News story: Charity Fraud Awareness Week (23 - 27 October)

During fraud awareness week we'll be helping the charity sector become more resilient to fraud.

This is the second annual <u>Charity Fraud Awareness Week</u>, aiming to help you increase resilience against fraud.

A group of around 40 charities, regulators, professional bodies and other stakeholders are joining forces to help combat fraud targeted against charities. The main aims of the week are to:

- raise awareness of the key risks affecting the sector
- promote and share good counter-fraud practices
- promote honesty and openness about fraud

How to get involved

We are encouraging the charity sector to get involved in Fraud Awareness Week, you can:

You can find out more about <u>getting involved</u> on the Fraud Advisory Panel website.

e-learning resources

The partners involved in Charity Fraud Week have developed a range of elearning resources and webinars for the week.

These will be focused on specific risk areas from 9.30 am each day on the Fraud Advisory Panel website:

Monday 23 October Creating a counter fraud culture

Tuesday 24 October Bribery and corruption

Wednesday 25 October Cyber-fraud and identity fraud

Thursday 26 October Fundraising fraud

Friday 27 October Insider fraud and reporting fraud

News story: Joint Communiqué between

Mexico and the United Kingdom

The UK and Mexico held High Level Political Talks in London on 19 October 2017

- 1. Secretary of Foreign Affairs, Dr Luis Videgaray Caso, and Secretary of State for Foreign and Commonwealth Affairs, Boris Johnson, held High Level Political Talks between Mexico and the United Kingdom on 19 October 2017. The Talks were an opportunity to discuss co-operation in areas of mutual interest including foreign policy priorities, multilateral issues, education, culture, innovation, human rights and the rule of law, science and technology, and trade and investment.
- 2. Both sides noted that strong progress had been made since the last round of High Level Political Talks in Mexico City on 2 May 2016. They agreed that the momentum generated by the 2015 'Dual Year' and State Visit by President Peña Nieto had been sustained. The Foreign Ministers underlined their commitment to strengthen relations further and emphasised the continued importance of political dialogue and reciprocal high-level visits. They recognised the importance of furthering the legacy of the Dual Year by continuing to engage in a cultural dialogue, exchanging knowledge and increasing links between both countries.
- 3. Secretary of State Johnson expressed the UK's sincere condolences for the loss of life and damage caused by the earthquakes in Mexico in September 2017, and noted that the UK stood in solidarity with Mexico at this difficult time. Secretary Videgaray commended the remarkable resilience shown by the Mexican people and thanked the UK for its messages of solidarity and support for Mexico's recovery efforts. Both sides also expressed their condolences and support for the people affected by Hurricanes Irma, Maria and Nate, and agreed on the need to support those affected using all available resources.
- 4. The Foreign Ministers discussed a range of foreign policy priorities in the Americas, Europe and in multilateral fora such as the United Nations and the G20.
- 5. Mexico highlighted the UK's role as an observer of the Pacific Alliance and welcomed its attendance at the XII Pacific Alliance Summit in Colombia in June 2017. The two sides also noted that they looked forward to future discussions in the framework of the EU-CELAC relationship.
- 6. Both sides expressed deep concern about the situation in Venezuela and called on all parties involved to pursue credible negotiation efforts made in good faith aimed at achieving the peaceful restoration of democracy in the country with full respect to human rights, the constitution and democratic institutions, and the legitimate aspirations of the Venezuelan people.
- 7. Both Foreign Ministers agreed that global challenges can be solved through multilateral solutions, and reiterated their support for the United Nations and other multilateral fora.
- 8. On international security, both countries condemned the multiple missile launches and nuclear tests conducted by the Democratic People's Republic of Korea (DPRK) and urged the DPRK to immediately and fully comply with

- all its international obligations, including by implementing all relevant UN Security Council resolutions.
- 9. The UK recognised the participation of Mexico at the United Nations Peacekeeping Defence Ministerial in London in September 2016 as a sign of its commitment to playing a greater role in global UN peacekeeping operations.
- 10. Both sides expressed their support for the global efforts to tackle the scourge of Modern Slavery. Mexico agreed to support the UK's Call to Action to End Forced Labour, Modern Slavery and Human Trafficking endorsed at the 72nd Meeting of the UN General Assembly on 19 September 2017.
- 11. Secretary of State Johnson welcomed the UN General Assembly Resolution of 11 September 2017, co-sponsored by the UK and Mexico, which highlighted the Illegal Wildlife Trade as a transnational crime. Both countries agreed to work more closely in the global efforts to tackle the trade, including through high-level attendance from Mexico at the international Illegal Wildlife Trade conference in London in 2018.
- 12. The UK highlighted plans for new prosperity programming in Mexico to boost the UK's longstanding partnership with Mexico and work towards increased shared prosperity. The programme will help to increase productivity, including through technology and innovation, strengthen the economy and expand markets in Mexico with a focus on four strategic strands: energy, future cities, financial services and the business environment. Some of the objectives, such as increased access to financial products and better infrastructure projects, will help increase Mexican earthquake recovery and resilience efforts. The programme, which will also expand the potential for trade and investment with Mexico, will be worth around £60 million over four years.
- 13. Both sides committed to strengthen bilateral economic relations further and looked forward to High Level Economic Talks due in Mexico City in 2018 as well as to the third meeting of the Senior Business Leaders Group, which held its first meeting during President Peña Nieto's State Visit in March 2015, and its second meeting in Mexico City in April 2016. The UK and Mexico expressed their strong commitment to champion free trade and open markets within a global economic system that works for everyone, including through active engagement in the G20, WTO and OECD.
- 14. They welcomed the strong collaboration between the UK and Mexico on Climate Change and reiterated their commitment to implementing the Paris Agreement. The UK also congratulated Mexico on its progress towards formal membership of the International Energy Agency.
- 15. Both countries expressed support for the existing dialogue regarding the threat posed to global economies and societies by antimicrobial resistance (AMR), and stressed the need urgently to implement the 2016 UN agreement on tackling AMR.
- 16. The UK underlined its support for the ongoing negotiations to modernise the EU-Mexico Global Agreement, including an ambitious trade pillar. Both sides welcomed the visit to the UK by Secretary of the Economy Ildefonso Guajardo in April 2017 and the visit to Mexico of the Secretary of State for International Trade, Dr Liam Fox, in July 2017 as a sign of commitment to the bilateral trade and investment relationship.

- Looking ahead, both sides reiterated their shared objective of ensuring continuity for British and Mexican businesses and to strengthen bilateral trade and investment once the UK has left the EU.
- 17. Discussions were conducted in a positive atmosphere of mutual respect and understanding. Secretary Videgaray expressed his gratitude to Secretary of State Johnson for his kind hospitality and that of all the high level officials he met during his official visit. The two countries looked forward to the continued strengthening of bilateral relations in 2017 and beyond.

Press release: Welsh Secretary: "DevOpsGuys are leading the charge in Welsh digital transformation"

Secretary of State for Wales, Alun Cairns supported the opening of a new Cardiff HQ for tech start-up DevOpsGuys on 18 October. The software development company founded in 2013 now employs over 85 people across its London and Cardiff offices, with the aim of delivering practical IT engineering and consultancy solutions to clients including BAE Systems, Vodafone, gocompare.com as well as various UK Government departments.

The firm contributes in excess of £14m into the local economy via investment in the tech community and building strong relationships with universities through its internship and graduate schemes.

The new office will be based on Greyfriars Road in the capital.

Secretary of State for Wales, Alun Cairns said:

The tech sector across the UK and Wales is growing rapidly, and firms such as DevOpsGuys are making sure that knowledge in this field stays in the local area.

I'm delighted that DevOpsGuys has flourished and is addressing challenges in digital transformation, and provides vital training and support to interns and graduates, strengthening the local economy.

The UK Government is committed to investing in digital infrastructure which has for too long been a barrier to economic growth across Wales. I'm pleased to see an increase in research and development funding — by £2bn a year by 2020/21 — which will help Wales build on its strengths in this field and make it a more innovative economy for the years ahead.

Press release: Latest NCMP data show obesity in reception children rises again

New <u>National Child Measurement Programme (NCMP)</u> data show the number of obese children in reception year has risen for the second consecutive year — to 9.6% in the 2016 to 2017 school year, up from 9.3% in 2015 to 2016. For year 6 children, it has remained stable at 20%.

The latest data from the NCMP, overseen by Public Health England (PHE), also shows a stubborn gap between the richest and poorest. In the most deprived areas, 12.7% of children in reception year are obese, compared to 5.8% in the least deprived. Obesity in year 6 is 26.3% in the most deprived areas, compared to 11.4% in the least deprived.

Today's report (19 October 2017) underlines the importance of PHE's work to tackle childhood obesity. This includes working with the food industry to reduce sugar and calories in the foods children eat the most.

Dr Alison Tedstone, Chief Nutritionist at PHE, said:

Children deserve a healthy future and these figures are a reminder that addressing childhood obesity requires urgent action.

There is no single solution to reverse what's been decades in the making. We need sustained actions to tackle poor diets and excess calorie intakes. We're working with industry to make food healthier, we've produced guidance for councils on planning healthier towns and we've delivered campaigns encouraging people to choose healthier food and lead healthier lives.

Children who are overweight or obese are more likely to suffer from poor self-esteem, bullying and tooth decay in childhood. They are also more likely to be overweight or obese adults, which can lead to a range of preventable illnesses including heart disease, Type 2 diabetes and some cancers.

With the government's <u>Childhood Obesity Plan</u> published a year ago, significant steps are already being taken to help children avoid a lifetime of poor health.

In addition to PHE's work to reduce sugar and calories in food, the Soft Drinks Industry Levy has become law and will take effect from April 2018. Leading retailers and manufacturers have announced they are, or already have, lowered the amount of sugar in their products as a result of these

programmes.

PHE's Change4Life campaign is also helping millions of families to make healthier choices through meal swap suggestions and the Be Food Smart app, helping parents to identify the sugar, salt and fat in food. It also supports schools to help them embed healthier habits into everyday school life.

Progress on childhood obesity will be monitored through the yearly NCMP data but, with obesity rates increasing over many years, significant change will take time.

Eustace De Sousa, National Lead for Children, Young People and Families at PHE, said:

A healthy weight in childhood lays the foundations for decades of healthy life as an adult. This data underlines how important it is for families to talk about health and weight as part of everyday life.

Each year, more children leave primary school overweight or obese and our most deprived areas are the worst affected. It's never too soon to make a change and there is lots of support from councils and Change4Life to help.

Speech: Insurance in the Digital World

Thank you for inviting me to speak to you this afternoon. I believe the focus of this conference — the relationship between cyber, data and technology — is one of the most important challenges and opportunities that we face in the coming months and years.

The Internet and digital technologies have transformed almost every aspect of our lives over the past 20 years. They have brought huge benefits for society, many beyond measure; entertaining us; helping us learn; saving us time and money; keeping us up-to-date; creating new jobs; and bringing us closer together, wherever and whoever we are.

And yet we are only at the cusp of technology realising its true potential: artificial intelligence, machine learning and automation of the means of production are set to change our world faster and more fundamentally than any previous technological revolution.

As someone who comes from a tech background, I find this change both exciting and daunting. It offers great promise for humanity, but also has the potential to bring dark new threats. The question we face as a society, is how to harness the power of new technology for good, to improve the condition

of mankind, and to mitigate those threats.

The basic problem is that technology is developing faster than the speed at which society has built new rules to deal with the challenges it creates. As a result, we do not yet have a shared understanding of what is and isn't acceptable online. It is the role of Government to lead the way in closing this gap.

This is the underlying thinking behind the Digital Charter that we will introduce. It will set out a framework for how businesses, individuals and wider society should act in the digital world.

We need to make sure that the digital world is safe and secure and our Internet Safety Strategy Green Paper, published last week, aims to tackle growing online dangers such as cyber-bullying, trolling and underage access to pornography, while continuing to embrace the huge benefits and opportunities the Internet has brought for British citizens.

Another key part of our mission, as set out in the National Cyber Security Strategy published last year, is to make sure that all organisations in the UK, large and small, are effectively managing their cyber risk.

The incidents that we have seen this year, in particular the Wannacry attack which affected parts of the NHS, only reinforce the importance of meeting this challenge.

Government has an important role to support organisations with the right, high quality advice and guidance. The National Cyber Security Centre, known as the NCSC, is designing and producing this advice such as its Small Business Guide, published on 11 October, which provides SMEs with tips to improve their cyber security quickly, easily and at low cost. This compliments our flagship Cyber Essentials scheme which provides the basic controls all businesses should implement to protect themselves.

We must also underpin this advice with the right mix of regulation and incentives. In 2016 we carried out a review of Cyber Security Regulation and Incentives and published our findings in December last year. The review concluded that reforming our data protection laws and implementing the Security of Network and Information Systems Directive, would help to provide a positive regulatory framework in which to improve the cyber security of UK companies and essential services.

However, it is also important that we recognise within Government that we cannot achieve our ambition of a cyber secure nation working alone. We must work with partners from industry to raise the overall cyber resilience of the UK economy. Cyber insurance has a clear and important role to play in helping us to meet this aim.

The insurance industry is one of the main influencers of business behaviour across our economy. You speak to organisations large and small about the risk profile right across their operations and so are almost uniquely positioned to advise them on the importance of cyber security to the particular nature

of their work, amplifying the Government messaging and advice being produced by the NCSC.

For this reason we have been working with the insurance industry for a number of years. The Marsh Report, published in 2015, was a result of close working between the insurance sector and Government and highlighted the potential for the insurance industry to help drive change in cyber behaviours.

DCMS chairs a regular Cyber Insurance Forum attended by the major industry bodies, including the ABI, to discuss the issues facing the cyber insurance industry and how we can support the industry moving forward.

For example, we have been working with colleagues in the Department for International Trade to consider how we can use the considerable expertise of the UK cyber insurance sector to develop export opportunities across the world. However, I know that the most critical challenge the industry faces is around the availability of robust actuarial data on which to accurately price cyber risk.

This is an issue that Government can play its part in resolving and when the General Data Protection Regulation takes effect from May next year organisations will be required, by law, to report details of cyber breaches that result in the loss of personal data to the Information Commissioner.

I understand that conversations are well underway between the insurance industry and the Information Commissioner's Office around how that information will then be collected and reported to make sure that it is as useful as it can be to insurers for actuarial purposes. We will continue to support the industry in pushing for this while recognising the important role the Information Commissioner plays as an independent regulator.

We must also, however, recognise that data itself needs to be handled carefully. Data flows are the basis of today's increasingly digitalised economy. All of the new technologies and capabilities that are revolutionising our lives are underpinned by the ability to collect, store, process and share data. To enable this to happen we need the right frameworks in place to allow data to flow while also protecting people's privacy.

To this end we are currently taking a Bill through Parliament to update our data protection laws. The Data Protection Bill will create a regime for a digital age in which an ever increasing amount of data is being processed. It will empower people to take control of their data, and support UK businesses and organisations to understand and comply with the new rules.

In developing the Bill we have worked with the ABI to ensure that the insurance sector strikes the right balance between safeguarding the rights of data subjects and processing data without consent when necessary for carrying on insurance business.

Technological innovations will mean that insurers can monitor their customers' lifestyle with more precision and insurance premiums can be tailored to individual characteristics. If they are deployed with the consent

of the customer as part of a contract for providing insurance and lead to lower premiums, that is clearly something to be welcomed.

However, there are many ethical dilemmas around the use of data to support technological advances that we must work together to find solutions to. We have already seen an example of one insurer seeking to build algorithms to review social media profiles and identify higher risk individuals for the purposes of pricing car insurance, based on a person's hobbies and interests.

We have also heard stories that some machine learning algorithms have picked up on certain social biases that exist around language, creating a risk that existing social inequalities and prejudices could be reinforced in new and unpredictable ways as an increasing number of decisions affecting our everyday lives are influenced by artificial intelligence.

And there may also be a more fundamental inequality in that poorer people may be willing to give away their data, and arguably decision making, more freely in return for lower insurance premiums. That would create a potentially discriminatory situation where only the rich can afford privacy and freedom of action.

There will also be questions about liability in an increasingly automated, digital world. If an automated car crashes into a pedestrian in trying to avoid an accident that would potentially injure the occupants of the vehicle, based on what its machine learning tells it to do, who is going to be liable for those injuries and how will the insurance market react if the answers to those liability questions fundamentally change current risk pooling methodologies?

It is, therefore, vital that you in the insurance industry continue to act responsibly and lawfully when dealing with the masses of data now available to you. In our General Election manifesto we committed to setting up a Data Use and Ethics body and we're currently working to deliver on this commitment and considering the priority issues on which it should focus.

Another challenge in a more connected world exists around the proliferation of internet connected devices we have in our homes. We are already working with industry to ensure that security measures are built into internet connected products by design, and I look to you to support this ambition, with insurance as one of the most powerful levers for incentivising industry to take security seriously.

In conclusion, getting this relationship between cyber, data and technology right is about finding the proper balance. The balance between using the potential of the digital revolution as a means of growing our economy and ensuring that the digital economy is built on safe and secure foundations and works for everyone in our society.

It means that when we hear reports of hackings and cyber breaches, we must resist the temptation to build a wall around our data as when data cannot flow, it starves the technologies we now take for granted of their vital fuel. However, it also means making sure that the necessary measures are in

place to protect our data and the data of our citizens from attack.

If we can achieve this by working together with our partners across the economy, including the insurance industry, then the UK can continue to forge its path as a leading digital trading nation and an example to the world.