Insurance Fraud Article Index

Auto - give up

Teacher gives students “A” for arson by Jim Quiggle, 3/1/2006

High school chemistry teacher Tramesha Lashon Fox offered a deal to two students who were failing her course: Work hard, complete a special assignment and they’d pass for the semester.

Auto - padding/fake

Nothing Personal: Crooks targeting auto insurers in growing scam wave by Henry Stimpson, 1/1/2001

Stealing your Social Security number, insurance data or other personal info for profit has become one of America’s fastest-growing crimes. Between 500,000 and 700,000 citizens are victimized annually.

Auto - padding/fake

Airbag scams inflate losses & safety threats -- No hot air: Crooked body shops steal airbags, bilk insurers, put lives on the line by James Quiggle, 10/1/2004

Damaras Gatihi was driving along Interstate 5 near Seattle in 2003 when her car was bumped from behind. Her Toyota

Auto - padding/fake

Seizing his golden chance — to be deported by James Quiggle, 8/1/2001

Like most newcomers to America, Francisco Diaz saw opportunity everywhere he looked, golden chances to work up the ladder and make a prosperous life for himself.

Auto - padding/fake

The litigious love tap by James Quiggle, 1/5/2001

How is it possible to sleep through a car accident yet convince a jury it ruined your health, wrecked your career and is worth nearly a half million in damages?

Auto - padding/fake

Air bag fraud a growing problem by Dennis Jay, 9/21/2004

Valentines Day should’ve meant something better for Damaras Gatihi. The 50-year-old nursing student was driving along Interstate 5 near Seattle last year when her car was rear-ended. Her car spun around and hit another vehicle head-on.

Auto - padding/fake

Swindler’s payback is sweet - for law enforcement by James Quiggle, 12/1/2004

Swindler’s payback is sweet — for law enforcement

Auto - padding/fake

Fraud fuels fast lane of street-racing habit: Insurers bilked into paying for souped-up cars by James Quiggle, 1/1/2005

It’s expensive to engage in the growing, and illegal, hobby of street racing. Most racers are young adults still in school or with entry-level jobs, and thus have limited disposable income.

Auto - padding/fake

Car crooks bash for cash by James Quiggle, 2/1/2005

Kenneth Knight signed away his freedom, literally.

Auto - staged

Dollars & dents: Staged crashes breed PIP fraud epidemics in New York, Florida by James Quiggle, 6/1/2001

Tatiana Rybuk thought she was the American dream come true. But for auto insurers and policyholders, she was their worst nightmare.

Auto - staged

A face for a staged crash: Quest for insurance bucks brings tragedy by John S. DeMott, 6/1/2003

Alice Ross lived most of her 71 years quietly in the New York City borough of Queens. She doted on her four children and four grandchildren, and loved gardening, television game shows and books. She read Newsday. She loved the color

Full-text articles can be viewed at http://www.insurancefraud.org/articles_intro.htm
March 22 was a solemn day of remembrance for me and for my family. The date marked the first anniversary of the death of my sister, Alice Ross, an innocent victim of a staged automobile accident in Queens, N.Y.

March 22 was a solemn day of remembrance for me and for my family. The date marked the first anniversary of the death of my sister, Alice Ross, an innocent victim of a staged automobile accident in Queens, N.Y.

Behind most staged auto accident rings you'll find runners. Under many phony chiropractic claims — runners. Lurking between the lines of fake injury reports from crooked physicians — runners.

The final moments of Alice Ross' life were frightening and all-too-violent. You can only imagine the terror engulfing Alice as her car careened out of control, the large tree rushing toward her car, growing bigger and bigger with each beat of her heart.

To fellow gang members, Michael Garner was known as “Bonecrusher.”

You could always trust cheery Altagracia Arias to play an honest game of dominos, her friends at the senior center said. But few knew about her other hobby — one that cost Altagracia her life.

Massachusetts was besieged by staged-accident rings when a genial woman named Altagracia Arias was killed in a botched staged accident in March 2003, she became a tragic symbol for all that’s gone wrong

The city of Brooklyn, NY "lost" 76,000 cars from 2000 to 2003. They weren't stolen or misplaced. They just didn't show up on the registration rolls.

Massachusetts was besieged by staged-accident rings when a genial woman named Altagracia Arias was killed in a botched staged accident in March 2003.

The grainy videotape outlines the entire insurance scheme: Two Union County, Ill. couples repeatedly slamming a van into a large tree.
Auto - staged

Public outrage required to bust synchronized frauds by Dennis Jay, 5/30/2007

Altagracia Arias was a pleasant grandmother who recruited friends from a local senior center to be passengers in staged car crashes around Lawrence, Mass. The crash gangs would bang their cars into each other at low speeds, and the

Auto - underwriting

Auto Fraud Model is Effective, Cost Efficient: Pre-Inspection Saves Money for All

Rising auto insurance rates are a concern for consumers and insurers alike. In 1993, the Coalition Against Insurance Fraud commissioned a study that found auto insurance fraud accounts for a large part of many rate increases, and overall,

Auto - underwriting

Insurance Fraud Hall of Shame: Chemistry teacher fails fraud test by James Quiggle, 12/31/2006

The flunking high school chemistry students couldn't refuse the deal: Steal and torch the teacher's car, and get an automatic pass for the year.

Coalition

Coalition board calls for ambitious agenda in 1998: Outreach demonstration project will tackle attitude problem by

Adopting a series of recommendations at its annual meeting in December, the coalition’s board of directors set the agenda for 1998.

Coalition Against Insurance Fraud

Coalition board creates new task forces for 2000: Seeks proactive efforts on consumer, privacy and emerging issues by

The creation of three new task forces topped the list of the coalition’s goals for 2000, approved at the board of directors’ annual meeting in December.

Coalition Against Insurance Fraud

Coalition Against Insurance Fraud expanding to tackle persistent $80-billion in swindles by James Quiggle, 1-18-2006

WASHINGTON, Jan. 18, 2006 – With more insurance schemes morphing into larger, corporate-style crimes, the Coalition Against Insurance Fraud is expanding to focus more resources on the fraud fight.

Coalition Against Insurance Fraud

Coalition elects officers for 2006 by James Quiggle, 1-18-2006

WASHINGTON, Jan. 18, 2006 – The Coalition Against Insurance Fraud has elected its new officers for 2006.

Coalition Against Insurance Fraud

Coalition elects officers for 2007 by James Quiggle, 12/31/2006

WASHINGTON, D.C., December 31, 2006 – State Farm anti-fraud consultant Dennis Schultins and national consumer advocate professor James Brown have been elected co-chairs of the Coalition Against Insurance Fraud. They were elected

Disability

Scammer and his yacht get sinking feeling by James Quiggle, 3/1/2002

Like his luxury yacht, Rex DeGeorge has a sinking feeling.

Disaster

Katrina's angry winds breeding historic fraud? Damage, desperation, revenge could spark record scam surge by James

Hurricane Katrina barreled through the Gulf region like Zeus on a steroid rage. And now insurers are bracing for yet another angry wind: Insurance fraud.

Disaster

Katrina's winds breeding record fraud? by James Quiggle, 11/1/2005

Scams always follow natural disasters. But the sheer size of the cleanup could ignite the biggest insurance-fraud feast in the history of U.S. disasters. Fraud fighters expect a well-spiced gumbo of larcenous claims from six states including,
Insurance Fraud Article Index  www.InsuranceFraud.org

Fraud - general

Fraud is Rising, Insurers Say; And it’s Uncle Bernie’s Fault: Soft-core scams a major source of bad claims and money loss by JAMES Q UIGGLE, 1/1/2002
Swindles are causing insurance companies serious headaches, many insurers say scams are spiking, and company efforts to clamp down are only moderately effective.

Fraud - general

Progress in the Fray: Anti-fraud efforts appear to be paying off, but must continue by MICHAEL E. DIEGEL, 1/1/1999
While it’s not yet time to pack up anti-fraud efforts, years of work appear to be paying off as the coalition noted that for the first time, there was virtually no increase in the amount of insurance fraud committed annually, while due to

Fraud - general

Troubling trend should be thought through carefully by MICHAEL E. DIEGEL, 1/1/1999
As trends go, it’s a relatively minor one—we don’t expect to see participants on talk shows anytime soon—but it would be helpful to the cause if it disappeared quickly and quietly.

Fraud - general

Change of Hart(ford): Fraud plan now larger part of overall strategy at company by MICHAEL E. DIEGEL, 7/1/1999
When in the course of anti-fraud events it becomes necessary to refine your approach—well, just do it. So The Hartford did. The result is a far more integrated approach that no longer takes the “one case at a time” approach.

Fraud - general

“Commitment” to fraud fighting may be variable by MICHAEL E. DIEGEL, 9/1/1999
A recent article in National Underwriter was headlined “SIU Cuts Worry Fraud Fighters.”

Fraud - general

Conundrum: How do you measure good deeds? by DENNIS JAY, 5/1/2003
In a far-off time, a kindly sage once said, "Good deeds speak for themselves." Whatever the sage’s noble intent, few good deeds speak for themselves in corporate America today.

Fraud - general

State bureaus continue to post solid gains: But lack of money, staff, technology hampering efforts by JAMES QUIGGLE, 2/1/2003
State insurance fraud bureaus are being challenged to stop crime despite an environment that’s stretching many of the state agencies thinner. State budget crises are clamping a vise on the budgets many fraud bureaus need to stay ahead of

Fraud - general

Fraud Hall of Shame:Another day at office

Burying an eight-ton cotton picker then falsely reporting it stolen... scuttling a 76-foot luxury yacht for insurance money... doing heart operations on perfectly healthy people to increase insurance claims.

Fraud - general

Swamped with suspicion: How Cigna trumped the boat bully who sank one yacht too many by NEIL. S. LERNER, 1/1/2003
"I live for insurance fraud," wealthy Beverly Hills lawyer Rex K. DeGeorge once boasted, his young criminal protégé Gabriel Falco told the court under oath.

Fraud - general

Perp Walk: Down the Hall: Hall of Shame dishonors largest, most brazen, tragic, vicious or plain stupid schemes by JAMES QUIGGLE, 4/1/2004
Give James Lee Graff credit for thinking big, if nothing else.

Fraud - general

Growth Pains? Fraud units generally growing, but warning signs are visible by MICHAEL E. DIEGEL, 1/1/2000
Fraud bureaus in general have continued their growth trend from 1997 to 1999, though there are signs that activity in some states may be plateauing, according to the latest coalition survey of fraud units across the country.

Full-text articles can be viewed at http://www.insurancefraud.org/articles_intro.htm
Fraud - general

Disparity in satisfaction indicates need for action by Michael E. Diegel, 1/1/2000

Not long ago, the Insurance Research Council released another in a series of studies that seem to suggest that people who hire legal counsel to represent them in the claims process don’t fair very well.

Fraud - general

The famous put a face on insurance fraud in 1995: This year’s Top Ten a portrait of the $67 billion problem by Unknown, 1/1/1996

Don King was just the best-known case in a year when celebrities put a face on insurance fraud.

Fraud - general

Buildup Booming?: Insurance Research Council study reveals acceptance of claims buildup is back on the upswing by

If anyone had any doubts the battle against insurance fraud will be a long creeping slog to victory, the latest survey of public attitudes toward fraud should lay them to rest.

Fraud - general

Immunity raises public adjuster fears by Michael E. Diegel, 1/1/1996

We’ve noticed that the easiest way to raise the blood pressure of claims executives is to mention the words “personal injury lawyer.” Probably the second easiest way to rile property claims people is to lean over and say "public adjuster."

Fraud - general

By the numbers: Latest study on fraud bureaus shows significant growth and results by Unknown, 1/1/1998

* Investigations by state insurance fraud bureaus resulted in 1,400 criminal convictions in 1996, more than double the total from 1994.

Fraud - general

Understanding victims’ role will help in fight by David Orbuch, 1/1/1998

In the struggle for justice, the only reward is the opportunity to be in the struggle – Frederick Douglass

Fraud - general

The Top Ten Frauds Of 1996

“`It’s not necessarily ingenuity that marks the scams included in this year’s Top Ten. It’s the sheer size. In a single year, we had the largest staged accident ring we’ve ever seen, the largest faked death case, the largest medical/attorney ring,

Fraud - general

Minds Lead to Meetings

If investigation and its methods are, as Thomas Huxley wrote, “nothing but the expression of the necessary mode of working of the human mind,” then it seems appropriate that a group of investigators put their heads together to solve a

Fraud - general

Doctors are beginning to fight back in the media by Michael E. Diegel, 11/1/1998

The recent legislative assault on the federal False Claims Act [see the May/June issue of Fraud Focus] may have been only the first step in a fight the medical profession seems determined to take to the Justice Department and the Department of

Fraud - general

Laws and regulations can’t fight fraud by themselves by Chuck Huff, 5/1/1995

Regulators often believe fraud-fighting is simple. Anti-fraud legislation passes, or regulations are written, and insurers comply. Simple process. But I’ve learned it’s not that easy.

Fraud - general

Fraud fighters gather at second national summit: Dialogues will help to guide coalition’s future direction by Unknown, 9/1/1997

More than 70 people representing prosecutors, investigators, consumers and public policy advocates gathered in Washington for a day-long National Insurance Fraud Summit sponsored by the coalition in September.
Four Faces of Fraud: Sure, some Americans tolerate fraud, but many more don’t  
by Michael E. Diegel, 9/1/1997
By Michael E. Diegel
Attitude, they say, is everything.

Commotion in California over fraud unit’s policy: Lawsuit charges officials with rushing investigations  
by Unknown, 9/1/1996
A $90 million lawsuit filed in California has called into question the methods and timing of investigating suspicious claims reported by insurance companies to the state’s fraud division.

Taxed Forces: Louisiana team of investigators and prosecutors too busy for turf fights  
by Michael E. Diegel, 9/1/1996
By Michael E. Diegel
Here’s a free management tip for anyone who’d like to improve working relationships among members of a task force—

The politics of pragmatism  
by Michael E. Diegel, 9/1/1996
Philosopher William James rather neatly defined his “pragmatic method” as “the attitude of looking away from first things,

Fraud fighters must insist on respect  
by Barry Zalma, Esq., 5/1/2002
Fraud is costing the insurance-buying public more money every year. We face the very real prospect that we’re losing the fraud war.

Mean Streets to Boardroom? Fraud busters must shed street-cop image, become corporate insiders  
by James Quiggle, 1/1/2002
Like some hydra-headed predator from a Stephen King novel, insurance fraud continually morphs into elusive new guises, daring fraud fighters to stamp out the cons before they become runaway crime waves.

It's not fair — just necessary  
by James Quiggle, 1/1/2002
Fighting insurance cheaters often seems like two large, well-matched Sumo wrestlers grunting in the middle of the mat. They push each other back and forth, but neither makes the decisive body slam.

Insurance Fraud: 2003 and Beyond  
by Dennis Jay, 1/16/2003
As we head deeper into 2003, it’s no understatement that many insurance swindles have grown bigger, more complex and harder to uncover. Organized crime rings involving recruiters, drivers, fake passengers, doctors, physical therapists,

Fraud and its Impact on E&O Markets  
by Dennis Jay, 10/19/1994
Imagine Old McDonald had an insurance agency instead of a farm. Instead of the familiar refrain, we might all be singing, “E&O, E&O, E&O.” And for more than 500 agents so far and their E&O carriers, it would be a blues tune, as in Empire blues

Insurance fraud continues upward climb, but anti-fraud measures gaining, too  
by Dennis Jay, 6/7/1996
When it comes to insurance fraud in the United States, it seems everything you see these days is looking up.

Partnerships for attacking insurance fraud  
by Dennis Jay, 11/21/1994
When the Coalition Against Insurance Fraud was launched last year, you’d have thought from the typical reaction that we’d just come out in favor of kittens, rainbows and random acts of kindness — who’d argue with fighting this crime?
Fraud - general

Ten-year review of fighting fraud a mixed record by DENNIS JAY, 5/13/2003

Ten years ago this month, 17 national organizations representing primary insurers, regulators, law enforcement and consumers banded together to present a united front against insurance fraud. Back in 1993, few states had insurance

Fraud - general

The $80 billion Question—And a Solution by DENNIS JAY, 5/23/1996

During the ten minutes you’ll spend reading this article, about $1.5 million will be sucked out of the U.S. insurance system —$1.5 million stolen from policyholders, investors and taxpayers because of insurance fraud.

Fraud - general

Fighting fraud in a declining economy by DENNIS JAY, 6/18/1996

During the last economic downturn, a boot factory in Oklahoma announced it would cease operations in a few months and all workers would be laid off. At the time, the factory had averaged just a handful of workers compensations claims each

Fraud - general

Insurance Fraud: America the Booty-ful: Carriers and agents need more joint anti-fraud efforts

Insurance fraud is one of America's largest crimes. It’s a virtual Swindler’s List of diverse and cunning scams that amount to $80 billion a year. That's more than twice the value of gold stored in Fort Knox. It's enough to fund the U.S. space

Fraud - general

Public Awareness by , 11/5/2001

One of the big vulnerabilities of today’s anti-fraud efforts lies with lax public attitudes. Many consumers – and even members of some professional groups – either tolerate others committing fraud or willingly bilk insurers themselves,

Fraud - general

Insurance Fraud: 2003 and beyond by , 2/4/2003

As we head deeper into 2003, it’s no understatement that many insurance swindles have grown bigger, more complex and harder to uncover. Organized crime rings involving recruiters, drivers, fake passengers, doctors, physical therapists,

Fraud - general

How have fraudsters' tactics changed? by , 6/7/2002

Many insurance swindles have grown bigger, more complex and harder to uncover. Organized crime rings involving recruiters, drivers, fake passengers, doctors, physical therapists, chiropractors and lawyers often work closely together to

Fraud - general

Fraud continues to grow at an alarming rate by DENNIS JAY, 10/16/2002

Insurance fraud costs the nation $80-billion crime annually. Though states have doubled fraud convictions in recent years, we’ll probably see a spike in reported scams over the next five years.

Fraud - general

Privacy pressure cooker by HOWARD GOLDBLATT, 12/16/1997

True story: A state insurance fraud bureau was chasing a suspected swindler recently, and asked a large multinational bank for crucial financial information on the suspect, who was a bank customer. The bank refused, telling stunned

Fraud - general

For an anti-fraud plan, you need the write stuff by MICHAEL DIEGEL, 9/1/1997

As states insist on insurance companies fighting the growing crime of insurance fraud, there’s been a proliferation of state requirements to draft anti-fraud plans. And the first question those assigned to draft the plan must face is this—do we

Fraud - general

South Carolina frauds come with hefty price tag by , 4/30/2004

The lure of fast cash is helping ignite a wave of costly insurance swindles in South Carolina.
Fraud - general

California extends false claims laws to cover private payers by Dennis Jay, 6/3/1998
If you had millions of dollars safely stashed away offshore where it couldn’t be touched, how long would you be willing to give up your freedom, knowing you’d be rich in the end? One year? Maybe two or three?

Fraud - general

Hall turns shame into fame: Coalition’s fraud festival a mélange of brazen crimes, tragic losses and sheer stupidity by James Quiggle
By James Quiggle

Fraud - general

As fraud fighters, our tenacious efforts to stop insurance crimes and hold down premiums are working to reclaim some measure of trust:

Fraud - general

Fraud Bureaus Deliver Despite Tight Resources: Agencies stretched as fraud cases keep pouring in by James Quiggle,
Career prospects and job satisfaction have greatly dimmed for record numbers of insurance swindlers who’ve run afoul of state fraud bureaus lately.

Fraud - general

White Paper on Funding of Insurance Fraud Bureaus by Dennis Jay, 9/30/1991
Background

Fraud - general

Discussion Paper: Civil Fining Authority by Dennis Jay, 9/30/1991
Background

Fraud - general

Emerging issues (white paper) by Dennis Jay, 9/30/1991
Two separate "emerging issues" workshops were conducted over the course of two days. Each of the groups had spirited, open exchanges in each session. The result was a wide-ranging list of fraud fighting opportunities, problems and threats as

Fraud - general

Civil lawsuits uncivil to swindlers; Insurer suits bankrupt crooks, protect policyholders and stockholders by James
The suspected staged-accident ring was a leviathan of larceny, even by New York standards. Hundreds of suspected miscreants were deluging auto insurers with thousands of fake injury claims averaging about $8,000 each.

Fraud - general

Teaming against scheming: Fraud fighters are perfecting group approach to taking down larger, complex swindles by Lisa
From the looks of it, Wanda and Tommy Marcum weren’t much different from most other folks who inhabit the small coal country towns in southwestern West Virginia. The Marcums lived in well-kept double-wide trailers. Their cars were new,

Fraud - general

Insurance fraud: America’s morality morass by David Callahan, 6/15/2005
A lot of Americans have been inventing their own morality lately. Tens of millions of middle-class Americans routinely commit crimes ranging from tax evasion to cable television theft to Internet piracy of music and software. The epidemic of

Fraud - general

Siamese twins in fraud and adrenalin by James Quiggle, 4/1/2005
Tommy and Wanda Marcum were like Siamese twins joined at the hip by criminal greed, lust for insurance money and the adrenalin rush of successful heists.
Insurance Fraud Article Index

Fraud - general

The Main Street America Group join Coalition Against Insurance Fraud by James Quiggle, 2/17/2005
WASHINGTON, Feb. 17, 2005 — The Main Street America Group has been appointed to serve on the board of directors of the Coalition Against Insurance Fraud, a national alliance of insurers, consumer organizations and state agencies fighting fraud.

Fraud - general

Katrina: Amateur claim game: Small-time scams pile up as panicky consumers seek insurance bailout by Bryan Gilmer
By Bryan Gilmer

Fraud - general

Societal shifts challenge fraud fighters by Dennis Jay, 3/20/2006
Americans rarely sit still for long. We’re a buoyant, adaptive people for whom constant change is second nature. This makes us a great nation, but is creating a situation that is fraught with peril.

Fraud - general

Mother falls from flaming window; arsonist takes the fall by Jim Quiggle, 11/1/2005
No one knows Norma Galindo’s last terrified thoughts as she crashed onto the sidewalk, four stories below the window. She’d just handed a firefighter her two toddlers as onrushing flames readied to engulf the family amid a cloud of searing, black smoke.

Fraud - general

Forking over cash for spooning out rodents? by Jim Quiggle, 9/1/2006
Mother’s Day was special for Carla Patterson, but in a way she’d like to forget.

Fraud - general

Insurance swindles coming, raising costs of rebuilding from Katrina, Rita by James Quiggle, 10-5-2005
WASHINGTON--Oct. 5, 2005--Costly insurance swindles soon will spread in the Gulf region as victims begin rebuilding from hurricanes Katrina and Rita, the Coalition Against Insurance Fraud warns (www.InsuranceFraud.org).

Fraud - general

California’s Fraud Bureau Leads Nation in Convictions, Study Reveals
WASHINGTON, April 5, 2007 – California’s insurance fraud bureau leads the nation in criminal convictions -- more than a third of all convictions generated by these state agencies across the U.S., reveals a new study by the Coalition Against Insurance Fraud.

Fraud - general

Fraud Bureaus Study Reveals Progress But Hidden Problems by , 3/21/2007
WASHINGTON, March 21, 2007—State fraud bureaus are delivering record results in combating swindles, but the positive figures may mask deeper weaknesses in some areas of performance, says a study of 47 state agencies by the Coalition Against Insurance Fraud.

Fraud - general

Environment changing for combating fraud by Dennis Jay, 6/22/2007
Fraud fighters have had a good run in recent years. State legislatures have passed 50 anti-fraud laws in the last three years alone. The coalition’s latest study of state fraud bureaus also reveals a steady rise in criminal convictions, cases.

Fraud - general

Boat owners hoisting salty stories of fraud by , 6/22/2007
Schemes hard to detect when evidence is on bottom of the sea

Fraud - general

InsuranceFraud.org — bigger, bolder

America’s largest website exposing insurance schemes is retooled for wired nation

Full-text articles can be viewed at http://www.insurancefraud.org/articles_intro.htm
Gasoline, greed and a torched home by JAMES QUIGGLE, 6/1/2002
No doubt about it. Fire investigators knew right away that the smoldering wreckage, once a nice brick-and-wood suburban home, was torched by human hands.

Hexed home gets last laugh by JAMES QUIGGLE, 2/9/2001
Chang Ho Choi was going through a bad spell. Literally, he thought.

Five little deaths for insurance money? by JAMES QUIGGLE, 1/12/2001
You can barely wonder what emotions raced through the terrified minds of the five little children as they took their last desperate breaths, huddled against the flames and hot smoke engulfing their small wood-frame home that night nearly four years ago.

Ashes to ashes: Rev torches own church by JAMES QUIGGLE, 11/1/2004
For Rev. Gerald Rayborn, the gospel of ashes to ashes had a different meaning.

Arson plot smoked out by JAMES QUIGGLE, 7/1/2004
When you work for a volunteer fire department, people assume it’s because you want to prevent buildings from burning down.

Arson smokescreen smoked out by JAMES QUIGGLE, 1/1/2005
Arson smokescreen smoked out

Arsonists fan the flames of fraud by JIM QUIGGLE, 8/1/2006
Short on cash and anxious to unload an unwanted home or business, property owners normally might flip through the Yellow Pages, find a real estate agent and just sell the place. But desperate people can do desperate things. Some people

Bad time for steak thyme subs by JIM QUIGGLE, 12/1/2006
Musa Shteiwi and his son Essa had a clear criminal vision for their Steak Thyme Subs eatery: They wanted to torch the West Chester, Ohio food outlet for insurance money. But they lacked a basic job skill: Nobody knew how to set a decent arson fire. Not even their hired arsonist.

Baiting with fake hate for insurance money by JAMES QUIGGLE, 1-19-2007
Extreme schemers sometimes disguise insurance cons as vicious hate crimes. No one keeps data on how often fake-hate crimes happen. But these grabs for insurance money can inflame some of America’s deepest racial, religious and social divides.

Insurance Fraud Hall of Shame: Mother almost blamed for son’s arson by JAMES QUIGGLE, 12/31/2006
Short on cash to support his high-rolling lifestyle, Marc Thompson decided his 90-year-old mother Carmen would be the perfect foil for his financial bailout plan.

From penthouse to jailhouse? by JAMES QUIGGLE, 5/2/2006
Living large in her plush Manhattan penthouse, elderly millionaire Beatrice Kaufman didn’t really need the extra insurance money. But when the World Trade Center collapsed on September 11, she spied a get-richer opportunity that was too
Homeowners - fake

**Drilling for dollars: Tooth or truth decay?** by James Quiggle, 4/12/2007

Amy Suda was perplexed.

Homeowners - fake

**Judging the arson: guilty as charred** by James Quiggle, 3/1/2004

Cornered by charges of insurance fraud that could end his career as Fairfield County judge, Don McAuliffe did what any desperate defendant would do.

Homeowners - fake

**Fake hate and Dr. King’s dream** by James Quiggle, 4/19/2001

Martin Luther King had his dream of an America whose people come together, free of racial prejudice. Some insurance cheats also have a dream: Exploit racial hate to get rich from insurance fraud.

Homeowners - fake

**Bungled burglary: stamp of disapproval** by James Quiggle, 1/26/2001

There’s enough chortling for everyone in a muddled little saga of bungling, burglary and betrayal involving the supposed heist of stamp collection in Omaha this fall.

Homeowners - fake

**Cold claim for hot rocks** by James Quiggle, 10/1/2004

Daniel Danford’s stolen-jewelry claim ended up on the rocks.

Homeowners - fake

**Fraud of the Month: Graffiti, globs and scam: Not a pretty sight** by James Quiggle, 8/1/2004

Sandra Franjoine’s suburban home wasn’t a pretty sight.

Homeowners - fake

**Hating and race baiting for insurance** by James Quiggle, 11/1/2003

Scott and Barbara Zamitalo drummed up plenty of sympathy from neighbors after finding their mobile home smoking from fire and a racial slur painted on another building on their Northern Idaho property.

Homeowners - fake

**Princess really a pauper: Fake Saudi royalty tries to scam Chubb, ends up in mental ward** by James Quiggle, 8/1/2005

Princess Antoinette lived a starlit fantasy life many women only dream about.

Homeowners - fake

**From penthouse to jailhouse?** by James Quiggle, 5/1/2004

Living large in her plush Manhattan penthouse, elderly millionaire Beatrice Kaufman didn’t really need the extra insurance money. But when the World Trade Center collapsed on September 11, she spied a get-richer opportunity that was too

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Homeowners - fake

Scammer and his yacht get sinking feeling by James Quiggle, 3/1/2002
Like his luxury yacht, Rex DeGeorge has a sinking feeling.

Homeowners - fake

Fake hate and Dr. King's dream by James Quiggle, 4/19/2001
Martin Luther King had his dream of an America whose people come together, free of racial prejudice. Some insurance cheats also have a dream: Exploit racial hate to get rich from insurance fraud.

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Fraud of the Month: Graffiti, globs and scam: Not a pretty sight by James Quiggle, 8/1/2004
Sandra Franjoine’s suburban home wasn’t a pretty sight.

Homeowners - fake

Hating and race baiting for insurance by James Quiggle, 11/1/2003
Scott and Barbara Zamitalo drummed up plenty of sympathy from neighbors after finding their mobile home smoking from fire and a racial slur painted on another building on their Northern Idaho property.

Homeowners - fake

Princess really a pauper: Fake Saudi royalty tries to scam Chubb, ends up in mental ward by James Quiggle, 8/1/2005
Princess Antoinette lived a starlit fantasy life many women only dream about.

Insider - agent

Agents cheating clients, insurers out of millions: Most agents honest, but larcenous few cause havoc by James Quiggle,
Baltimore-area agent Alfred Slattery raked in more than $1.5 million by selling phony coverage for business properties and taking the premium money himself. He also scammed premium finance firms by forging client signatures to premium

Insider - agent

"We have to distrust each other," wrote playwright Tennessee Williams. "It's our only defense against betrayal."

Insider - agent

Insurer misdeeds hurt all fraud fighters by Dennis Jay, 10/1/2004
A landmark study conducted by the coalition a few years ago found that 49 percent of Americans are ambivalent about insurance fraud. They neither condemn it nor condone it.

Insider - agent

Profile: INSURANCE AGENT UNLAWFUL ACTIVITY by James Quiggle, 6/25/2003
Background
Agents pocketing premiums  by DENNIS JAY, 11/24/2004
Los Angeles-area agents Jeffrey Ferguson and Manuel Mendez sold 500 fake auto policies to clients, pocketing more than $322,000 in premiums.

Agents who swindle  by JAMES QUIGGLE, 12/17/2003
Insurance agents are justifiably proud of their reputation for service to clients and the companies they represent. Most agents are highly ethical, but swindles by small but dishonest portion appear to be growing.

Agents con their own clients  by JIM QUIGGLE, 2/1/2006
Insurance agent Curtis Knecht knew the good people of Veedersurg, Ind. well – too well. He was one of them, a local guy who people trusted to sell life policies they needed, at a decent price.

Agents of deception: bilking own clients  by JAMES QUIGGLE, 7/2/2007
Independent insurance agent Nancy Paquette was a big money-getter for American Family Insurance. <img src="http://www.insurancefraud.org/images/NancyPaquette.jpg" alt="Nancy Paquette" align="right"/>

License to shill: Phony health plans prey on desperate small businesses throughout U.S.  by AMY BIDERMAN, 5/1/2002
Phony group health insurers are selling cut-rate but worthless coverage to untold thousands of small businesses and consumers in dozens of states. These Ponzi-like scams leave policyholders without insurance, often saddling them with

Frankel Fallout: Deform and Reform:Swindler forces oversight upgrades – but is it enough?  by JAMES QUIGGLE, 8/1/2004
Pale and skinny with thinning hair, Marty Frankel was nobody’s ideal of a swashbuckling financial Master of the Universe. But the gawky financier with a taste for kinky sex masterminded one of the most brazen insurance swindles of the 1990s.

Healers or stealers?  by JAMES QUIGGLE, 2/6/2001
Eight months of chemotherapy and radiation treatment took a large toll on Pete Orr. The former NASCAR driver with more than 300 victories soon lost his hair and moustache.

Paine in the Market
If anyone doubts that just one person still can make a difference in today’s world, then consider the case of Craig Aalseth.

Swindler in like lion, out like kitten  by JAMES QUIGGLE, 5/1/2002
One of America’s most brazen insurance swindles came to a surprisingly meek end when Martin Frankel admitted on May 15 that he’d hijacked four small insurance companies and then looted more than $200 million from them throughout the

Fighting the Many Faces of Fraud  by DENNIS JAY, 6/30/1995
What a wonderful thing our global economy has become—for crooks.

Health scams: Fakes and pains  by JAMES QUIGGLE, 7/1/2005
Pete Orr was a friendly, well-liked NASCAR driver who’d carved out more than 300 victories on the searing asphalt raceways. But Pete rode the biggest race of his short life under the cool white sheets of a hospital bed.
Insurance deal becomes insurance steal by Jim Quiggle, 12/1/2005

Suffering from breast cancer, Colorado office worker Zoraida Gonzales had piled up more than $200,000 in medical bills only to find her health coverage was fake.

Court challenge to fraud funding should be tossed: Coalition files amicus brief in Massachusetts case against AG by Michael E.

A court challenge to the statutory authority and financing of the Massachusetts attorney general’s anti-fraud unit should be rejected on constitutional grounds, according to an amicus curiae brief filed in the Massachusetts Supreme Judicial Court.

Challenge to attorney general’s office denied: State Supreme Court allows funding mechanism to continue by Michael E.

The Supreme Judicial Court of Massachusetts denied a motion to dismiss insurance fraud, larceny and other related charges against Worcester-based Ellis & Ellis, apparently ending a threat to the system of funding a fraud unit in the


Throughout the country, insurers cooperate routinely with law enforcement officials who are investigating insurance fraud. This cooperation has been a substantial reason for the enhanced levels of insurance fraud prosecutions. The recent federal

Civil fraud lawsuits uncivil to larger gangs:
The suspected staged-accident ring was a leviathan of larceny, even by New York standards. Hundreds of suspected miscreants were deluging auto insurers with thousands of fake injury claims averaging about $8,000 each.

State fraud units being squeezed in medical fight by Marty Nevrla, 5/1/1999

It won’t shock anyone familiar with government to hear that states are being asked to do more with less.

No-fault’s faultline: fraud drives up costs: Time is nearing to dump system, some state leaders urge by James Quiggle,

As crooks go, Flint Hawkins lived large — almost larger than life itself. Hawkins fleeced auto insurers out of millions by staging hundreds of auto crashes around New York City during an epic 20-year crime spree.

Auto fraud bills: credibility at stake: States send mixed warnings about will to halt auto schemes by James Quiggle,

Thieves who stage car crashes to bilk auto insurers received mixed warnings about whether state legislators have enough willpower to torque these costly schemes into reverse.

Privacy Advocates Pose Threat To Info Acess: Federal bill could hamper insurance fraud investigations by Michael Diegel,

A privacy bill introduced by Sen. Dianne Feinstein (D-CA) and its companion bill in the House of Representatives would pose a threat to insurance fraud investigations, experts say.

Jousting in Jersey: Gubernatorial candidates turn fraud into a major campaign issue by Michael E. Diegel, 7/1/2000

So you wannabe a governor, but there’s a strong incumbent in office who’s fiscally conservative and socially moderate, has cut taxes and balanced budgets, is widely admired by her party and is talked about for higher office. What do you do?
Insurance Fraud Article Index

Legislative

You can fight the system— and let others know by Michael E. Diegel, 7/1/2000

“The most costly of all follies,” said H.L Mencken, “is to believe passionately in the palpably not true.”

Legislative

What the New Jersey model teaches by Michael Diegel, 6/4/1996

If there’s one thing insurers or most other businesses don’t like, it’s being told what to do. Especially by regulators. How many times have we heard objections to this or that proposal as “an onerous burden” on an industry?

Legislative

Jersey Joust: New office aims variety of weapons at high rate of fraud by Michael Diegel, 3/1/2000

Susan, the television ad says, is living it up. And indeed, the young woman dancing the night away in a club appears to be having a great time. But it turns out she’s living it up on a fraudulent insurance claim, and the message to New Jersey residents is they’re paying for the party.

Legislative

Two states’ legislative sessions give early win: New Mexico, Virginia efforts wipe out memories from 1997 by unknown, 3/1/2000

The 1998 legislative session got off to a quick and encouraging start with key victories in New Mexico and Virginia.

Legislative

Auto choice reform may see ‘98 federal activity: Pure no-fault systems may be required as state alternatives

The movement toward auto choice laws, a variation on no-fault auto insurance, has drifted from its traditional arena in the states into the halls of Congress and the nation’s newspapers. Coming along for the debate is a discussion of how

Legislative

Federal act comes under hospitals’ attack by Howard Goldblatt, 5/1/1998

The False Claims Act is the federal government’s primary civil remedy for recovering losses in federal programs due to fraud. In 1986, led by the efforts of Sen. Charles Grassley and Rep. Howard Berman, the Congress enacted amendments

Legislative

Politics 101: How to pass the exam by Howard Goldblatt, 7/1/2000

A state chapter of the International Association of SIUs recently asked me to speak about how it can help pass anti-fraud legislation in its state. My immediate reaction was, sure let’s talk about “Legislative Politics 101.” Since then, I advised yet

Legislative

Coalition racks up first major legislative wins: Colorado, Minnesota adopt large portions of model act by unknown, 3/1/2000

Two governors signed legislation giving their states powerful new tools to fight insurance fraud while handing the coalition its first major victories in efforts to pass its model legislation around the country.

Legislative

State legislatures give fraud bureaus good look: Laws passed to establish, strengthen units by unknown, 5/1/1997

This legislative season is shaping up as the most active ever in terms of initiatives affecting fraud bureaus. Thirteen states considered measures that either would establish a fraud bureau or strengthen the operations of an existing

Legislative

Web Watching

By Michael E. Diegel

A managing general agent in Texas gets a recommendation from a London broker concerning a potential source of

Legislative

Coalition readies its 1996 state legislative strategy: Approval of model fraud bureau bill provides last piece by unknown, 3/1/2000

The coalition’s board of directors approved a model insurance fraud bureau bill, locking in place the final piece of the coalition’s strategy to pursue its anti-fraud agenda in state legislatures.
Legislative

**New federal law brings opportunities and risks** by Kirk J. Nahra, 11/1/1996

"Cooperation" is a word that comes up often in discussions among insurers about how best to fight insurance fraud. Over the past few years, insurers have become significantly more cooperative among themselves in conducting joint

Legislative

**Reversing a Reversal; California bill attempts to reinstate bad faith doctrine** by Michael E. Diegel, 9/1/1999

By Michael E. Diegel

It's a case of "back to the future" in California as insurers, business interests, trial attorneys and consumer advocates

Legislative

**News exposes trigger outrage**

The word was out: If you want to swindle auto insurers, do it in Minnesota.

Legislative

**Insurers shoulder more anti-fraud burden?** by Howard Goldblatt, 8/1/2004

The budget crises battering many states also could compromise anti-fraud operations in many regions. Insurance companies must find creative ways to maintain credible anti-fraud efforts despite possibly lengthy eras of belt-tightening.

Legislative

**ISSUE BRIEF: ASSOCIATION HEALTH PLANS: UNHEALTHY RISK**

Association Health Plans (AHPs) are well-intended efforts to help small businesses obtain affordable health coverage. But small businesses and their workers would face a large and intolerable risk of fraud under HR 660 and S 545, which would

Legislative

**Statement on New Jersey insurance fraud legislation** by Dennis Jay, 5/13/1999

New Jersey has one of the most severe and complex insurance fraud problems in the nation. From organized criminal enterprises to dishonest medical and legal providers to ordinary citizens scamming the system — rampant insurance fraud

Legislative

**New York fraud legislation needed now, not later** by Howard Goldblatt, 3/12/2003

Virtually everyone agrees that fixing New York’s troubled auto-insurance market should be a top legislative priority. But for two years, repair efforts have spun their wheels over the legislature’s failure to pass even modest reforms.

Legislative

**Fake health plans stick unsuspecting consumer with the bill** by Howard Goldblatt, 12/11/2002

Eight months of chemotherapy and radiation treatment took their toll on Pete Orr. The former race-car driver with more than 300 victories had lost his hair and moustache by last spring.

Legislative

**Fraud funding brings fairness to the System** by Dennis Jay, 1/21/1998

A local attorney, who happens to be under indictment for insurance fraud, recently devised for this newspaper an intriguing metaphor to describe the relationship between Attorney General Scott Harshbarger’s office and the Insurance Fraud

Legislative

**Illinois needs better fraud laws** by Dennis Jay, 4/4/2000

Illinois consumers have remained vulnerable to insurance fraud for decades because the state lacks effective laws to clamp down on scams. But in an encouraging step forward, a state-appointed task force is studying stiff measures to tighten the

Legislative

**Nevada’s fraud problem grows along with population** by Howard Goldblatt, 2/12/2003

As one of America’s fastest-growing states, Nevada is attracting talented people, creating new jobs, building modern schools and libraries, and offering its citizens a much higher quality of life. But Nevada’s new prosperity also has drawn a
Legislative

**Budget reductions pose problems** by Dennis Jay, 3/6/2002

Not too long ago, many state fraud bureaus and insurer SIUs could make a solid living by relying on old-fashioned virtues — good investigative techniques, unerring street smarts, a nose for a rotten claim, and sheer doggedness.

Legislative

**New York bills going nowhere** by Howard Goldblatt, 1/24/2005

With Punxutawney Phil set to raise his furry little head on Groundhog Day, another annual rite of winter also took place in New York: Bills promising to ratchet up the heat on rampant staged-accident rings were just introduced in Albany.

Legislative

**Bill creating Maine fraud bureau introduced** by James Quiggle, 2/6/2006

WASHINGTON, Feb. 6, 2006 — Lawmakers took a promising step toward creating Maine's first fraud bureau by introducing legislation in the state House, the Coalition Against Insurance Fraud announced.

Legislative

**Indiana beefs up one of nation’s weakest fraud laws** by James Quiggle, 4/7/2005

WASHINGTON, April 7, 2005 — Indiana’s legislature has passed a bill beefing up one of the nation’s weakest insurance-fraud laws, the Coalition Against Insurance Fraud said today.

Legislative

**Indiana’s weak fraud law may get facelift** by James Quiggle, 2/9/2005

INDIANAPOLIS, Feb. 9, 2005 — Strengthening Indiana’s weak insurance-fraud law will raise Indiana’s fraud statute to a par with other states, the Coalition Against Insurance Fraud told key legislators in testimony recently.

Legislative

**Washington state senate passes bill creating fraud bureau** by James Quiggle, 1/14/2006

WASHINGTON, Feb. 14, 2006 – A bill creating Washington State’s first insurance fraud bureau and adding a fraud prosecutor passed the state Senate on Monday, the Coalition Against Insurance Fraud announced.

Legislative

**VIRGINIA FRAUD BILL DIES AFTER PROMISING START** by James Quiggle, 3/6/2006

WASHINGTON, March 6, 2006 – A bill making insurance fraud a specific crime in Virginia has died after a promising start, the Coalition Against Insurance Fraud says.

Legislative


WASHINGTON, D.C., March 28, 2006 – Washington State took a decisive step toward combating insurance crimes by approving the state’s first fraud bureau and adding a fraud prosecutor, the Coalition Against Insurance Fraud announced.

Legislative

**FRAUD BILL CLEARS VERMONT HOUSE** by James Quiggle, 3/16/2006

WASHINGTON, March 16 – Efforts to make insurance fraud a specific crime in Vermont moved a step forward when a bill cleared the state House of Representatives yesterday, the Coalition Against Insurance Fraud says.

Legislative

**WASHINGTON GAINS NEW FRAUD BUREAU** by James Quiggle, 3/28/2006

WASHINGTON, D.C., March 28, 2006 – Washington State took a decisive step toward combating insurance crimes by approving the state’s first fraud bureau and adding a fraud prosecutor, the Coalition Against Insurance Fraud announced.

Legislative

**FLORIDA PASSES MORE STAGED-ACCIDENT REFORMS THAN ANY STATE THIS YEAR** by James Quiggle, 5/9/2006

WASHINGTON, May 9, 2006 ae Florida’s legislature responded to a pandemic of staged accidents by passing the most-sweeping fraud reforms of any state this year, the Coalition Against Insurance Fraud says.
Legislative

VERMONT LEGISLATURE PASSES BILL
WASHINGTON, May 11, 2006 – In a preemptive strike on insurance schemes, Vermont’s legislature passed a bill yesterday making insurance fraud a specific crime, according to the Coalition Against Insurance Fraud.

Virginia fraud bill gains early momentum with swift senate passage by Howard Goldblatt, 1-30-2006
WASHINGTON, Jan. 30, 2006 – A bill making insurance fraud a specific crime in Virginia has gained early momentum with the Senate’s unanimous passage of a tough proposal late last week, the Coalition Against Insurance Fraud says.

Washington gains new fraud bureau by Howard Goldblatt, 3-28-2006
WASHINGTON, D.C., March 28, 2006 – Washington State took a decisive step toward combating insurance crimes by approving the state’s first fraud bureau and adding a fraud prosecutor, the Coalition Against Insurance Fraud says.

Lawmakers adopt model law aimed at staged-accident rings by Howard Goldblatt, 7-26-2006
WASHINGTON, July 26, 2006—State lawmakers notched up the pressure on staged-accident rings by adopting a model law making it a crime to stage car crashes and recruit for the rings, the Coalition Against Insurance Fraud announced.

Virginia fraud bill dies after promising start by Howard Goldblatt, 3-6-2006
WASHINGTON, March 6, 2006 – A bill making insurance fraud a specific crime in Virginia has died after a promising start, the Coalition Against Insurance Fraud says.

Kansas bill would bolster weak fraud law by James Quiggle, 2/1/2007
WASHINGTON, D.C., February 1, 2007—A bill in the Kansas Senate targeting the largest insurance frauds would strengthen the state’s existing fraud law that doles out little punishment to serious insurance criminals, according to the Coalition Against Insurance Fraud.

Legislative and Regulatory News by Howard Goldblatt, 6/22/2007
* The New Jersey legislature is debating broadening the information that organizations can receive and share under the state’s immunity law. HB 2634 would allow the information sent to the NAIC and NICB to be protected under the state’s immunity law.

Liability - false claim

Crooked senior does smooth floor routines by James Quiggle, 6/1/2004
Isabel Parker was a stout 72-year-old granny, but performed smooth floor routines like a seasoned Olympic gymnast.

Slipping swindlers take a tumble by Jim Quiggle, 6/1/2006
As slip-and-fall schemes go, this one fell hard.

Insurance Fraud Hall of Shame: Swindlers cooked instead of mouse by James Quiggle, 12/31/2006
There it sat, in Carla Patterson’s bowl of vegetable soup at her Mother’s Day lunch—a dead mouse.

Life insurance

Viaticals: Field of Schemes? Viaticals industry insists bad eggs taint honest firms by James Quiggle, 7/1/2000
A California firm called Personal Choice Opportunities (PCO) urged investors to buy life policies taken out by others, promising the investors a “safe” profit of 25 percent from the payout when the coverage “matured.”
Life insurance

Viatical fraud: testing incontestability by Victoria E. Fimea, Esq., 2/1/2001

Insurance fraud has grown dramatically in recent years. Life insurance fraud has taken on new forms as dishonest individuals and enterprises push the limits of insurers' ability to challenge claims, and information provided on life insurance applications.

Life insurance

Life Scams: old and new plotlines

In the 1944 film *Double Indemnity*, Barbara Stanwyck seduces an insurance agent into murdering her husband for his life insurance money so she and the agent can live happily ever after. Nearly 60 years later, life scams remain a blend of such old-time classics plus perverse new plotlines involving phony viaticals, money laundering by drug rings, and Internet scams.

Life insurance

Marine faces enemy fire — from a buddy by James Quiggle, 9/1/2004

When Houston Glass stepped into the empty guard shack on a Marine airbase in Kuwait, he didn't know he was about to face murderous enemy fire — from a buddy.

Life insurance

Veysey: Career with a deadly insurance twist by James Quiggle, 1/1/2004

Doctor, lawyer, Indian chief — America's full of career choices. John Veysey made his choice: arson and murder for insurance money.

Life insurance

Voodoo hexes follow murdered lovers? by James Quiggle, 1/1/2002

If you believe frightened relatives, you could almost hear jungle drums boom-booming darkly when Josephine Gray's two husbands and a lover died from gunshots.

Life insurance

Airline crash for insurance cash? by James Quiggle, 12/1/2001

You have to wonder what the grieving families of victims of the World Trade Center attacks thought when they saw the news stories about the arrest of Charles and Cynthia Gavett.

Life insurance

A helping hand: Right to the grave by James Quiggle, 6/1/2001

Jimmie and Isom Turquitt saw dozens of impoverished alcoholics and drug addicts on the streets of Alabama cities, living aimless lives in a boozy haze.

Life insurance

Fraud case of the month: Grave error: trying to fool reaper by James Quiggle, 5/11/2001

Faking your own death to collect life insurance money is an old scam. First you take out a fat life insurance policy, then have relatives convince the life insurer you died in some distant country. They collect the proceeds and give you your share, whereupon you quietly disappear with a large bank account.

Life insurance

Murder in the Pink Tarantula by James Quiggle, 4/12/2001

Carmel Sanger had finally abandoned her life of drug abuse, opening a flamboyant hair salon in San Francisco as her new pathway to success.

Life insurance

Cod fisherman gets sinking feeling by James Quiggle, 3/16/2001

More than a few seafarers have gotten into big trouble plying the salty waves. Jonah had his whale. Ulysses had his sirens. Ahab had Moby Dick. Captain Queeg had his strawberries. At some point, they all probably wished they'd stayed ashore.

Life insurance

His wedding bells, her death knells by James Quiggle, 3/9/2001

James Allen and his girlfriend went shopping for a wedding gown just nine hours after his wife Deborah died at home in Oklahoma City. She had lain seriously ill in the hospital, but he sent Deborah home despite doctors' protests that releasing...
Life insurance

**Evasion of the body snatchers** by JAMES QUIGGLE, 6/1/2005

Nobody should’ve died the way Clayton Daniels did — all charred and burned up in a Chevy truck that ran off the road, tumbled down a cliff and exploded into a fireball so hot it melted the metal.

Life insurance

**Son kills 90-year-old mother for insurance money** by JAMES QUIGGLE, 10/1/2005

Police almost bought into Marc Thompson’s deadly scheme.

Life insurance

**Date with death for insurance money** by JIM QUIGGLE, 4/1/2006

Cindy Monkman was enthralled with Michael Apelt, the suave blond German who seemed so intent on marrying her just three weeks after they’d met at a popular night spot in Mesa, Ariz.

Life insurance

**Putting antifreeze killers on ice** by JAMES QUIGGLE, 5/1/2007

The painful symptoms were eerily similar: a sudden flu-like illness that drove police officer Glenn Turner and firefighter Randy Thompson to the hospital.

Medical - false claims

**Blood Money: Scalpel Scam: Healthy people “rent” themselves for operations in vast national swindle** by JOHN S.

When suspected insurance criminals latch onto something lucrative, they don’t always let go even when their apparent plots are exposed.

Medical - false claims

**Denting auto scams through joint efforts** by DANIEL J. JOHNSTON, 6/1/2004

The historic old milltown of Lawrence, Mass. has long been a costly center of auto insurance swindles in the state. Expensive claims for fake injuries from staged accidents are a virtual industry there, and they’re driving up premiums for

Medical - false claims

**Narcotic abuse requires swift response** by DENNIS JAY, 2/1/2003

Abuse of highly addictive painkillers such as OxyContin appears to be triggering a large and costly wave of fraud against insurers.

Medical - false claims

**Organized crime heavy into health fraud — GAO study says: GAO report raises possibility of laws aiding private insurers** by

The Government Accounting Office released a report confirming what many investigators have known or suspected for some time — organized groups of criminals have moved into health care fraud as a new career path.

Medical - false claims

**Lack of EOB is an invitation to fraud** by SIDNEY ROCKE, 9/1/1997

Imagine a corrupt physician supplying a small pharmacy with patient names and insurance information he had taken from patient files. The physician also could provide the pharmacy with prescriptions for narcotics with street value. The

Medical - false claims

**PIP fraud: Don’t blame physicians** by ROBERT B. GOLDBERG, D.O., 6/1/2001

The insurance industry has sounded the alarm about a fraud epidemic against personal injury protection (PIP) auto coverage in New York. "Billions of dollars" are being lost to injury claims through staged auto accidents by crime rings, and

Medical - false claims

**Heartless heart doc sticks it to patients** by JAMES QUIGGLE, 7/1/2002

Why were large surgical needles and pacemakers stuck into their hearts? That’s what some patients at Chicago’s Edgewater Medical Center undoubtedly wondered. After all, they had no real chest pains or history of heart problems.
Medical - false claims

Drilling kids for dental dollars by James Quiggle, 10/1/2001
Many kids cringe when they even think about going the dentist. Sure, dentists are mostly painless these days. But all that screechy drilling and long, pointy novocaine needles still can give kids the willies.

Medical - false claims

Doc sees green, so patient sees red by James Quiggle, 5/18/2001
Tina Stockman didn't understand why she kept receiving so many health insurance bills in the mail.

Medical - false claims

Priest at heart of heart probe by James Quiggle, 5/1/2002
Father John Corapi had lived hard. A former high-flying California real estate broker to Hollywood stars, he'd fallen into crack addition and wandered the streets homeless before becoming a nationally known Catholic priest and motivational speaker.

Medical - false claims

Steals on wheels by James Quiggle, 5/5/2004
Scams involving insurance payments for expensive power wheelchairs for seniors have become epidemic, creating a major taxpayer and insurance ripoff in the last three years.

Medical - false claims

Most health-insurance scams used to be mostly about paper deceit. Crooked doctors, chiros, dentists and others providers billed insurers for phantom or inflated treatments, often on people who didn't exist.

Medical - false claims

Dermo doc busted for skin-deep scam by James Quiggle, 3/1/2005
Insurance fraud runs more than skin deep, as New York dermatologist Dr. David Wexler found out to his dismay.

Medical - false claims

New Joint Industry Effort Seeks New Ways To Deter Fraudulent Medical Provider Claims by Alan Prochoroff,
The insurance industry is quietly developing plans to coordinate the way it attacks fraud by medical care providers.

Medical - false claims

Watering down cancer drugs for profit by James Quiggle, 5/1/2006
Cancer doctor Young Moon diluted life-saving cancer drugs she gave often-desperately ill patients, but then billed health insurers for full doses.

Medical - false claims

Sweating out sweaty-palm surgery by Jim Quiggle, 1/1/2006
Tam Vu Pham didn’t need sick and suffering patients to bill health insurers. He just needed enough cash to pay perfectly healthy people to go under the surgeon’s scalpel.

Medical - false claims

Crooked doctors profit from pain by Jim Quiggle, 11/1/2006
Patients often came to Dr. Jorge Martinez screaming in agony from chronic pain.

Medical - false claims

Priest at heart of heart probe by James Quiggle, 5/1/2003
Father John Corapi had lived hard. A former high-flying California real estate broker to Hollywood stars, he’d fallen into crack addition and wandered the streets homeless before becoming a nationally known Catholic priest and motivational speaker.
**Medical - false claims**

**Insurance Fraud Hall of Shame: Pain doc receives painful sentence** by James Quiggle, 12/31/2006

Dr. Jorge Martinez knew how to pull the pain levers of his patients.

**Medical - false claims**

**Insurance Fraud Hall of Shame: Skin scheme cuts victims deeply** by James Quiggle, 12/31/2006

Dr. David Wexler charged insurance companies for thousands of skin surgeries he never performed, often feeding his drug-addicted patients deadly prescription narcotics so they’d keep coming back for more treatments they never needed.

**Medical - false claims**

**Insurance Fraud Hall of Shame: Cancer doc dilutes life-saving drugs** by James Quiggle, 12/31/2006

Dr. Young Moon’s cancer patients wondered why the chemo drugs she gave them didn’t cause the nausea and lost appetite the life-saving treatments normally inflict.

**Medical - false claims**

**Insurance Fraud Hall of Shame: Doc’s skin scheme cuts deep** by James Quiggle, 12/31/2006

Sun-drenched Florida retirees who saw Sarasota dermatologist Dr. Michael A. Rosin about suspicious-looking spots on their skin were almost guaranteed to receive the same dreaded diagnosis: skin cancer, whether they had the disease or not.

**Medical - false claims**

**Woman’s chemo con in remission** by James Quiggle, 3/1/2007

Candace Lambert’s teaching career was drawing to a close; she was dying from breast cancer that had riddled her body. Or so it seemed.

**Public awareness**

**Stirring public outrage requires national effort:: Forum calls for five-year awareness campaign against fraud** by James Quiggle, 9/1/2000

Whether the issue involves reducing auto emissions, keeping kids free of drugs, debating gun control or resolving the clear-cutting of forests, the competing gladiators know their success depends on rallying public support for their side of the conundrum.

**Public awareness**

**Awareness campaigns could trigger backlash** by Michael E. Diegel, 7/1/1999

With the coalition preparing to undertake an experimental public awareness campaign in Arizona (see page one), it’s interesting to note what’s happening in Pennsylvania.

**Public awareness**

**Media and the Message: Training manual evolved from coalition-sponsored conference** by Michael E. Diegel, 5/1/1999

If the media calls that come into the coalition’s office are any indication, it’s still true that crime sells. Fraud may not fit into the “if it bleeds, it leads” category, but it’s clear there’s a lot of opportunity to publicize fraud cases.

**Public awareness**

**Coalition readies New York awareness program: Plan for umbrella campaign OK’d by insurance department** by Michael E.

The coalition has received approval of its proposed public awareness campaign from officials in the New York Department of Insurance.

**Public awareness**

**Moral Compass Frozen? One of four people say ok to bilking insurance companies** by James Quiggle, 5/1/2003

For many Americans, the moral compass that ignites our public outrage over robbing banks appears to freeze up when we get a chance to knock over an insurance company.

**Public awareness**

**Rate evader campaign turns into Philly flak:**

It was a good idea that turned into a public relations mess, but after the fuss died down, fraud-fighters are satisfied with the results.
Public awareness

There’s a line between marketing and abetting by MICHEL E. DIEGEL, 3/1/1998

If the coalition gave an award for Outstanding Public Service in Anti-Fraud Journalism, The Nashville Tennessean probably would have 1998’s trophy locked up already.

Public awareness

Tolerance Toppling

Americans are generally more willing to see people prosecuted for insurance fraud than they were five years ago, though wide gaps still exist between notions of how to deal appropriately with hard versus soft fraud, according to polling data.

Public awareness

A Shine On Shysters

Shine a bright, continual light into a dank, dark corner and you can eliminate the nasty things that live in those places.

Public awareness

Authority aims at public in anti-fraud campaign: Statewide advertising blitz intended to change attitudes by UNKNOWN, 11/1/1997

The largest anti-fraud public information campaign yet waged by a state agency is in full swing in Pennsylvania, a campaign that if successful could serve as a model for the rest of the country.

Public awareness

Widening the circle of discussion could pay off by MICHAEL E. DIEGEL, 11/1/1997

“A man cannot be too careful in the choice of his enemies,” Oscar Wilde once wrote, and when insurers picked the trial

Public awareness

Fraud victim gets mad – and even by JAMES QUIGGLE, 3/16/2001

When Sherri Holder found herself on the losing end of an insurance scam, she decided citizen action was the best revenge. After two people stole her Lexus by paying for it with a fake insurance check, the UPS worker dogged them all over DeKalb

Public awareness

Public awareness a key to fighting fraud by DENNIS JAY, 9/1/1999

It’s a truism among fraud-fighters that public awareness is the key to successful anti-fraud efforts. Recently, the pace of these programs picked up, as Pennsylvania’s Insurance Fraud Prevention Authority (PIFPA) undertook a state-wide

Public awareness

Americans fall into four categories when it comes to fraud by DENNIS JAY, 10/16/1997

Attitude, they say, is everything.

Public awareness

Public Awareness (white paper) by DENNIS JAY, 9/30/1991

Public awareness efforts to combat fraud are fragmented and inconsistent. Numerous industry groups have mounted a variety of campaigns. Some are extensive, well-funded and well-researched, while others are relatively limited. They tend

Public awareness

2004 Annual Report: An Interview With Dennis Jay by NEW JERSEY OFFICE OF INSURANCE FRAUD PROSECUTOR, 6/6/2005

1. What is the Coalition Against Insurance Fraud and how would you describe its mission?

Public awareness

National outreach: strong upside by WILLIAM C. LESCH, PhD, 11/1/2005

Friends Don’t Let Friends Drive Drunk. Sound familiar? It should.
Public awareness

Top insurance swindlers of 2004 enter fraud Hall of Shame by James Quiggle, 1/21/2005
WASHINGTON, Jan. 21, 2005 — The nation’s top insurance swindlers of 2004 were inducted into the Insurance Fraud Hall of Shame by the Coalition Against Insurance Fraud.

Public awareness

Coalition elects officers for 2006 by James Quiggle, 1/18/2006
WASHINGTON, Jan. 18, 2006 – The Coalition Against Insurance Fraud has elected its new officers for 2006.

Public awareness

Coalition dishonors year’s worst insurance scams by James Quiggle, 1/24/2006
WASHINGTON, Jan. 24, 2006 – Scalpel-wielding surgeons, klutzy grave robbers, a pretend princess and murderous arsonist were among the eight worst insurance swindlers of 2005, the Coalition Against Insurance Fraud announced.

Public awareness

Coalition announces top 10 insurance swindlers of 2006 by James Quiggle, 12-13-2006
WASHINGTON, D.C., December 13, 2006 – An arsenic-dosing wife, a drug-diluting cancer doctor and a murderous arsonist are among the Top 10 insurance swindlers of 2006 whose holiday stocking stuffers are jail sentences that will make this

Public awareness

Coalition selects worst insurance scams of 2005 by James Quiggle, 1-10-2006
WASHINGTON, Jan. 10, 2006 – Scalpel-wielding surgeons, klutzy grave robbers, a pretend princess and murderous arsonist were among the eight worst insurance swindlers of 2005, the Coalition Against Insurance Fraud announced today.

Public awareness

White paper: Public outreach fragmented;
WASHINGTON, D.C., February 27, 2007—It’s time to think big: Fraud fighters must explore a longterm national public-outreach campaign because current efforts are piecemeal, ill-researched and poorly funded, the Coalition Against

SIUs and armed services

Terrorism call-ups take toll: SIUs adapt when fraud fighters leave for military duty in war against terrorism by Bryan

By Bryan Gilmer

staging auto crashes

An offer he did refuse -- but it cost him dearly by James Quiggle, 11/1/2001
Few people would put Nick Votino’s mug on a recruiting poster for altar boys. He was a crack dealer who peddled about nine ounces a week -- street value $5,600. Addicts streamed in and out of his Hartford. Conn. house day and night,

Statistical/trends

Coalition, Arizona prep to team up on awareness: Joint project will test recommendations from attitude study by Michael

The coalition is close to finalizing an agreement with the Arizona insurance fraud unit to conduct a state-wide joint public awareness program that will test recommendations from the coalition’s public attitudes study.

Statistical/trends

Measuring SIU effectiveness is key to improvement by Bob Burnham, 3/1/1997
Everyone has gotten the wake-up call—fraud is a major problem for our industry. Estimates vary, but in the property and casualty business, we assume fraud may impact as much as 5-25 percent of losses paid.

Statistical/trends

Coalition plans a major consumer attitude study: Research will seek to understand motivations for fraud by unknown,

That reveille you hear playing is the sound of a wake-up call to everyone interested in curbing the growth of insurance fraud.
Insurance Fraud Article Index

Statistical/trends

The $79,900,000,000 question by UNKNOWN, 5/1/1996
When it comes to measuring the amount of insurance fraud, the most truthful answer is that nobody really knows for sure. And because of the nature of this crime, an accurate estimate may never exist.

Statistical/trends

Investments in Fraud
By Michael E. Diegel, 11/1/1997
The latest news from the fraud-fighting investment front is both good and bad.

Statistical/trends

New study demonstrates gaps in licensing system: Few medical providers appear to be disciplined for fraud by UNKNOWN, 11/1/1998
A 12-state study of medical providers who committed serious insurance fraud revealed that nearly 60 percent of those providers had no action taken against them by the appropriate licensing agencies, thus allowing the providers the

Statistical/trends

Fraud Convictions Double During Last Five Years: New study details structure and success of state fraud bureaus by
States have made great progress in cracking down on insurance scams over the last five years, but vary widely in their ability to combat a crime wave that's increasingly dominated by large and well-organized fraud rings, according to a just-

Statistical/trends

Measuring fraud (white paper) by DENNIS JAY, 9/30/1991
Americans live and die by numbers – whether it's political polls, the Dow Jones average, movie ratings or a baseball pitcher's latest earned run average. We have come to expect that all things can and should be measured quickly and

Statistical/trends

Issues (white paper) by DENNIS JAY, 9/30/1991
Sponsored by the Coalition Against Insurance Fraud, the International Association of Special Investigation Units, and the National Insurance Crime Bureau, the National Insurance Fraud Forum was held in Washington, D.C. on June 5 - 7, 2000.

Technology

Software: Lord of the Rings: How insurers use high-power software to sniff out staged-accident rings by AMY BIDERMAN AND
A car packed with passengers darts in front of an unwitting motorist, suddenly stops and forces the driver into a rear-end collision at low speed. Faking painful back and neck injuries, the passengers team with crooked doctors, lawyers and

Technology

Tech backlash harms golden goose by DENNIS JAY, 6/1/2003
Vast databases of claim and policyholder information combined with powerful search software can help deliver claim payments quicker, uncover swindles, reduce fraud costs — and help keep insurance affordable.

Technology

Find more creative ways to share information by DENNIS JAY, 1/1/2003
The partnership between the insurance industry and law enforcement is a mainstay in America’s efforts to clamp down on insurance fraud. It’s a large reason we’re racking up record numbers of fraud referrals, arrests and convictions.

Technology

Computer-Savvy Cheaters Are Rising Stars Of Fraud: Connecticut fraud summit spotlights problems and solutions by
Watch out, because spiraling health care fraud crimes will grow bigger, will be harder to detect, and will require rigorous database analysis to corral a new generation of computer-savvy schemers invading all lines of insurance.

Technology

Datamining may be laying some bombs of its own by MICHAEL E. DIEGEL, 3/1/2000
We've never been technological Luddites—no Unabomber manifestos read here. Nevertheless, we do try to keep our ears to ground for the evil that men (and women) may do with a computer.
Technology

All Claims, All the Time

The first steps to making fraud investigators’ long-time dream come true are underway in New York as the Insurance Services Office (ISO) begins the merger of data in its American Insurance Services Group (AISG) unit with the claims database formerly maintained by the National Insurance Crime Bureau (NICB).

Cyber Searches

By Michael E. Diegel

Give your local fraud investigators dream-catchers so they can snag this one: dump claims data into a computer, push “start,” wait 15 minutes. Lovely patterns appear, graphically illustrating connections and indicators of possible fraud.

New database designed to pin rogue producers: NAIC project set to track agents and brokers by 1999

By UNKNOWN

The National Association of Insurance Commissioners (NAIC) voted at its October meeting to take a ground-breaking step toward national tracking of agents and brokers, with the eye on reducing fraud committed by insurance producers.

Sunshine Summit: Gathering in Florida, attendees review fraud problems, solutions and courses of action

By Michael E. Diegel

All cameras were on the monkey-masked man as Florida Insurance Commissioner Bill Nelson approached the table to question Mr. X on his experience as a “runner” in a medical claims fraud ring.

e-Fraud: Silent Storm Gathering: Internet will soon breed waves of anonymous, elusive swindles

By James Quiggle

Miami life insurance agent Philip Plotka cooked up a surefire way to dupe life insurers. He would tutor HIV-positive patients on how to get life coverage by lying about their health on the insurance applications.

Internet fraud: It’s not if, but when

By J. Joseph Cohen, 9/1/2000

E-commerce over the Internet will continue growing at an exponential rate for the foreseeable future. But the Internet also can provide low-cost entry for criminals to reach a large number of people spread across wide geographic regions.

whistle-blowers

A textbook for whistle-blowers by William Sanjour, 1-4-2001

As corporate power grows without limit, governments at all levels are abandoning their responsibility to enforce laws. Instead, they are relying on “voluntary compliance” by corporations. Under these circumstances, the role of whistle-blowers assumes increased importance; often they are the public’s only protection against dangerous violations of law.

Work comp - employer

When Premium Fraud Strikes Home by Sam King, 3/6/2001

Workers’ Compensation premium fraud cost honest employers millions of dollars of unfairly assessed premiums each year. How is this possible? To put it in basic terms, workers’ compensation insurance rates are determined according to a ratio between the dollars coming in (premium) versus the dollars going out (losses). Reduce the dollars coming in (due to fraud) and the insurance rates will come downward.

Claims for Comp: Task force issues report, recommendations for fighting fraud in workers compensation system

By

The claims are there—fighting fraud in the workers compensation system reduces premiums. But no one knows for sure to what extent the credit is due these efforts, many of which are too recent to gauge their impact accurately.

Consumer concerns should drive insurer agendas by J. Robert Hunter, 1/1/1997

No matter how you define fraud, whether hard or soft, that committed by insureds against their companies or by company agents and executive against consumers, we must remember that it’s all paid for by consumers. And consumers—the vast majority of whom are honest people who don’t engage in fraud of any sort—want fraud eliminated.

Workers comp - employer

Dodging comp premiums: illegal survival gambit by James Quiggle, 4/1/2004

Flashing sleights of hands worthy of the slickest Vegas card sharks, growing numbers of businesses are launching elaborate swindles to avoid paying their fair share of skyrocketing workers comp premiums.
Workers comp - employer

Fraud Data: Measuring Up To Heavier Burden of Proof, Forum calls for five-year awareness campaign against fraud
by
Business and government face heightened pressure to produce highly detailed data when justifying their decisions or proposals. Call it executive-level paint by the numbers, but decisionmakers are collecting, crunching, coding and coddling

Workers comp - employer

Insurance Premium Fraud – A Prosecutor’s Perspective
by  PAUL LEVENSON, 11/1/2005

Insurance Premium Fraud

Workers comp - worker

Healing or stealing? Workers comp insurers next target of addict-driven narcotic fraud?
by  JOHN S. DE MOTT, 2/1/2003

Depending on your viewpoint, OxyContin is a drug to be blessed or cursed.

Workers comp - worker

WORKERS COMPENSATION FRAUD: Public Policy Issues for the Future
by  DENNIS JAY, 11/17/1996

How much credit should be given to anti-fraud efforts for the dramatic decline in workers compensation rates that has occurred in state after state from Massachusetts to California?

Workers comp - worker

ANTI-FRAUD EFFORTS HELPING TO REDUCE WORK COMP RATES
by  DENNIS JAY, 11/17/1996

How much credit should be given to anti-fraud efforts for the dramatic decline in workers compensation rates that has occurred in state after state from Massachusetts to California?

Workers comp - worker

Comp claims difficult to measure
by  HOWARD GOLDBLATT, 6/15/2001

Americans thrive on statistics and definitions. Just look at Major League baseball, where an entire industry exists that can tell you how well a given batter hits after the seventh inning of a day game on his home field.

Workers comp - worker

WORKERS COMPENSATION FRAUD: Public policy issues for the future
by  DENNIS JAY, 2/18/1997

How much credit should be given to anti-fraud efforts for the dramatic decline in workers compensation rates that has occurred in state after state from Massachusetts to California?

Workers comp - worker

Workers comp fraud a growing problem
by  DENNIS JAY, 3/13/1997

A deli cook in a convenience store told a co-worker she was going to the basement for supplies. Moments later, the co-worker heard a thump from the stairwell, investigated and found Cynthia M. Hendrix of Dallas, Ga., lying on the stairwell

Workers comp - worker

Hispanics in fraud crosshairs
by  DENNIS JAY, 1/1/2005

Hispanics in fraud crosshairs

Workers comp - worker

WORKERS’ COMPENSATION FRAUD: A CODE ORANGE ALERT
by  FRANCIS X. SZTUK, 6/6/2005

If you were to put a face on one of the biggest threats to your job security in the Albany area, what would you see?