

Slip-and-Fall New Strike-It-Rich Scheme in Vegas



By: Steve Friess
Contributor

This gambling mecca has long been a magnet for folks hoping to strike it rich. Now a new study shows that more and more folks seek not to beat the house but instead to convincingly pretend that they've fallen, can't get up and want to be compensated.

"Many forms of insurance fraud increase during a down economy," said James Quiggle, spokesman for the watchdog group **Coalition Against Insurance Fraud**. "People's finances are crumbling, they're trying to shore up their income, and many normally honest people won't hesitate to try to bilk their insurance company."

Elsewhere, that impulse has a growing number of scammers staging fake car crashes to bilk auto insurance companies on phony medical bills, or torching their possessions for insurance payouts, or just to avoid having to make payments.

In Las Vegas, it has meant skyrocketing bogus "slip-and-fall" claims -- in which people pretend they had accidents in stores, casinos or other commercial properties -- from 2008 to 2010.

Such cases are up 57 percent nationally but quadrupled in Las Vegas, where the Great Recession has left the region with the country's highest foreclosure rate and the state with its all-time highest unemployment rate, according to an analysis by the nonprofit watchdog National Insurance Crime Bureau. New York, Los Angeles and Philadelphia all saw a greater raw number of bogus claims, but Vegas had the most per capita as well as a larger jump.

"It really has become a front-burner issue for our group over the past few years," said Michael Geeser, president of the Nevada Insurance Council, an industry coalition. "Much of it is speculation as to why Vegas is so high on the list, but one of the things is that we have a lot of businesses and we have millions of tourists here, and that creates these instances where fraudulent claims can grow."

An exacerbating factor is that many businesses just pay out small claims to avoid litigation, NICB Vice President Roger Morris explained. "If somebody's

"Many forms of insurance fraud increase during a down economy," said James Quiggle, spokesman for the watchdog group Coalition Against Insurance Fraud.



going to pay you off, give you a few thousands dollars just to get rid of you, sometimes they're going to do it."

Ed Bernstein, a prominent personal injury attorney in Las Vegas, is dubious of the NICB's data, saying that some of the allegedly fraudulent slip-fall claims may just be people who really fell but don't understand that a resort or store isn't liable. He said that attorneys in Nevada also don't pursue many claims -- not because they're bogus, but because these cases are very difficult to prove and, contrary to Morris' assertion, casinos almost never pay a claim out of convenience.

He also wonders if people are more likely to want to file claims in Vegas because they want someone to blame for the fact that a fall or injury has ruined a vacation.

"Most people save up all year to take a vacation to Las Vegas. They take time off from work.

And what is more frustrating than you get here and day one you hurt yourself and you miss your vacation," he said.