

Group introduces app to help fight insurance fraud

By: Patricia L. Harman, PropertyCasualty360.com

There's a new weapon in the arsenal of adjusters and investigators who are on the front lines when it comes to identifying and fighting insurance fraud.

The Washington, D.C.-based Coalition Against Insurance Fraud has unveiled a new app that will provide investigators with instant access to critical information from anywhere in the field.

Called FraudWire, the app allows easy viewing of information from the coalition's website, such as daily and weekly fraud news, weekly blogs, podcasts, videos, articles by industry experts, information on fraud trends, statistics and a host of other details formatted specifically for mobile devices.

"There is such an influx of young people coming into the fraud fighting community and they don't use traditional methods like desktops or laptops to get information," explained Dennis Jay, executive director of the coalition. "This allows them to look up information on the job or read about what's going on after work."

Jay anticipates that readership will really start to increase greatly for this age group with the app. "It's just going to create a lot more awareness about what's going on in the industry," he added.

With more executives and other professionals moving away from traditional desktops and laptops to iPads and other mobile devices, Jay says the coalition has created this app specifically for that audience. Approximately 40% of visitors to the InsuranceFraud.org site accessed it through mobile devices, and less than half viewed the site through a Windows-based computer.

The coalition is already anticipating the needs of its app users. "This is the first generation of the app," said Jay. "There will be a lot more information added in the future and we will continue to improve it."

FraudWire is available in the Apple store for iPhone and iPad users and from Google Play for Android users.

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**Coalition Against
Insurance Fraud**

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.

Dennis Jay is the executive director of the Washington, D.C.-based Coalition Against Insurance Fraud.