A Century of Partnership and Trust

In honor of the National Insurance Crime Bureau’s (NICB) 100th anniversary, the 2012 edition of our annual report salutes our century of partnership and trust with NICB members, law enforcement agencies and the American public in preventing and combating insurance fraud and vehicle theft crimes. The publication features photographs from our anniversary celebration, as well as centennial year efforts to address our mission and provide continual return on your membership investment.
President’s Letter: Making a Difference

That’s how long it has been since the Boston Insurance Company’s Fred Sauter was notified on a Monday morning in the summer of 1912 that one of their insured Chalmers automobiles had been stolen. Little did Sauter realize, but on that morning he set in motion the foundation of what would become the NICB and the property-casualty insurance industry’s unprecedented response to vehicle theft and insurance fraud crimes.

A century later, we’re still at it. And as you will see in this edition of our annual report, we’re fighting crime better and smarter than at any time in our distinguished history.

The past year was obviously highlighted by the recognition of our centennial anniversary, culminating in a three-day celebration in Chicago for NICB team members where we gathered for training and educational workshops, service award recognition programs and plenty of fun.

We were honored to not only host all of our employees at the event, but also many of our current and former board members.

We also commemorated this corporate milestone by publishing The National Insurance Crime Bureau: A Century of Partnership & Trust, a book that stands as our testament to 100 years of accomplishment, innovation, vision and success by our employees, members and partners in detecting, deterring and stopping insurance crime.

Yet we didn’t spend 2012 solely looking in the rearview mirror. True to proven form and history, we aggressively charged ahead in implementing and achieving our Integrated Business Plan’s goals and objectives.

For example, when Sandy slammed into the East Coast in October, causing billions of dollars in property damage and vehicle losses, our Field Operations team was on the spot instantly to support the Federal Emergency Management Agency (FEMA) and other first responders in identifying total vehicle losses and advising our members and partners in the salvage industry about flooded vehicles and potential towing company billing abuses. We used our experience from 2005’s Hurricane Katrina disaster to more effectively respond to our members, law enforcement and the public in the days, weeks and months after Sandy by deploying our databases and investigative know-how to monitor and track the movement of thousands of vehicles and support these constituencies with our expertise.

We also made smart advancements in our medical and health care fraud capabilities. Spearheaded by the Data Analytics team, we enhanced the Aggregated Medical Database in 2012 and continued to aggregate medical data from more NICB member companies, thus supporting a 185 percent increase in the number of MedAWARE™ Alerts issued to participating members from the previous year.

Another smart move you’ll read about was the charge our Government Affairs team led on Capitol Hill to help establish the Health Care Fraud Prevention Partnership, a first-of-its-kind effort to address medical fraud across property-casualty, health care and Medicare/Medicaid insurance programs at the highest levels of the federal government. In its first year, this partnership offered an excellent start to breaking down previously existing silos among these entities and addressing health care fraud’s crossover into the property-casualty insurance market. We look forward to many years of progress and success with this newly formed group.

Clearly, there was much more to celebrate at the NICB in 2012 than our centennial anniversary. But whether we’re talking about 2012 or 1912, the fact remains that from the moment Fred Sauter shared a woodcut imprint notice of that stolen Chalmers automobile with other Chicago-area insurers, all of our results have been due to the remarkable partnership among the legions of experts worldwide dedicated to fighting insurance fraud and vehicle theft crimes.

For that, I join the NICB’s 360-plus employees in thanking you for making a difference and supporting our mission as we move forward in our second century of service to the property-casualty insurance industry, self-insured community and American public.

Joseph H. Wehrle, Jr.
President and Chief Executive Officer

We’ve all heard the saying: “What a difference a year makes.”

For the National Insurance Crime Bureau, our 1,100 members, and our partners in the law enforcement, regulatory and legislative communities, we can confidently say as we look back at 2012: “What a difference 100 years make.”
Data analytics: Light Years Ahead

Even a casual observer of the NICB's 21st century data analytics capabilities would likely be amazed that our advanced technologies and algorithms got their start 100 years ago with rudimentary woodcut-imprinted bulletins of stolen vehicles. It’s true, they did.

Our current data analytics capabilities are obviously light years ahead of the information-sharing techniques used by our earliest predecessor organizations, not to mention the computerization capabilities we had in place at the NICB’s founding in 1992. From woodcut prints, to typed 3” x 5” “alarm” cards, to teletype machines, to our first computer systems that featured a whopping 8,000 bytes of memory, we have always used the best means available to provide our members and law enforcement agency partners with information and data to fight insurance crime.

In 2012, our Data Analytics Department focused its technological prowess in three broad arenas: the Aggregated Medical Database (AMD), commercial insurance initiatives and vehicle programs.

Our medical analytics team expanded in the past year to eight dedicated analysts who create MedAWARE Alerts from specialized data drawn from the AMD. While this database was only formally launched in 2011, its productivity quickly paid dividends for participating NICB members last year. For example, we published 441 MedAWARE Alerts — up from 155 in 2011 — that identified more than 650 clinics and 1,000 medical providers at 1,200 locations in 33 states. Conservative estimates revealed that NICB member exposure to these potentially fraudulent providers exceeded $190 million, with major investigations resulting from this information. The AMD project also led to several scheme-based Strategic Alerts that we distributed to members to raise your awareness of questionable medical billing practices, including the alleged misuse of chiropractic manipulative therapy billing codes, suspected overbilling of mechanical traction, and potential concurrent billing of manual and dynamic therapies. Further, AMD-driven ForCAST® Reports posted on our members’ website in 2012 covered such topics as epidural steroid and trigger point injections. These reports have proven so popular among NICB members that our analysts began presenting them at regional industry analytical meetings and via online webinars.

Our commercial insurance initiatives offered members a completely new view of claims data. Unlike other NICB analyses that address questionable claim submissions, our commercial program reviews all property and liability claims submitted by members. Using advanced technologies that include mapping software and structured query language programs designed to manage database relationships, we can now analyze greater volumes of commercial data sets than ever before and detect potential fraud from previously non-suspicious claims.

We produced nearly 60 commercial insurance-related Strategic Information Reports in 2012 that led to 25 case openings and 24 ForeWARN® Alerts covering such topics as slip-and-fall schemes, repetitive damage claims, watercraft and boat theft, commercial auto-personal property crimes and commercial arson. Our commercial team also produced a heavy equipment theft report in conjunction with the National Equipment Register and a cargo theft report in partnership with CargoNet.

Finally, our vehicle team drove home membership value by deploying mapping, geographic analyzes and cell phone analysis technologies to detect crime rings within complex data sets. For instance, by examining claims involving multiple individuals and addresses, we identified 95 vehicle identification number (VIN) switch leads in 2012 that led to 55 vehicle recoveries. In another example, our analytics expertise uncovered a counterfeit VIN ring in the results of 30 luxury vehicles were stolen and retitled with phony identifications; the resulting investigation has thus far recovered 15 of those vehicles valued at $1.2 million.

In addition to an ongoing partnership with CARFAX®, we also broadened our partnership with online automotive history service provider Experian® so that the NICB can analyze vehicle registrations for potential counterfeiting, cloning and VIN switches.

<table>
<thead>
<tr>
<th>Questionable Data Submissions</th>
<th>MedAWARE Alerts Published</th>
<th>ForeWARN® Alerts Published</th>
<th>ForeCAST® Reports Published</th>
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</thead>
<tbody>
<tr>
<td>116,268</td>
<td>441</td>
<td>2,148</td>
<td>35</td>
</tr>
</tbody>
</table>
There’s not a chance we will.

ingenuity.

away by their sophistication and supposed

our field operations experts will be blown

the past 100 years. These criminals hope

scam artists have directed our way during

every storm vehicle thieves and insurance

predecessor organizations have withstood

Investigators from the NICB and our

investigations:

S t a t i S t i c s

NICB Agent Cargo Theft Property Recoveries/Estimated Value: 48/$3,015,993   |  Member-Reported Loss Mitigation: $42,222,961   |  Restitution Ordered: $26,701,520

NICB Agent Vehicle Recoveries/Estimated Value: 14,745/$57,638,845   |   NICB Agent Specialized Equipment Recoveries/Estimated Value: 1,019/$16,259,207

affected communities to conduct vehicle

While NICB special agents visited Sandy’s

information about catastrophe-related towing

Attorney General to provide investigative

in a representative from the Louisiana State

disaster investigative techniques and brought

and his staff where we detailed our natural

building upon our experiences from

law enforcement agencies nationwide. Among their

Medical fraud continues to be a primary

that they can by pursuing schemes that offer the lowest risk and highest reward.

Natural disasters offer them the potential

for huge payoff opportunities while taking

advantage from others’ tragedies.

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training:
You Asked.
We Delivered.

From the days when we provided J. Edgar Hoover’s FBI agents with vehicle identification training, our educational programs have always responded to the needs of our members and law enforcement partners.

We’ve followed the same pattern for 100 years: You ask. We listen. We deliver.

A general trend we have documented is that after NICB experts provide training to member companies, your questionable claim referrals increase, but then eventually tail off because other policyholder service priorities take precedence. What we have learned over the years is that the best anti-fraud training combines consistent messaging with a variety of teaching methods in order to smooth out these questionable claim submission peaks and valleys.

Responding to member requests, we created several programs in 2012 that utilized new educational approaches. Our GeoSpecific Training Sessions deliver highly focused classroom education on pertinent regional crime issues — such as staged accidents and medical fraud — to all interested NICB members in those hot spots. The nine GeoSpecific sessions in 2012 not only provided valuable training to the 550 attendees, but also established a new forum for carriers to convene and share fraud-fighting information. We also continued our tradition of offering classroom-based medical, special investigations and analyst training academies.

Online webcasts are another new training approach we deployed in 2012 to address specific issues of interest to NICB members, including vehicle fraud, medical crimes, organized fraud compasses and VIN tutorials. These pre-recorded webcasts offer just-in-time training that your investigators and claims representatives can access at their convenience.

Another continuing avenue for convenient anti-fraud training is the National Insurance Crime Training Academy (NICTA), our online training academy. In its 10th year of operation, NICTA reached the 500,000 online offering enrollment milestone in 2012, in addition to adding new courses on classic car insurance fraud and contractor, vendor and provider fraud.

Integrated closely with NICB interdisciplinary catastrophe fraud initiatives, our Training Department published the Catastrophe Claim Investigation Guide in 2012. Packed with comprehensive information and tips, this guide helps our members identify and avoid post-disaster scams, from the notice of loss through a claim’s determination.

NCB fraud and theft indicators have been among our most popular training aids for decades. In 2012, we responded to member requests for indicators on several growing crime trends, including water mitigation fraud, contractor/public adjuster property repair fraud, and new types of scams involving vehicle lines. Our interactive fraud indicator program also evolved into its third version during the past year.

And finally, with insurance crime knowing no geographic boundaries, we extended our training know-how to several delegations of crime fighters from Korea, South Africa and Australia. What we learned in our meetings was that these insurers and investigators experience similar types of insurance crime as we do; however, their abilities to identify and stop sophisticated schemes are behind ours. Undoubtedly, the need to address fraud regardless of where it lurks continues to grow in importance 100 years after our founding.
Legislative Advocacy: Getting to the Point

The NICB’s starting point 100 years ago occurred when a pioneering group of insurers banded together to share vehicle theft information. A century later, another innovative group convened to address health care fraud. And you just might be surprised to see who joined us in this team effort.

Criminal conspiracies committing health care fraud have grown beyond their traditional roots in the medical insurance industry. They’ve now crossed over to property-casualty markets and government health insurance programs as well. In 2012, we reached a turning point in our efforts to address these crimes.

Building upon the success of the U.S. Department of Health and Human Services’ (HHS) national and regional health care fraud summits in recent years, the Government Affairs Department continued to press HHS to consider new solutions for growing medical fraud problems. Our point was clear: We needed to break down the existing silos from which various industries and government agencies combated these crimes.

The result was the formation of the Health Care Fraud Prevention Partnership, a cooperative approach that will use proven information-sharing processes to address medical fraud across property-casualty, health care and Medicare/Medicaid insurance programs. For the first time ever, this public-private partnership brings together top-level executives from HHS, the Department of Justice, the property-casualty and medical insurance industries, other fraud-fighting organizations and the NICB to fight medical fraud, including phony and inflated automobile and workers’ compensation claims affecting NICB members.

A key goal of the Health Care Fraud Prevention Partnership is to create information-sharing protocols among all participants to uncover and stop health care fraud. This will require tremendous flexibility by groups previously unaccustomed to working together, but through the atmosphere of trust established during the partnership’s inaugural year, we are on our way to establishing integrated approaches and solutions to medical fraud crimes.

Beyond Capitol Hill, critical legislative issues pointed our Government Affairs team to locales nationwide. For example, our efforts to thwart personal injury protection (PIP) fraud in states with no-fault automobile insurance laws led us to New York, Florida, New Jersey and Michigan to highlight the impact of PIP reform on consumers. We also continued our push to promote and add dedicated fraud prosecutors in those states and successfully stopped an effort by the New York trial bar to pass legislation that would have given free rein to runners and cappers involved in staged accident crimes.

In Michigan, Maryland and Alabama, we advocated for immunity protection for insurers who share questionable claims with the NICB and state fraud bureaus. With immunity protection, we can support greater sharing of fraud-related data and information, which is a proven component of our collective crime-fighting arsenal.

We also presented the 2012 Minnesota Insurance Fraud Summit in partnership with the Insurance Federation of Minnesota. More than 200 attendees joined us to learn how to examine medical fraud and bodily injury abuse schemes, contractor fraud and subrogation fraud, and to discuss the need for greater prosecutorial resources in combating fraud crimes. The summit’s success positioned us to set an aggressive legislative agenda supporting Minnesota anti-fraud measures, resulting in our subsequent testimony before the Minnesota Senate and an anti-fraud roundtable discussion with the state commerce commissioner.
Public Awareness: Still Telling a Great Story

Reflecting on NICB public awareness messaging, you’ll recognize some of it hasn’t changed very much in the past century: We all pay the price for insurance fraud and vehicle theft...lock your doors...don’t be victimized by fraud artists...the insurance industry is fighting back. We’re still telling great stories about our collective efforts to fight fraud and theft. What’s changing is how we tell them.

In a year when several natural disasters struck the United States, NICB communications efforts integrated closely with our investigative and analytics expertise to not only tell the American public about fraud schemes, but also provide consumers with information and online resources to help them proactively avoid these crimes in the first place.

Soon after Sandy, our communications team flew into the disaster zone to capture video and photos of the widespread damage, then broadended an online news cast on the NICB YouTube channel to alert the public on how they could avoid purchasing undeclared flood damaged and reconditioned vehicles. This video was recognized by the distinguished Telly Awards with a bronze award for online broadcast information.

Further, we partnered with the Insurance Information Institute and the National Consumers League to create TV and radio public service announcements to warn consumers about Sandy’s flood-damaged vehicles that could possibly show up in their area.

NICB post-Sandy public awareness efforts also included promoting the VINCheck™ database, which now includes more than 250,000 damaged and totaled vehicles from the storm, including 150,000 insured losses in New York and 60,000 in New Jersey. While the Eastern seaboard was awash in Sandy damage, on the other side of the country we joined forces with the Oklahoma Department of Insurance in a public awareness initiative to throw cold water on contractor fraud schemes following widespread wildfires. Our joint campaign included billboards and brochures alerting consumers about these scams, how to report suspected fraud to the NICB tipline, and what homeowners should look for when engaging with contractors for post-fire property repairs. The Oklahoma and Sandy projects are indicative of our expanding efforts to partner with consumer groups, trade industry associations and public agencies to promote anti-fraud messages.

Our website continued its evolution in 2012 with even more tools designed to protect the American public from insurance fraud criminals. New to the site were quick tip checklists covering salvage vehicle fraud, towing scams and disaster fraud, as well as a forum for consumers to share their experiences and success stories using VINCheck, our website’s top-rated destination. Our efforts to continually make NICB.org the resource for online insurance fraud and vehicle theft crimes information earned us a 2012 WebAward for Outstanding Achievement in Web Development from the Web Marketing Association. Deploying our 21st century communications technologies, we promoted these advancements on NICB social media pages and through social networking channels to spread the anti-fraud messages ever further. The NICB’s social media program is designed to showcase our ability to communicate, interact and engage with members and the American public. In just a short time, our participation in this ever-growing platform has allowed us to share content on a much more real-time level, both learn and express views, leverage our influence as well as gain insight from industry partners. Sandy-damaged vehicles and fake slip-and-fall schemes were some of the hot topics in 2012 on our social networks.

The Communications Department was also honored to publish a commemorative 100th anniversary book that chronicled the history and successes of the NICB and our predecessors organizations. Eighteen months in the making, The National Insurance Crime Bureau: A Century of Partnership & Trust celebrated the passion and commitment that our members, employees and partners in law enforcement agencies worldwide have demonstrated since 1912 to prevent, detect and deter insurance fraud and vehicle theft crimes. Copies were presented to employees at our anniversary celebration and distributed to NICB executive and operational liaisons and our law enforcement partners in recognition of reaching this milestone.

Media Hits: 18,126 | Ad Equivalent Value: $59,619,852 | YouTube Videos: 92 | YouTube Views: 338,000 | Facebook Followers: 4,407
The activities of the National Insurance Crime Bureau ("NICB"), conducted principally in the United States, are financed through assessments of its member insurance companies. Such assessments are determined according to a formula based upon gross premiums for certain lines of business written by member companies and annual notification received from them. The activities of the NICB and the PPIO Plan are funded through assessments of its member insurance companies and contributions of the participating employers. Effective July 1, 2008, the NICB Pension Plan merged with the Pension Plan for Insurance Organizations Plan ("PPIO Plan"). The PPIO Plan is a multiple-employer benefit plan with approximately 73 participating employers. For the year ended December 31, 2012 and 2011, nine member organizations made up approximately 54% of NICB’s assessment and member service revenues.

Unrestricted Net Assets
Unrestricted net assets are not subject to donor-imposed stipulations or time restrictions.

Temporarily Restricted Net Assets
Temporarily restricted net assets were $210,386 and $49,538, respectively, as of December 31, 2012 and 2011. The NICB Post-Retirement Plan is unfunded. As of December 31, 2012, recognition of the net unfunded status of the NICB Post-Retirement Plan resulted in current liabilities of $649,000 and non-current liabilities of $14,450,000 for a total benefit obligation of $15,098,000.

NCB Consolidated Pension Plan
NCB provides certain healthcare and life insurance benefits for retired employees. Employees hired prior to April 1, 2004, are eligible to receive this benefit. The NICB Consolidated Pension Plan is unfunded.

NCB Post-Retirement Plan
NCB continues to qualify as a not-for-profit corporation under Section 501(c)(4) of the Internal Revenue Code (IRC) and, as such, is exempt from federal income taxes on related income. NICB has received a favorable determination letter from the IRS granting its status as a not-for-profit corporation as described in Section 501(c)(4) of the IRC.
## Functional Expenses by Program

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<tr>
<th></th>
<th>2012</th>
<th>2011</th>
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<tbody>
<tr>
<td><strong>Data Analytics</strong></td>
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<tr>
<td>Strategic</td>
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<td>Tactical</td>
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<td>Information aggregation and analysis</td>
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<td><strong>Investigations</strong></td>
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<tr>
<td>Domestic vehicle recovery</td>
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<td>Repatriation</td>
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<td>Major cases - vehicle</td>
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<td>Commercial fraud</td>
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<td><strong>TOTAL INVESTIGATIONS</strong></td>
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<td><strong>Training</strong></td>
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<td><strong>TOTAL FUNCTIONAL EXPENSES</strong></td>
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The NICB annual report is published by the Communications Department of the National Insurance Crime Bureau (NICB), a not-for-profit organization supported by nearly 1,100 property-casualty insurance companies and self-insured organizations. For additional copies, please contact the NICB at 800-447-6282, ext. 7051, or download the report from our website at www.nicb.org. Contents may be republished whole, or in part, with attribution.
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