



## **Chartered Institute of Loss Adjusters Anti-Fraud Special Interest Group**

This document defines the purpose of the CIL A Anti-Fraud Special Interest Group (AF SIG).

The AF SIG promotes the activities of its members and loss adjusting practices by demonstrating how we can assist insurers and others in the prevention, detection and management of fraudulent claims.

All members of the CIL A involved in fraud investigation are bound by the Charter and By-laws and Guide to Professional Conduct, as published by the CIL A. Individuals and employees of companies acting on behalf of businesses regulated by the FSA are required to be competent. Whilst the AF SIG does not intend to duplicate the requirements of the CIL A or the regulatory standards required for FSA compliance it has published a separate paper on competencies required of a CIL A member who investigates cases with elements warranting further investigation. The AF SIG is not intended to prevent healthy competition nor does it seek to endorse individuals or their businesses.

The AF SIG recognizes that fraud is a problem that goes to the heart of insurance contracts and which costs insurers and their customers' money. The AF SIG believes that CIL A members and loss adjusting practices have a major role to perform to reduce claims fraud. The group exists in order to promote how we can help insurers and to facilitate non-competitive co-operation in appropriate areas.

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