A Collective Response to Insurance Crime

It takes a concerted team effort to fight back against insurance criminals. No individual organization or agency has the resources to single-handedly stop these criminals.

The majority of the nation’s property/casualty insurers have special investigation units, or SIUs, within their companies to investigate potentially fraudulent insurance claims. These groups are composed of specially trained professionals who investigate suspicious claims and work with law enforcement agencies and the NICB to track down insurance criminals.

Many states have enacted laws and statutes that contribute to successful fraud deterrence, and most states have fraud bureaus dedicated to fighting insurance fraud.

The insurance industry also supports the NICB, whose mission is to combat fraud and theft for the benefit of members and the public.

If you suspect workers’ compensation or medical fraud activities, contact the NICB in one of three easy ways:

1. Text “FRAUD” and your tip to TIP411 (847411).
2. Call 1-800-TEL-NICB (1-800-835-6422).

Your tip can be anonymous.

For More Information

The National Insurance Crime Bureau (NICB) is the nation’s leading nonprofit organization exclusively dedicated to leading a united effort of insurers, law enforcement agencies and representatives of the public to prevent and combat insurance fraud and crime through data analytics, investigations, training, legislative advocacy and public awareness.

Learn more about workers’ compensation fraud and medical fraud on the NICB’s Web site at www.nicb.org.

1111 E. Touhy Ave., Suite 400
Des Plaines, IL 60018
1.800.447.6282
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Insurance Fraud
The second most costly white-collar crime in America

Fraud Solutions now.
What You Don’t Know Does Hurt You

None of us like getting ripped off. That’s not a surprise.

But here’s something you may not know. Each and every one of us is being ripped off – 24 hours a day, 365 days a year.

Who’s stealing our money? People who commit insurance fraud. And we all pay the price for their crimes. You, your coworkers, your neighbors – we’re all victims because we pay for this crime through higher insurance premiums. Not only does fraud cause higher insurance premiums, but it also raises our taxes and inflates prices for consumer goods.

Here’s something else you may not know: Fraud is the second most costly white-collar crime in America behind tax evasion. And insurance industry studies show that about 10 percent or more property/casualty insurance claims are fraudulent. Add it all up and insurance fraud costs Americans billions of dollars each year. That hurts.

The National Insurance Crime Bureau (NICB) and the nation’s property/casualty insurers are out to expose this ugly truth and stop insurance fraud, so we can keep your money in your pockets.

It’s Simple: Criminals are Motivated by Greed

Safeguarding your money starts with understanding who commits insurance fraud and why they do it. Insurance criminals are not easily identifiable. They typically don’t carry weapons, but they can be just as lethal as other criminals. Insurance criminals range from organized fraud rings, to dishonest doctors and lawyers, to unscrupulous vehicle repair facility operators, to people in your neighborhood who pad a claim.

Regardless of who they are, insurance criminals are motivated by one thing: money. It’s all about greed and taking what isn’t rightfully theirs.

Among other scams, they devise elaborate staged vehicle accidents complete with fake injuries to collect on insurance policies. They intentionally destroy property or vehicles and lie to insurers about the supposed “accident.” They fake injuries to collect disability, workers’ compensation and personal injury insurance claims. They inflate insurance claims or make false theft reports.

Some insurance crimes are elaborately planned schemes involving dozens of organized criminals. Others are simple attempts to get a little extra money on a claim. Either way, these people cost you money and in some cases jeopardize your safety.

You’re a Big Part of the Solution

You can do two things right now to help in the fight against fraud. First, you can protect yourself from becoming an insurance fraud victim by knowing more about these crimes. And secondly, if you suspect insurance fraud activities, you can contact the NICB to report your suspicions.

Here’s What to Watch For to...

Avoid Becoming a Victim Behind the Wheel:

• Be sure there’s plenty of distance between your vehicle and the one in front of it. In the “sudden stop” scam, criminals will abruptly stop for no apparent reason, causing you to rear-end them.

• Call the police to an accident scene and get a police report with the officer’s name, even if the damage is minimal. If the report describes damage to the claimant’s car as a nick, it’s harder for criminals to damage the car later and try to collect a larger claim.

• Carry a disposable camera in your car or use your cell phone camera to document any accident damage and the number of passengers in the other vehicles.

Avoid Unscrupulous Medical and Legal Practitioners:

• Avoid “runners” and “cappers” who appear at an accident scene and try to direct you to unscrupulous doctors and attorneys.

• Be wary of physicians who insist you file a personal injury claim after an accident, especially if you are not hurt.

• Watch for attorneys who claim their client was seriously injured on your property, especially if you have no prior knowledge of the accident or have never seen the claimant.