

## Tracking down ‘Most Wanted’ insurance fraud suspects

By: Jenni Bengal

Just a day after Leandre Garner took out insurance for his 2007 Chrysler 300, he filed a claim, saying the car had been damaged in a parking lot and needed more than \$4,000 in repairs. But insurance investigators figured out that his car already was damaged, and in 2013 authorities charged the Tacoma, Washington, area man with filing a false insurance claim.

When Garner failed to appear in court, a warrant was issued for his arrest and the Washington state insurance department placed him on its online “Most Wanted” list, which features the names and photos of alleged fraudsters who don’t show up in court.

Three years later, insurance investigators got a tip from someone who had seen Garner’s photo on the list. They contacted authorities in California, where he had fled, and he was arrested. He was sent back to Washington state and pleaded guilty in a superior court. He was sentenced to two years’ probation and time served.

Because it often can take months — or years — to track down alleged insurance scammers who fail to appear in court, some state insurance officials say placing them on a Most Wanted list, just like the FBI and U.S. Marshals Service do, can be a useful tool.

“We’ve found that having a Most Wanted list generates tips and educates the public about our fraud fighting mission,” said Mark Couey, director of the Washington state insurance department’s criminal investigations unit. “We’re not trying to make people feel ashamed. We’re trying to bring them to justice, hold them accountable and create a deterrent effect.”

Insurance officials use the lists to go after a range of frauds, from submitting false disability claims to faking accidents or injuries to phony contractor repair scams aimed at disaster victims, such as those devastated by the recent hurricanes.

“Even locating one ‘on the run’ individual each year in order to bring them to justice makes the effort worthwhile,” Couey said.

Financial Crimes

Insurance fraud is one of the most costly financial crimes in the United States. The Coalition Against Insurance Fraud, which includes insurance companies, consumer groups and government agencies, estimates that each year it costs the insurance industry at least \$80 billion.

***“It’s not simply an innocent white-collar crime without victims,” said James Quiggle, spokesman for the group. “It drives up premiums for policyholders around the country. People are maimed and killed from insurance schemes. And if they’re scammed, they can lose their life savings.”***



**Coalition Against  
Insurance Fraud**

“It’s not simply an innocent white-collar crime without victims,” said James Quiggle, spokesman for the group. “It drives up premiums for policyholders around the country. People are maimed and killed from insurance schemes. And if they’re scammed, they can lose their life savings.”

While health care-related scams represent the biggest chunk of insurance fraud, those involving property and casualty insurance, which include auto, homeowners and workers compensation, amount to about \$34 billion a year in bogus claims paid, according to the Insurance Information Institute, an insurance industry trade group. Most Wanted lists are used for both types of fraud.

Some fraudsters file a single phony claim, such as inflating losses from a burglary or car damage. Others are involved in broader schemes, such as staged-car-crash or health-care-fraud rings, which have bilked millions of dollars from insurance companies.