

## Social media is a tool to fight insurance fraud

By: Dennis Jay

Insurance scams are popular chatter on *Facebook*, *Twitter*, *YouTube*, *Instagram* and other well-trafficked social sites. Dwell there long enough, and you see a lot of honest people who think insurance fraud is repugnant.

Tweeter: “Getting away with insurance fraud easy?”

Coalition: “Not at all ... it eventually catches up with you.”

Yet fraud is also viewed as a clever joke and get-rich goldmine, and the large majority of social-media postings are anecdotally confirmed by the experiences of the Coalition Against Insurance Fraud with *Twitter* and *Facebook*.

“There’s a lot of ways to make money in this world, but I can’t recommend insurance fraud.”

“I prayed to God to increase my finances and BEHOLD I found a wet floor with no sign in sight. #BoutToSlip.”

Social media is a breeding ground of snarky backslapping about scams people committed, a source for friendly advice on how to get away with fraud or offers flip comments about the joys of bilking insurers. Word races virally that a consumer’s wet-floor prayer for profit has more than 16,000 retweets. Fraud gets ingrained as a logical, even hip, life choice.

Fraud fighters have to challenge those attitudes, and fraud-prone consumers need more level-headed advice about the consequences of jail, wrecked lives and lost jobs. While the involvement of fraud fighters in social media is relatively small, the impact is still formative. We need to step up our game — and quickly. Urgency needed

Fraud fighters have a golden opportunity to influence more consumers against this crime by adroitly deploying social media for public outreach. Getting active is an increasingly urgent priority for adapting to a society moving in fast-forward. It’s no longer an option.

Social platforms are gateways to consumers for reinforcing honest attitudes and behavior in all insurance dealings; and marginalizing insurance crime as a dead-end street.

Convince fence sitters

Social media is America’s digital village square. Most of 75.4 million millennials gather here — speeding past boomers as America’s largest generation.

Millennials form a huge bloc of rising insurance buyers. A percentage are also potential fraudsters.

*Coalition: “Imagine being fined \$10K a day; #InsuranceFraud ain’t no joke!”*



**Coalition Against  
Insurance Fraud**

Many are fence-sitters who can be convinced for or against committing this crime.

Tens of millions of older adults, including boomers, are avid social users as well. So are insurance consumers of all ages and backgrounds.

Social media is replacing TV as America’s dominant cultural medium. It’s how a large consumer demographic forms opinions about things such as unethical human behavior — including insurance fraud.

Nearly half of adults 34 or younger who get news from Facebook or Twitter, for instance, say those platforms are “the most or an important way they get news.”

We’re visual people

Social channels also reflect how tens of millions of Americans send, receive and interpret information. It is usually rich on visuals with lots of videos and images, and light on text, allowing messages to be digested in just seconds.

Information is also available anywhere, at any time and can be accessed on a mobile phone, tablet, laptop or desktop.

The Coalition Against Insurance Fraud is taking advantage of these tectonic shifts. We’re pursuing three outreach goals to sync with today’s societal mindset:

Be social. Steadily expanding social-media using influential channels such as *Twitter*, *Facebook* and *Tumblr*.

Think visual. Making fraud a visual crime for a visual society.

Go mobile. Creating an app for easy viewing of Coalition consumer material on mobile devices.

All of these efforts work in tandem. Insurance fraud becomes real, relevant and repugnant to more consumers. This grows the reach and clout of core messages such as:

Fraud victimizes everyone.

Committing fraud can wreck your life.

Go slow, stay alert, avoid being victimized.

Report scams.

Lively fraud hubs

Our *Facebook* and *Twitter* channels are lively hubs of all things insurance fraud. *YouTube* and *Tumblr* figure strongly as well as they are rich in anti-fraud visuals and brief consumer messages. A *Twitter* chat called FraudBuzz gets people talking in group sessions.

We also post cases with a quick, teachable comment: “Three years in prison for faking a car theft. Way to drive the point home that insurance fraud is no joke...” Mugshots of bug-eyed, disheveled convicts tell a powerful deterrent story in half a second or less.

TV news stories make fraud a life downer: An “injured” employee caught jet-skiing, dramatic arrests at no-fault clinics, an insurance arsonist’s burning home and tearful fraud victims show the real-life consequences.

Twitter has a unique benefit as fraud news and other updates get tweeted throughout the day. These continuous 140-character messages ensure a steady flow of fresh anti-fraud updates to consumer followers. Many are retweeted, expanding the classroom.

Urge consumer honesty

Consumers steadily comment as well.

Authentic, active, two-way dialogue boosts the credibility of Coalition Against Insurance Fraud messages. Consumers are also effective teachers when they urge honesty. Some recent Tweets include:

Jessica: “My alternator is going and I secretly want to push my honda off a cliff to scam my insurance company so i can buy a Subaru.”

Coalition: “Costly car repair sucks, but don’t compound the problem by committing insurance fraud.”

Tweet: “Definitely ready to commit insurance fraud if I don’t graduate this summer.”

Tweet: “Coming to terms with insurance fraud committed against me and ... being told ‘this is why rates go up every year.’”

Tweet: I will split the money with whoever wants 2 hit me w their car!”

Coalition: “Imagine being fined \$10K a day; #InsuranceFraud ain’t no joke!”

Tumblr also recaps of the week’s best fraud videos and other visual fraud news.

Colleagues adopting

Another steady national social media purveyor is the National Insurance Crime Bureau, which churns out Facebook postings about fraud, vehicle theft and other varied crime topics.

“Mugshot alert! Arkansas man gets 15 years for insurance fraud” reads a recent NICB case with a memorable mugshot of a terrified fraudster.

Some groups also keep people informed in specific states. Witness Facebook efforts by the New York Alliance Against Insurance Fraud, and the Twitter account of the Pennsylvania Insurance Fraud Prevention Authority.

Some insurance departments are active as well. They share contractor alerts, busts and other useful fraud news. The California Department of Insurance, for example, is an active Facebook user. “California is ground zero for staged auto collisions,” the department recently posted.

Staying relevant

Some anti-fraud groups are taking early tentative steps. Others are farther along, and some groups need more resources to get more seriously involved.

Insurance departments and insurers also have built-in limits, despite best intentions. Anti-fraud outreach must share space with many corporate priorities. Thus it’s harder to marshal the concentrated messaging needed to fully reinforce the value of honesty.

Yet insurers, at least, are getting adept at marketing coverage, apps and other cool features via social media. Insurers can use those clever marketing skills to help build a consumer culture of honesty and zero tolerance. Fraud deterred is money saved, policyholders served and corporate brand strengthened.

The challenge goes out to the entire insurance industry to forge positive consumer attitudes — insurance associations (state and national), agents and many others. If just 5% of the thousands of people in the insurance industry regularly send out anti-fraud messages, we can visibly increase our impact.

Social media is more than a choice. It’s an urgent necessity if we’re to earn the allegiance and buy-in of more insurance consumers in combating insurance fraud.

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