

**Welcome to *FraudWire* — *Public Outreach***, a quarterly report to the insurance fraud-fighting community on key developments involving public outreach and media coverage of insurance fraud. Through this publication, we aim to keep you apprised of the developments that likely have affected you and your organization during the last quarter, and will take a look at upcoming activities involving reaching the public. We hope you find this publication useful, and encourage you to share it with your colleagues in your organization.

## Making News

***People torching homes.*** As fraud fighters know, insurance schemes tend to spike when the economy heads south. The current upheaval is no exception. With foreclosures mounting, the coalition discovered that growing numbers of desperate homeowners may be torching their homes, looking for an easy insurance bailout.

We've been sounding the alarm all year, working with top-tier media around the U.S. to *warn would-be arsonists that fraud investigators are on high alert.*

The respected business news outlets *Bloomberg* TV, print and radio were among the recent high level news outlets to interview the coalition. Bloomberg joins a host of others quoting the coalition, including, *U.S. News & World Report.com, Good Morning America... Fortune... Los Angeles Times... USA Today.com... Washington Post... Chicago Tribune* and many others.

Hundreds of real estate blogs and related websites have been buzzing as well.

Are more home arsons heading our way? The numbers are still fairly small, but more homes could flame on as mortgage resets continue and September's meltdown drains people's savings. The coalition will watch closely.

***Unwanted cars being dumped . Vehicles are smoking as well*** — much faster than homes. Anxiety-ridden drivers are dumping unwanted and expensive vehicles around the U.S. They're being torched, drowned in lakes or rivers, abandoned in deserts — even sold to chop shops.



What gives? We researched more than a dozen states, counties and cities around the U.S. in September. Officials almost uniformly say they're seeing warning signs of spikes in vehicle "giveups" (see *Fraud Focus* below for more)

The coalition is sounding an alert. We've appeared in the *New York Post* and an upcoming expose on NBC's Pittsburgh affiliate. An article in the *Washington Post* will appear shortly.

***Outing medical ID thieves.*** Here's another fraud trend the coalition is helping make news with — medical identity theft. It's the fastest-growing form of identity theft, and it's putting



people's lives in jeopardy. The coalition's voice recently appeared in *AARP Bulletin.com* — the key online newsmag of AARP — plus the *Chicago Tribune* and *Women's Health*.

We also teamed on ID theft in a news briefing with the Blue Cross Blue Shield Association that drew news coverage from a host of health trade reporters, plus the influential Washington policy insider pubs, *Congressional Quarterly* and *Bureau of National Affairs*.

**Deflating airbag schemes.** People have died in crashes when crooked body shops disabled their airbags. So fraud fighting also is about saving lives, not just money. The coalition is the featured expert in an upcoming airbag-fraud expose on *National Public Radio*.

We're also taking a life-saving airbag alert into local communities. Our airbag consumer column has appeared in more than 950 community print and radio stories this year.

## Fraud Focus preview

**Driven to Desperation.** Now back to those dumped vehicles...the vehicle "giveup" trend appears to be spreading. More people are illicitly unloading burdensome vehicles for insurance payouts...The coalition's spells it out — with data — a data-rich investigation titled "Driven to Desperation?" in our flagship publication *Fraud Focus*.

Fire marshals, insurance departments, police and others all see a similar fraud trend. You'll get the full story when *Fraud Focus* lands on your doorsteps in mid-October.

*"Spikes in people dumping their vehicles are the norm in an economic downturn. The vehicles are easy to report stolen and the fraud is more difficult to verify. It's a way out, a way to get out from under vehicle payments and let the insurance company pay off the loan,"* coalition board member Douglas Ashbridge, director of special investigations for Farmers Insurance Group, says in the article.

**Insurers have enough resources?** Despite the shaky economy, are insurers giving investigators enough resources to track down scams like these? Maybe, says another feature in *Fraud Focus*. Fraud-busting resources appear fairly stable and are even expanding in some cases, senior execs from 41 mostly property-casualty insurers said in a coalition survey.



## Website Watch

**UK measures anti-fraud results.** Blogs are informal and effective ways to reach people online. People let their hair down and dig into the issues.

The coalition's CEO Dennis Jay writes *FraudBlog* with a candid and often sharp edge. He recently spoke at a fraud conference in Bogota, Columbia. What he learned about UK's fraud fighting especially struck home... *"The technology employed in the U.K. easily equals, if not surpasses, that employed in the U.S. Additionally, insurers in the U.K. have established benchmarks across the industry that enable insurers to measure their anti-fraud results — something sadly lacking in the U.S."*





*Profile:*

## Five questions for Pam Jewell

*Pam Jewell, manager of pr for the insurance fraud program of the Virginia State Police, recently posted two fraud videos on the popular social website Facebook. It's a clever way to reach the public, and we asked Pam about it.*

### **Why did you place your videos on Facebook? Are you trying to reach a specific demographic? What's the special allure of Facebook?**

Virginia's Insurance Fraud Program (IFP) is always looking for new ways to raise public awareness about insurance fraud, the consequences, and let citizens know about the Reward Program. Facebook can reach a large audience at a nominal cost, and can be easily changed and updated. The viral marketing potential is enormous. The challenge is providing new and interesting content. I don't think we were targeting any specific demographic. But our stats show that more women than men are going to our page, and the age groups of 45-64 and 18-34 visit the site more than anyone else.

### **What role do social media play in public outreach today?**

I mentioned viral marketing. An example would be every time someone sends you a YouTube video, and you send it to everyone in your address book, and that group sends it to their friends. Well, you can see how quickly a message can travel using social media or a social network. It's kind of like word-of-mouth, only on the Internet. I think you can see how this is an effective way to share your message and to help establish a "Brand."

### **What results have you seen from your Facebook effort?**

Our Facebook page has only been online since mid-July, so it's kind of difficult to determine how effective it's been. But we had a spike when we first announced it, but it's leveled off since then. Right now we're promoting it through the IFP website and other traditional pr efforts.

### **Are you planning other placements on Facebook, or other social media?**

The IFP also has a channel on YouTube, and we have posted our videos on the YouTube site for the Commonwealth of Virginia. We do this in close coordination with our marketing and ad agency, Neathawk, Dubuque & Packett. We will expand our message and videos on both Facebook and YouTube. We are currently working on "evergreen" videos – 30 seconds to 2 minutes long – that we can post at least once a month to keep fresh content on our pages and bring in new traffic. This is probably our greatest challenge with these social networks. The working name for the IFP vignettes is "Fraud Foibles."

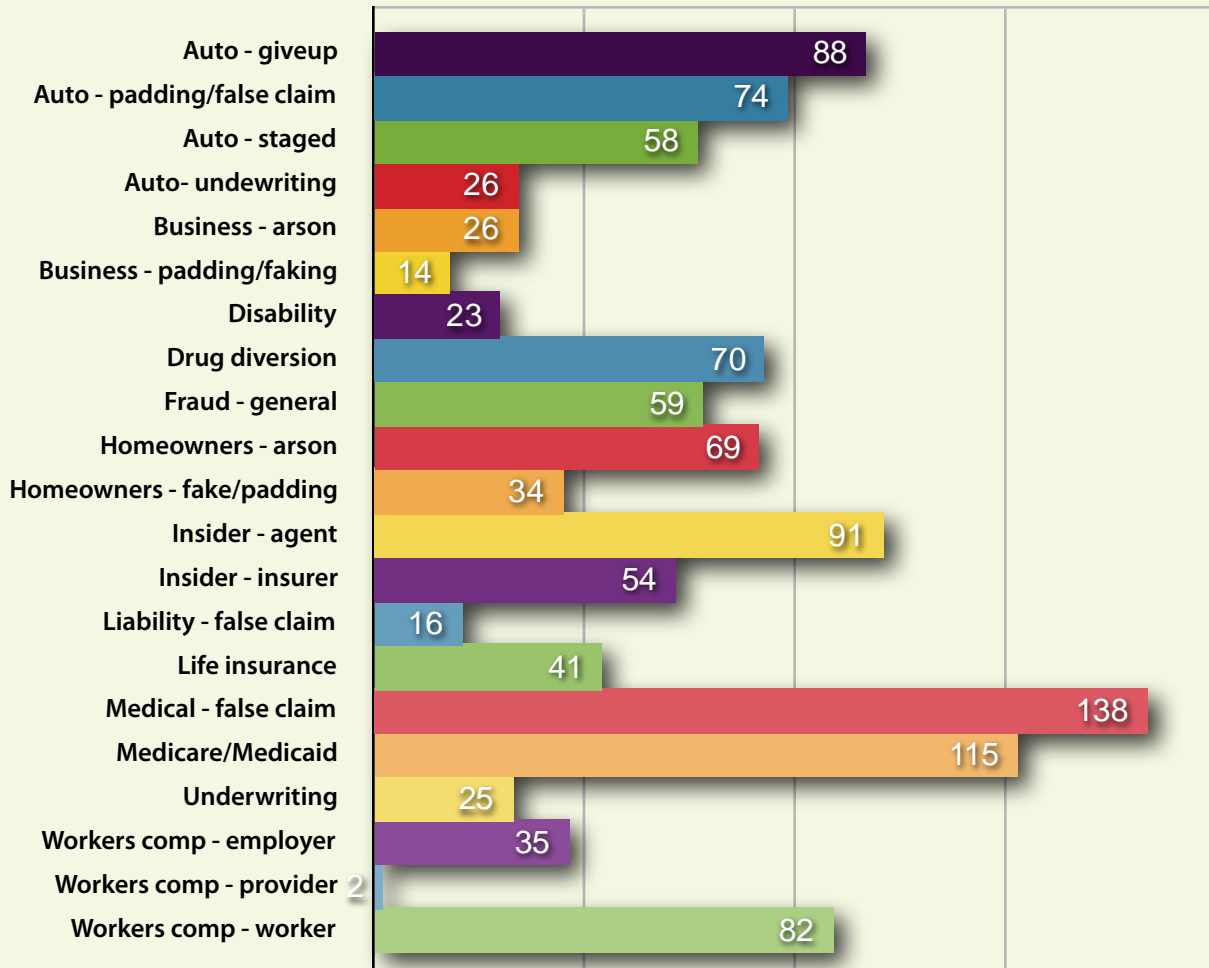
### **Anything else you'd like to share about thinking beyond traditional pr?**

We will continue to use paid advertising and the traditional pr avenues for getting out Virginia's anti-fraud message, but it's important to embrace the new media and take advantage of social networking and viral marketing opportunities on the Internet.



## Media Monitor

Insurance fraud articles published by the general media by category since January 1, 2008.



Coalition members can access full-text articles through the coalition's News Archives searchable database in the members-only section of [www.InsuranceFraud.org](http://www.InsuranceFraud.org).

## Online resources

Links to communications and public outreach resources at [InsuranceFraud.org](http://InsuranceFraud.org)

- [Order outreach materials](#)
- [Subscribe to Insurance Fraud Weekly ePort](#)
- [Background on insurance fraud](#)
- [Articles on insurance fraud](#)
- [Public awareness gallery](#)
- [Communicating the anti-fraud message](#)

## New coverage

Articles published in the third quarter either initiated by the coalition or quoting the coalition

### Print

American Health & Drug Benefits (drug diversion)  
 Arkansas Business (foreclosure arsons)+  
 Bloomberg News (foreclosure arsons)  
 Bureau of National Affairs (medical ID theft)  
 Bureau of National Affairs (prosecutor of year)  
 California Broker (medical ID theft)  
 Central Florida Today (workers comp fraud)  
 Chicago Tribune (medical ID theft-1)  
 Chicago Tribune (medical ID theft-2)  
 Claims Advisor (legislation)  
 Claims (vehicle giveups)\*  
 Columbus (OH) Dispatch (consumer attitudes)  
 Conde Nast Portfolio (medical fraud)+  
 Contra Costa Times (drug diversion)  
 Daily Report (foreclosure arsons)  
 Daily Transcript (foreclosure arsons)  
 Desert Sun (medical ID theft)  
 Forbes (agent fraud)\*  
 Greenville (SC) News (genl fraud)  
 Hartford Business Journal (discount medical plans)  
 Independent Agent (auto schemes)  
 Independent Agent (fraud ring)  
 Independent Agent (arson)  
 International Herald Tribune (drug diversion)  
 Lima (OH) News (foreclosure arsons)  
 New York Post (vehicle giveups)  
 Providence Journal (foreclosure arsons)  
 Risk & Insurance (workers comp premium fraud)  
 SIU Today (mortgage arsons)  
 SIU Today (vehicle giveups)\*  
 Ventura County Star (drug diversion)  
 Washington Post (vehicle giveups)+  
 Women's Health (medical ID theft)+

### Online

AARP Bulletin (drug diversion)  
 ABC News (drug diversion)  
 Chicago Tribune (medical ID theft)  
 Columbus (OH) Dispatch (consumer attitudes)  
 Contra Costa Times (drug diversion)  
 Forbes (drug diversion-1)  
 Forbes (drug diversion-2)  
 Greenville (SC) News (genl fraud)  
 Hartford Business Journal (discount medical plans)  
 Insurance & Technology (predictive analysis)

Legal Workplace (workers comp fraud)  
 Lima (OH) News (foreclosure arsons)  
 MSNBC (drug diversion)  
 New York Post (vehicle giveups)  
 Providence Journal (foreclosure arsons)  
 Risk & Insurance (workers comp premium fraud)  
 Scientific American (drug diversion)  
 US News & World Report (foreclosure arsons)  
 Ventura County Star (drug diversion)  
 Washington Post (vehicle giveups)+  
 Women's Health (medical ID theft)+

### TV/Radio

Bloomberg radio (foreclosure arsons)  
 Bloomberg TV (foreclosure arsons)  
 CNBC (agent fraud)\*  
 Comcast Network (Medicare fraud)  
 Inside Edition (workers comp scams)\*  
 NBC (Pittsburgh) (foreclosure arsons)  
 National Public Radio (airbag fraud)\*

### Consumer Columns

#### Airbag Fraud

- Print: 572 stories
- Radio: 381
- Total: 953 stories (YTD)

+ = story being scheduled for print or airing

\* = Some stories are listed in Print & Online sections above. News outlets often run the same story in both editions.



## Sample clips

Articles published in the third quarter quoting the coalition



# Prescription Drug Addictions Rise

By Jason Szep  
Reuters

them up and put them all together and call it

When Sarah Roisman was 11 years old, her doctors prescribed Klonopin, a muscle relaxant, for a psychiatric disorder that caused her to have seizures. She liked how the drug made her feel. Her seizures went away.

But that's where her trouble with addiction began.

By age 14, the teen from an upper middle-class Philadelphia suburb led a dangerous double life. Editor of her school paper, strong student and popular athlete, Roisman was also hooked on painkillers and other drugs in an addiction that illustrates the rapid expansion in prescription drug abuse in America.

"My friends and I would take a bunch of different pills and break

“Such fraud costs health insurers up to \$72.5 billion a year, according to a 2008 report by the **Coalition Against Insurance Fraud**, an advocacy group based in Washington.”

confetti. It could be any combination of anything. We could learn from it, and continue to take it," said Roisman, who is now 17.

The issue of prescription drug abuse shot to prominence with January's death of 28-year-old Hollywood actor Heath Ledger after he took six different prescriptions. The death of Ledger, who plays



## JEEPSKATES BEWARE 'INSURE' SCAMS TARGETED

By BRUCE GOLDING and BRAD HAMILTON  
Posted: 4:35 am  
August 31, 2008

Insurance fraud is surging as record-high fuel prices spur cash-strapped New Yorkers to fake thefts of their gas-guzzling cars and SUVs.

Investigators from the state Insurance Department have busted 88 alleged scammers in New York City so far this year, compared to 77 during all of last year.

And nearly two dozen of this year's arrests involved fuel-hungry SUVs, four of which were found in flames.

Former NYPD detective Larry Milanesi, who has extensive experience investigating insurance fraud, said the trend was reminiscent of the 1970s when the gas shortage led many owners to torch large cars along the Belt and Cross Island parkways.

But while gas is widely available now, the deep discounts and generous financing available on new SUVs means motorists who want to unload their gas guzzlers can't find buyers, he said.

"The only place you're going to get book value on a used car with bad gas mileage is the insurance company," said Milanesi, now a private investigator with the Probe Services agency.

This year's arrests include Denise Albanese of Staten Island, whose 2006 Mercury Mountaineer was found in flames along a Connecticut road in January.

Albanese, 47, was charged with insurance fraud in April after reportedly telling cops she last saw the SUV in front of her house nearly a day after it was destroyed.

A new report by the National Insurance Crime Bureau shows that large SUVs and trucks - including the GMC Yukon and Chevrolet Tahoe - accounted for six of the 10 vehicles most frequently involved in fraud cases between January 2004 and March 2008.



**CHAR CARS:** Insurance investigators and the state are busting more owners of SUVs like these for torching their own gas-guzzlers.

James Quiggle of the **Coalition Against Insurance Fraud** said that while insurance money is often seen as an “easy and all-purpose way out of a financial crisis,” “the reported theft of a large gas-guzzler will immediately flag a claim for investigation.

Michael Barry of the Insurance Information Institute noted that every major American insurance company has its own Special Investigations Unit to probe suspicious claims, and that companies will deny payment in fraud cases - even if there isn't enough evidence for an arrest.


 Bloomberg.com

## Home fires said to surge across the United

July 3, 2008

At 10:40 p.m. on April 27, a blaze at the beige Victorian house at 19 Nye St. lit up a neighborhood littered with boarded-up homes on the north side of New Bedford, Massachusetts. It left charred wood and melted vinyl siding on the three-story structure.

The house had been abandoned after the owner defaulted on a \$240,000 home loan from GreenPoint Mortgage Funding, a Novato, California lender that shut down in August, 2007. The fire was one of four suspicious blazes in foreclosed properties that month in the southern Massachusetts city. All are under investigation.

The biggest surge of mortgage defaults in seven decades coincides with an increase in blazes in foreclosed properties led by states with the most repossessed homes, according to fire safety officials in Nevada, Massachusetts and Ohio.

"The more empty houses we have, the more fires we are going to see," said James Wright, chief of the Nevada State Fire Marshal Division in Carson City, the state's capital. "It's particularly dangerous for firefighters, because they don't know what condition these buildings are in or what they might find in them."

National arson statistics for 2007, due in September or October, probably will show a significant increase as foreclosures climbed toward an all-time high in 2008's first-quarter, said James Quiggle, a spokesman for the **Coalition Against Insurance Fraud** in Washington.

### Arsons Follow Foreclosures

"Home arsons follow foreclosure trends, with a lag," Quiggle said, pointing to an increase after the last housing slump when the number of blazes reached 116,600 in 1992 from 111,900 in 1990.

"We're facing a potential spike in arson like we've never seen before."

The most recent data is from 2006, when the median price of a U.S. home reached an all-time high of \$221,900, as measured by the National Association of Realtors. There were 31,000 arsons that year, compared with 31,500 in 2005, according to the U.S. Fire Administration in Emmitsburg, Maryland.

Last year, fires in vacant Nevada buildings increased 4 percent from a year earlier, said Wright, the fire marshal. That number may grow, he said. The state had the worst foreclosure rate in the U.S. during the first quarter, with one filing for every 54 households, according to data compiled by RealtyTrac Inc. The national rate was one filing per 194 households,

analysts at the Irvine, California company said.

### Empty Buildings

In Ohio, where one of every 161 households had a foreclosure filing during the first quarter, the number of blazes in vacant buildings rose 18 percent in 2006, according to the latest figures compiled by the state's Division of State Fire Marshal in Reynoldsburg. Damages climbed 52 percent to \$22.7 million from a year earlier in the state where home sales began tumbling in 2004's second half, a year before the national decline began.

The value of homes owned by U.S. banks more than doubled to \$8.6 billion in the first quarter of 2008 from \$3.59 billion a year earlier as lenders repossessed homes in default, data compiled by Federal Deposit Insurance Corp. in Washington show.

"Empty buildings have more fires and more serious fires than occupied buildings," said Steven

## THE PROVIDENCE JOURNAL

# As home foreclosures surge, arson looms ever larger

The biggest hike of mortgage defaults in seven decades coincides with an increase in blazes in foreclosed properties.

BY KATHLEEN M. HOWLEY  
BLOOMBERG NEWS

At 10:40 p.m. on April 27, a blaze at the beige Victorian house at 19 Nye St. in New Bedford, Mass., lit up a neighborhood littered with boarded-up homes on the north side. The fire left charred wood and melted vinyl siding on the three-story structure.

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### SEE ARSON, E2

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"Home arsons follow foreclosure trends, with a lag," Quiggle said, pointing to an increase after the last housing slump when the

number of blazes reached 116,600 in 1992 from 111,900 in 1990. "We're facing a potential spike in arson like we've never seen before."

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In Providence, after real estate values sagged in the late 1980s, the number of arson fires increased over the ensuing few years by about 27 percent, according to Fire Department data.

There were 245 arson fires in 1989 and, by the end of 1992, the annual figure was up to 310, or a difference of about 27 percent. There is always a lag between the time that the foreclosure process begins, a vacancy or outright abandonment occurs, and a fire breaks out, officials said.

"Before you know it, the copper piping is getting stripped out, the fixtures, the boiler gets taken out," and then a fire occurs, Providence Fire Marshal Anthony DiGiulio said.

So far this year, according to DiGiulio, there is no evidence of an upsurge in arson fires in buildings due to the higher number of foreclosures. But the threat is clear, officials contend.

Now that mortgage foreclosures are rising fast, Fire Department leaders are worried that the phenomenon will repeat itself. Mayor David N. Cicilline has called the foreclosure situation a crisis that is damaging Providence's economy.

Profit usually is not the motive when foreclosed properties burn, Quiggle said. Cases such as Sheryl Christman, 38, sentenced in February to five years probation

for torching her Caledonia, Mich., home four days before it was repossessed are the "exception, not the rule," Quiggle said.

Insurance pays the replacement cost, which rarely covers the mortgage of a property in foreclosure, he said. The value of the land is not covered.

"It takes a lot of chutzpah to set fire to a house when you're the policyholder and would be first on any suspect list," Quiggle said. "It doesn't take much for a squatter to knock over a candle or for some kids to set a fire when a building is vacant."

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"Empty buildings have more fires and more serious fires than occupied buildings," said Steven Westermann, president of the International Association of Fire Chiefs in Fairfax, Va. "There's no one around to sound an alarm."



## The Home Front

By Luke Mullins



### More Foreclosures, More Home Fires

July 07, 2008 03:03 PM ET | Luke Mullins | [Permanent Link](#) |

Add another scary phenomenon to the growing list of troubles that have emerged in the wake of the national housing crisis...

From Bloomberg:

The biggest surge of mortgage defaults in seven decades coincides with an increase in blazes in foreclosed properties led by states with the most repossessed homes, according to fire safety officials in Nevada, Massachusetts and Ohio...

"Home arsons follow foreclosure trends, with a lag," [Coalition Against Insurance Fraud spokesman James] Quiggle said, pointing to an increase after the last housing slump when the number of blazes reached 116,600 in 1992 from 111,900 in 1990. "We're facing a potential spike in arson like we've never seen before."

A National Fire Protection Association official says that nearly two thirds of all blazes in "unsecured vacant buildings" have been set intentionally, Bloomberg reported.

Making matters even worse, fires in vacant structures—such as those that have been foreclosed upon—present a more dangerous scenario for firefighters.

From Bloomberg, via Housing Wire:

Nationally, there are 3.7 firefighter injuries per 100 blazes in vacant buildings, compared with 1.9 injuries per 100 fires overall, [a fire captain] said in [a] report.

# Chicago Tribune

## Medical identity theft surging in U.S.

Aug. 22, 2008 (McClatchy-Tribune Regional News delivered by Newstex) -- The problem of medical identity theft is on the rise, and it's often an inside job, experts say.

Between 250,000 and 500,000 people have their medical identities stolen each year, said Pam Dixon, who heads the World Privacy Forum, a non-profit group that helps victims of identity theft.

Most of the perpetrators are "people working in the health-care sector"--for instance, billing or housecleaning staff or clerical workers at large hospitals who have access to confidential patient information such as Social Security and health insurance policy numbers, said Dixon, considered the nation's leading authority on the topic.

"This is the fastest-growing form of identity theft in America today," said James Quiggle, director of communications for the Coalition Against Insurance Fraud in Washington.

Some health-care workers use the information themselves or give it to friends or associates to use fraudulently. Others might sell the information to criminals, reportedly for \$5 to \$50 a name, Quiggle said. Increasingly, large-scale criminal gangs are targeting medical identity theft as a profitmaking opportunity.

Gangs employ crooked providers to bill insurers fraudulently for services never actually delivered, collecting millions of dollars in revenue.

Less frequently, individuals steal someone's medical identity to get otherwise unaffordable care.

"With almost 50 million people considered uninsured today, medical identity theft may become a growing problem as more people become desperate enough to turn to crime to find treatments that they can- not otherwise get," Quiggle said.

In many cases the crimes are not discovered until a collection agency begins calling.

# Automotive Safety

## Airbag Scams Put Drivers At Risk

(NAPS)—Motorists depend on airbags to provide lifesaving protection during a crash. But a dangerous insurance scheme could turn cars into time bombs on four wheels.

Many cars now on the road could have no airbags or non-working ones. The reason? Crooked body shops illegally removed or replaced them to steal insurance money, warns the Coalition Against Insurance Fraud ([www.InsuranceFraud.org](http://www.InsuranceFraud.org)).

But drivers and passengers won't know until they're in a crash and their airbag fails to open. Could you or your family be next?

### The Scams

A crooked body shop removes an airbag after it is deployed in a crash or pulls out an uninflated airbag to make it appear deployed. The body shop then replaces the airbag with sneakers, beer cans and other junk, or inserts a dummy or unsafe airbag that's not right for your vehicle.

The motive? Greed. Most body shops are honest, but a crooked repair shop will illegally charge an insurance company up to \$2,000 or more for a new airbag, the coalition warns.

### The Dangers

You and your passengers could die or be seriously hurt in a crash without working airbags. Insurance fraud also raises everyone's premiums, including yours.

In the Miami area alone, police discovered thousands of fake airbags, including one body shop with more than 6,000 airbags. Airbag covers, unsuitable airbags and other tools of the crime can even be bought on the Internet.

At least 400,000 rebuilt wrecks also travel America's roadways.



photo courtesy of Insurance Institute for Highway Safety

Airbags save lives. But not if they are defective or the cavity is full of junk. To be safe, have your mechanic inspect your airbag, especially before you buy a used vehicle.

Many could have useless airbags, or none. Thousands more vehicles may also have entered the market as salvaged cars from recent hurricanes such as Katrina and Rita.

### Fight Back

Have a certified mechanic trust inspect the airbag—before you buy a used or salvaged vehicle. Get a report on the vehicle history and see if the car has been in any accidents. Also, check the dashboard airbag light should flash on for a few seconds and then stop. You may have an airbag problem if the light stays on or doesn't come on at all. Take your car to a qualified mechanic for inspection.

Also, don't try to open the airbag compartment yourself. You could be injured and damaged the airbag. Finally, find out if the body shop has a history of complaints—contact your local Better Business Bureau.

Visit [www.InsuranceFraud.org](http://www.InsuranceFraud.org) to learn more about airbag scams and how to avoid them. Your next drive should be in a safe car, not an ambulance.

“Crooked body shops illegally removed or replaced (airbags) to steal insurance money, warns the Coalition Against Insurance Fraud.”



**Coalition Against Insurance Fraud**

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