

Voice of the Consumer: Insurance scams happen on the road too

By: Betty Sexton, KKTU11 News

Here's something to think about before you head out on the road.

Leave plenty of room between you and the vehicle in front of you, no matter what the speed. That's because the driver may be an insurance scammer who purposely slams on the brakes, hoping you'll rear end them.

Two Colorado state prosecutors were recently given the Prosecutor of the Year award from the Coalition Against Insurance Fraud. Cynthia Kowert and Crystal Littrell are credited with putting away Brianna Nguyen, who faked injuries from minor fender benders and tried to steal more than \$275,000 over a span of nearly 20 years.

Carolyn Tyler with the Colorado Attorney General's office said Nguyen made 25 claims for crashes. Even though the damage was usually minor, Nguyen claimed she was suffering from back, neck, and shoulder injuries. Tyler said insurance companies paid because soft-tissue injuries are hard to challenge.

Hats off to Kowert and Littrell for not only winning a complex case, but literally taking a crook off the streets. Nguyen was convicted of 21 felonies and sentenced to 90 days of jail and restitution.

According to the National Insurance Crime Bureau, 10 percent or more of property claims are fraudulent. The Bureau says fraud is the second most costly white collar crime in the U.S., costing people billions of dollars a year in higher insurance rates.

The Bureau says staged accidents are increasing and warns of other staged accident scenarios. Here are some examples:

- While waiting to make a left turn, you notice an oncoming car has slowed. When you turn in front of the vehicle, the driver speeds up and hits you.
- A wave down takes place when you're pulling out of a parking lot or a side street. Drivers in two vehicles set it up. One waves for you to go ahead and pull out in front of him. When you do, you're hit by the other driver.

If you're in an accident get as much evidence from the scene as possible and take pictures. If someone claims injury, call the police department. Also get the names and numbers of witnesses. If you suspect insurance fraud, call the National Insurance Crime Bureau Hotline at 1-800-835-6422.

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