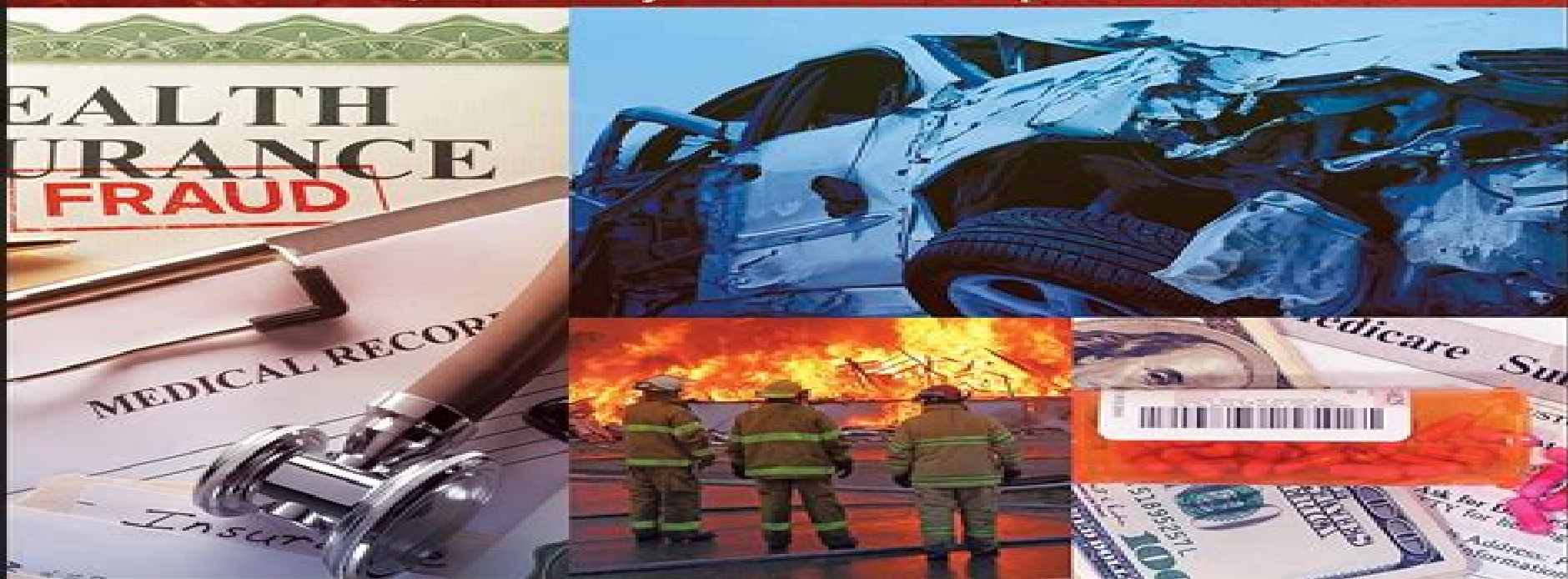


INSURANCE FRAUD CASEBOOK

— PAYING A PREMIUM FOR CRIME —

Edited by **Laura Hymes and Joseph T. Wells**



Insurance Fraud Casebook Paying A Premium For Crime

**Kathryn Baker, Insurance Information
Institute**



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Zalma, 2014-08 **Global Pirates** Robert Tillman, 2002 A critical investigation of international insurance fraud **Every Crime Leaves a Trace, So Does Insurance Fraud** Louisiana Auto Theft and Insurance Fraud Prevention Authority, 2011

Tackling Insurance Fraud Lynne Skajaa, Dexter Morse, 2020-11-25 Insurance fraud is a growing problem on a global scale The ABI estimates that fraudulent insurance claims on motor and household policies alone cost insurers in excess of 1 billion every year This book provides an analysis of the insurance industry s response to the problem and examines fraud from legal and practical perspectives to determine how to manage and reduce fraud Key issues covered include fraud in the

insurance and reinsurance context a look at industry wide initiatives and individual insurance companies approaches to the problem consideration of recent legal developments and a look at how insurance fraud is tackled in other jurisdictions Includes a chapter on marine insurance fraud **Insurance Fraud Manual** Economic Crime Project (Chicago, Ill.). Insurance Fraud Task Force,1979 *Insurance Fraud Volume I Second Edition* Barry Zalma,2022-03-12

INSURANCE FRAUD IS EPIDEMIC

Insurance fraud continually takes more money each year than it did the last from the insurance buying public There is no certain number No one knows the amount that is taken by insurance fraud because most attempts at insurance fraud succeed Estimates of the extent of insurance fraud in the United States range from 87 billion to more than 300 billion every year The only certainty is that it is a serious crime that bleeds the insurance industry sufficiently to have states compel insurers to create special investigative units SIU s to investigate deter and defeat insurance fraud to assist the state in its efforts to prosecute the crime Insurers and government backed pseudo insurers can only estimate the extent they lose to fraudulent claims Lack of sufficient investigation and prosecution of insurance criminals is endemic Most insurance fraud criminals are not detected Those that are detected do so because they became greedy sloppy and unprofessional so that the attempted fraud becomes so obvious it cannot be ignored The National Insurance Crime Bureau NICB estimated that almost 25% of the bodily injury claims related to auto crashes are bogus Property and casualty claims against auto insurance are not much better coming in at around a 10% fraud rate The National Association of Insurance Commissioners NAIC reports that insurance fraud occurs when an insurance company agent adjuster or consumer commits a deliberate deception in order to obtain an illegitimate gain It can occur during the process of buying using selling or underwriting insurance Insurance fraud may fall into different categories from individuals committing fraud against consumers to individuals committing fraud against insurance companies Non medical insurance fraud is estimated at over 40 billion dollars per year Fraud not only inflicts extra costs on insurance companies but it also financially impacts consumers costing the average U S family between 400 and 700 per year in premiums When insurers and governments put on a serious effort to reduce the amount of insurance fraud the number of claims presented to insurers and the pseudo government based or funded insurers drops logarithmically Insurance fraud is not limited to the US In Britain fraud costs the British economy amounts estimated in billions of British pounds Since the amount of fraud actually detected is a small portion of what was actually found the estimates published are little more than an educated guess Vendors and organizations include the Coalition Against Insurance Fraud CAIF CSC Detica NetReveal Equifax Experian FICO IBM Innovation Group Insurance Bureau of Canada IBC ISO Verisk KPMG LexisNexis FastCase Mattersight Mitchell the National Insurance Crime Bureau NICB SAP SAS and TransUnion No matter how seriously the insurers work to prove fraud the authorities often ignore them In response police and prosecutors complain that the insurers do nothing that police and prosecutors can use to prosecute the crime of insurance fraud while insurers complain that prosecutors ignore them when they present evidence of a fraud There is truth

in both complaints Insurers although compelled by statute to investigate potential insurance fraud and to present the results of their investigations to prosecutors they are not trained as police officers Insurance company employees whether claims adjusters or SIU investigators are not trained to present evidence of a crime to a court They can only advise professional insurance fraud investigators at the state departments of insurance or state police agencies who must then investigate further to obtain evidence that is sufficient for a charge of insurance fraud or to convince a Grand Jury to issue an indictment

Insurance and Crime Alexander Colin Campbell,1902 Insurance Fraud Volume II Barry Zalma,2019-10-31 Insurance Fraud Is Epidemic Insurance fraud continually takes more money each year than it did the last from the insurance buying public There is no certain number Most attempts at insurance fraud succeed Estimates of the extent of insurance fraud in the United States range from 87 billion to more than 300 billion every year Insurers and government backed pseudo insurers can only estimate the extent they lose to fraudulent claims Lack of sufficient investigation and prosecution of insurance criminals is endemic Most insurance fraud criminals are not detected Those that are detected do so because they became greedy sloppy and unprofessional so that the attempted fraud becomes so obvious it cannot be ignored The National Insurance Crime Bureau NICB estimates that almost 25% of the bodily injury claims related to auto crashes are bogus Property and casualty claims against auto insurance are not much better coming in at around a 10% fraud rate A person commits the offense of insurance fraud by knowingly and with the intent to defraud any insurer presents or causes to be presented to any insurer any statement forming a part of or in support of a claim that contains any false incomplete or misleading information concerning any fact or thing material to the claim 18 Pa C S A 4117 a 2 A person acts knowingly when he or she is aware that it is practically certain that his or her conduct will cause such a result Likewise a person acts intentionally when it is his or her conscious object to engage in conduct of that nature or to cause such a result As the industry attempts to keep pace with fraudsters varied ever shifting tactics it must deploy more innovative effective anti fraud technologies or risk dire losses Vendors and organizations include the Coalition Against Insurance Fraud CAIF CSC Detica NetReveal Equifax Experian FICO IBM Innovation Group Insurance Bureau of Canada IBC ISO Verisk KPMG LexisNexis Mattersight Mitchell the National Insurance Crime Bureau NICB SAP SAS and TransUnion Insurers must also generate a close relationship with the state insurance department s fraud division or fraud bureau local police agencies the FBI the ATF the Postal Investigation Service the local fire department s arson unit local prosecutors and the local U S Attorneys if they are to have any chance to reduce the effect of insurance fraud Insurers should also work to make the general public state legislators state governors congress members and U S Senators and the Attorney General of the United States aware of the effect insurance fraud has on the public at large and the insurance industry Wherever insurance is written insurance fraud exists It is an equal opportunity fraud committed by people of every race religion or national origin Insurers who do not exercise serious anti fraud efforts often complain that the local district attorneys and police agencies give a low priority to the crime of insurance fraud No

matter how seriously the insurers work to prove fraud the authorities often ignore them In response police and prosecutors complain that the insurers do nothing that police and prosecutors can use to prosecute the crime of insurance fraud while insurers complain that prosecutors ignore them when they present evidence of a fraud There is truth in both complaints Insurers although compelled by statute to investigate potential insurance fraud and to present the results of their investigations to prosecutors they are not trained as police officers This book is written to make it clear to insurers police and prosecutors that it is necessary to stop complaining and start working together to reduce the extent of insurance fraud If they do not work together the crime will continue to metastasize until it will be impossible to write insurance at a profit or for a price anyone can afford *Fighting the Hidden Crime* Kathryn Baker, Insurance Information Institute, 1992 *Chasing the Money* Dan Cupaiuolo, 2021-12 **Insurance Fraud** Louisiana. Insurance Department, 2011 Insurance Fraud is Not a Victimless Crime Kansas. Insurance Department. Insurance Fraud Unit, 2003* **Claims, Costs and Crimes** Lee S. Cole, 1990-01-01

Insurance Fraud Casebook Paying A Premium For Crime Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Insurance Fraud Casebook Paying A Premium For Crime**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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