

Infected Blood

Compensation Authority

Infected Blood Compensation Authority: Fraud Strategy

The IBCA Board signed off the Fraud Strategy in January 2025. It was recognised from the outset that the £11.8 billion compensation scheme is likely to be targeted by a range of potential risk actors, from individual fraudsters to organised criminal gangs.

The Board directed that fraud and error considerations should always be reflected in decision-making and endorsed six strategic fraud objectives:

1. **Build a team** dedicated to preventing and addressing fraud and error
2. Ensure IBCA's **business processes** maximise prevention of fraud and error
3. Support all colleagues to take **personal ownership** for preventing fraud and error
4. Embed the **fraud risk assessment approach** before starting claims for any group to inform decision-making
5. Optimise **use of data, technology, intelligence and external partnerships** to identify fraud and error
6. Take **proportionate intervention action** if potential fraud is identified

Action plans against each of these strategic fraud objectives are constantly tracked. This helps us make sure that IBCA's counter-fraud controls are pro-actively revisited based on experience in live operations and in the light of emerging new threats. The strategy reflects the importance of balancing the need to protect compensation funding from those who seek to de-fraud it with maintaining an empathetic and compassionate approach.

Internal assurance is provided by the Audit Risk and Assurance Committee (ARAC) who scrutinise the prioritised plans and the progress made in their delivery. Fraud risk assessments are an important input to go-live decision making given the rapid pace at which the IBCA service expands.

External assurance of IBCA's counter-fraud controls is provided by the Public Sector Fraud Authority to whom comprehensive updates are provided every 6 months given IBCA's inclusion in their high fraud risk portfolio. External scrutiny is also provided by the Government Internal Audit Agency. Actions are shared in confidence with a wide range of community representatives when visiting IBCA. These discussions also offer a valuable opportunity for community concerns to be raised which in turn influences priorities and IBCA communications.

The IBCA Fraud Strategy continues to evolve. The fraud team is now part of a wider service integrity and improvement team dedicated to protecting the integrity of the compensation scheme. This incorporates responsibility for quality and financial assurance. So, for example, emerging concerns about potential financial abuse of people making a claim have been reflected with safeguarding responsibility now factored into the wider team.