

Jumping in front of cars for insurance money helped some 1920s immigrants achieve the American Dream

By: Harmon Leon

America is the land of the free—and the home of people suing each other over frivolous lawsuits. This is the country where a woman once planted a severed human finger in a bowl of Wendy’s chili—and then tried to sue the fast food chain. The woman was later arrested—but initially thought she could get away with her ‘chili-finger’ scam, because suing people is such a way of American life. That’s why the culture of ‘flopers’ is a clever criminal enterprise.

As they’re known in the trade, floppers, flim-flam-floppers, or flop artists have been a thorn in the side of insurance companies since the 19th century. As mentioned in the book *Accidentally, on Purpose*, one of the first documented slip-and-fall artists was a woman known as Banana Anna, who would plant banana peels on steam trains, “slip” on them, and fake injuries to rake in insurance money.

The 1950 report *Exposing the Fake Claim Racket* described a flopper as someone who’d “scout certain parts of a city for openings or defects best suited for causing an ‘accident,’ such as an open cellar door, a broken step, a defective sidewalk coal chute cover, or a broken vault light. Locating such a spot, the flopper will purposely get his foot wedged in a jagged crevice and pretend to fall.”

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In the early 20th century, when New York was the promised land for those who newly arrived via Ellis Island, the story of floppers reads like an immigrant American dream.

In fact, the 1920’s were the Golden Age of flopping. And one of the masters of the form was a man named Daniel Laulich, who along with his brother Benjamin ran the biggest flopper ring in New York City. Laulich grew up a poor immigrant in the Lower East Side. According to city records, Laulich was first arrested for flopping back in 1918, but that was just the beginning. Laulich eventually became a flopping tycoon. Like something out of *Once Upon a Time in America*, at the height of his flopper ring, Laulich had more than 30 people on the payroll, ranging from rogue doctors and lawyers to taxi

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drivers and so-called “victims.” Together they orchestrated scams citywide, to the point that the actual flopping part wasn’t even necessary.

“He faked accidents, but they were so good they never literally did the accidents,” says comedian and writer Susie Felber, who is also Laulich’s granddaughter. “He had all the witnesses, he hired the actors, and then they would go to these doctors to get their injuries checked out...and the doctors were on the payroll. And the lawyers were in on the payroll. Everybody was in on the faking. So they were making serious bank.”

The advent of the automobile took the flopping operation to a whole new, entrepreneurial level, with one of the favorite practices of falling beside a passing automobile in a way that bystanders would think the victim was actually hit.

According to Brooklyn Daily Eagle articles from 1928, taxi and delivery truck drivers were paid off to turn in fake accident reports for Laulich. Repair bills were faked. Mechanics were paid off. Floppers-for-hire would get paid \$5 to visit the doctor under assumed names, for accident injuries that never occurred. The more experienced would take up to 40 different medical exams under different aliases.