE TV ON Sometimes Fall asleep	Clean Toy and Sleep
Tuesday	..	..
Wednesday	..	..
Thursday	..	..
Friday	..	..
Saturday	..	..
Sunday	..	..

# Outcome



## Cwmbran DJ fraudster Stephen Shaw must repay £35,000

© 8 August 2017 | South East Wales

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# Arafa Nassib and Adil Kassim, case study 4, life insurance



The grieving son



NOT PROTECTIVELY MARKED

# The death certificate



ORIGINAL SEEN  
IPC  
SCOTTISH WIDOWS

ZANZIBAR



GOVERNMENT

0006359

## Certified Copy of an entry in a Register of Deaths

ZGP.AD-G41A

Serial No.	Name, Surname, race and tribe of sect	Age	Sex	Residence and Occupation of deceased	Date and place of death	Cause of death	Certified by	Signature, residence and qualification of informant	Burial permit number and place of burial	Date of Registration and signature registering officer	Remarks
A/316/2016	ARAFU ABDI NASSIB	47Yrs	MALE	60 SHENS TONY ROAD ELANJICHANI B 16/DIT UNITED KINGDOM	14.4.2016 MMAZIMBAJA HOSPITAL ZANZIBAR	SEVERE HEAD INJURY	MMAZIMBAJA HOSPITAL ZANZIBAR	Dr. MOSI H/MD 10.36006190	BUNDIANI ZANZIBAR	14.4.2016 SD.	

CERTIFIED to be a true Copy of the Entry (Serial No. A/316/2016) of a Death in the Register of Deaths within the Town Mudirra of Zanzibar Island of Zanzibar  
 Given at the Office of the Registrar General, this 21st day of April, 2016

FEE PAID: Shs. 1500/-  
 Revenue Receipt No. 20785 of 19.4.2016  
 Compared

ASA

*[Signature]*  
 District Registrar



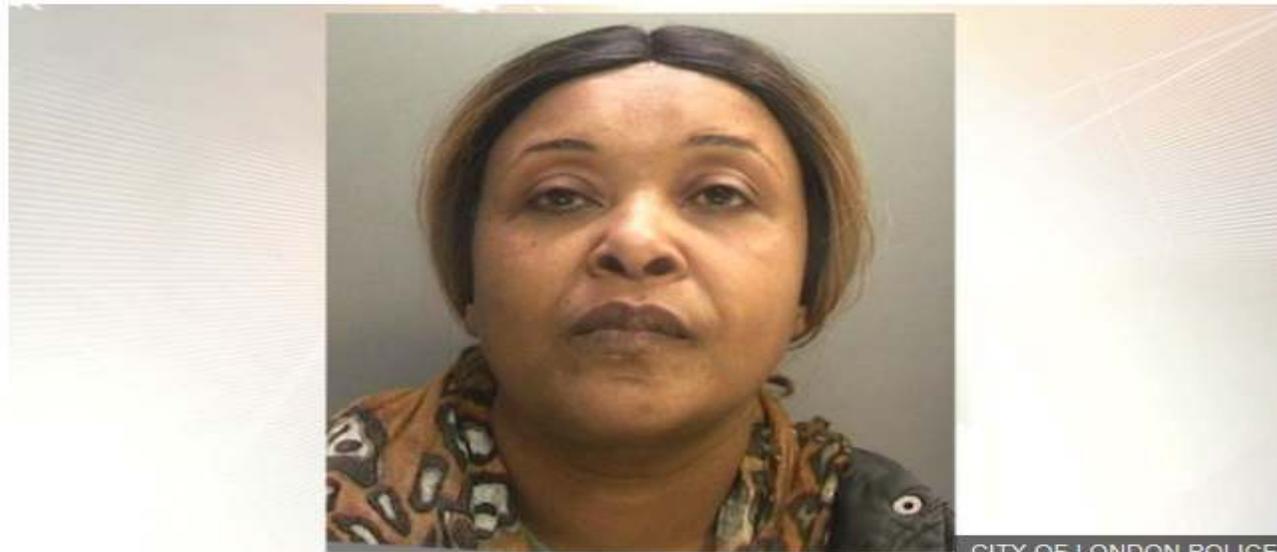
# The outcome



## Arafa Nassib: Fake death mum jailed for insurance fraud

🕒 12 July 2017 | Birmingham & Black Country

[f](#) [🐦](#) [💬](#) [✉](#) [Share](#)



Nassib's debts grew after she failed to pay them off following a move in 2009

NOT PROTECTIVELY MARKED

# Crash for cash

**BBC** NEWS

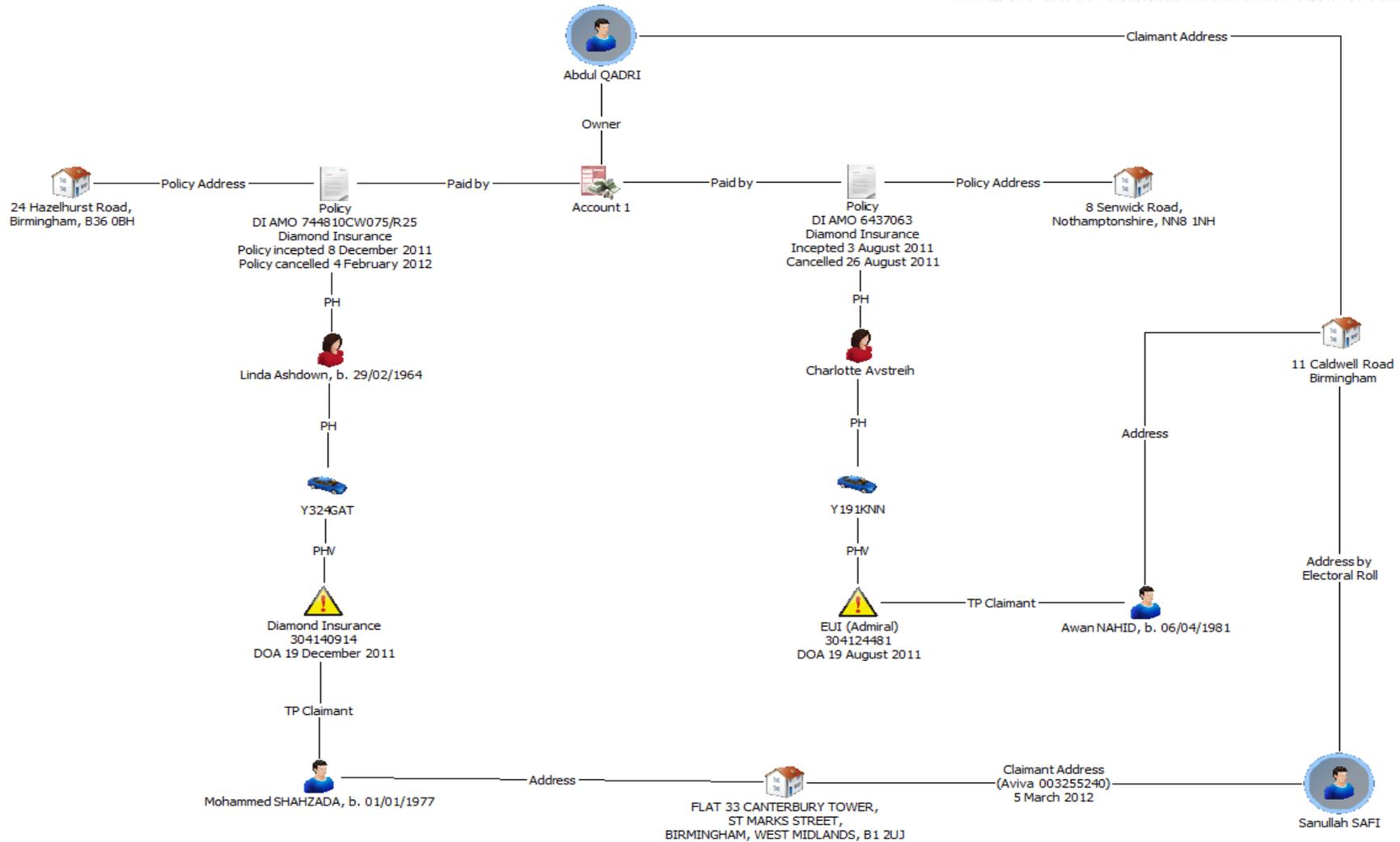
## Judge convicts Leeds 'cash for crash' killers

27 February 2017 | Leeds & West Yorkshire



NOT PROTECTIVELY MARKED

# Case study 5, crash for cash



# Operation Adonis

## Who is Abdul Qadeer Qadri?



Mohammed Ishfaq



Abdul Qadeer Qadir



Hasan Kocer

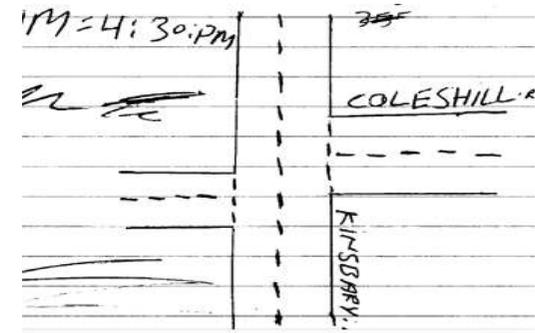
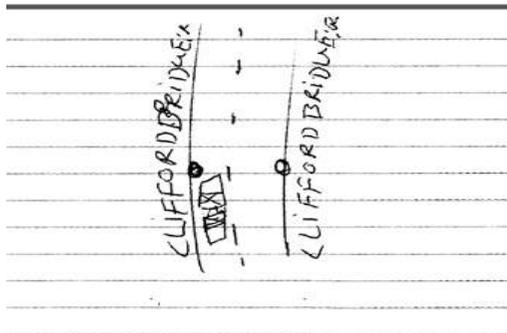
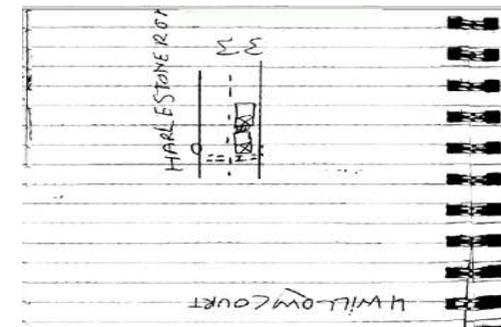
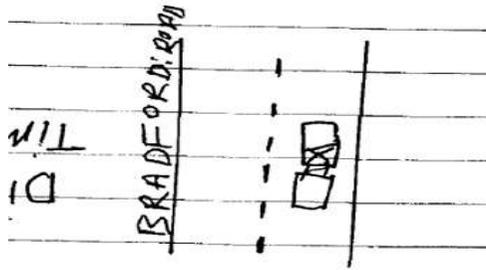


Akram Aziz



Abdul Qadir

# Operation Adonis



**By the end of this session  
delegates now:**

1. Have a wider understanding of the law enforcement approach to insurance fraud and the collaborative arrangements in place to combat it
2. Have an understanding of the priorities of IFED
3. Know how to make a referral to IFED

