

Tekst 1

16 TRAVEL	CASH THE OBSERVER 23 JULY 2000	
<h3>Camera vanished on the beach? Tell us more ...</h3> <p>PEOPLE claiming on travel insurance policies may soon have their telephone calls bugged by a lie-detecting system.</p> <p>Truster Pro, a digital voice analysis system that can pinpoint increases in anxiety and excitement during a conversation on the phone, is being sold to general insurance companies in the UK. Lee Marks, director of Spymaster, the surveillance equipment specialist promoting the system, claims Truster Pro is 98</p>	<p>per cent accurate. He says the system can be applied equally effectively to all forms of general insurance claim. 'Although the fact that a person has been identified as lying by Truster Pro cannot be used in a court of law, it will help insurers identify claims which warrant further investigation,' he says.</p> <p>The system works by detecting small changes in the sounds made by a person's vocal chords. When a person speaks, air is pushed up from the lungs into the vocal chords, making them vibrate at a specific frequency. But when a person feels stressed, for example when he or she is lying, the amount of blood in the chords drops, making them produce a distorted sound wave.</p> <p>Personal insurance fraud is estimated to have cost insurers more than £645 million last year, according to figures compiled by the Association of British Insurers (ABI). Travel insurance fraud alone</p>	<p>accounts for about £50m. Many people regard making a dishonest claim as a reasonable way to recoup some of the premiums they have paid over the years, not realising that the cost is passed on to all policyholders in the form of higher premiums. Marks says: 'Insurance fraud is a major issue – it's almost a national sport.'</p> <p>However, although Truster Pro sells for just £4,000 – a mere snip for the average insurer, companies are wary of admitting interest. John Wagstaff, manager of crime and fraud at the ABI, says: 'There is no scientific evidence that this works, and I'm not sure how we'd use the information.'</p> <p>Bill Trueman, head of fraud at Direct Line, agrees that the technology needs further testing before insurers take it up. 'I don't think we could afford to use the technology to make judgment on our customers. If it did work, though, it would be nice.'</p> <p style="text-align: right;">Jill Insley</p>

Let op: beantwoord een open vraag altijd in het Nederlands, behalve als het anders is aangegeven. Als je in het Engels antwoordt, levert dat 0 punten op.

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'Tell us more ...' (kop tekst 1).

1p 1 Wie worden bedoeld met 'us'?