

## Local Police Fight Auto Insurance Fraud

When you are in a car accident or pulled over, police ask for your driver's license, vehicle registration and insurance. Unfortunately, the latter is tough for officers to verify, contributing to the insurance fraud problem in Florida.

Today, the Hialeah Police Department is hosting an inter-agency operation with six other jurisdictions and representatives from 29 insurance companies to crack down on automobile insurance fraud. Insurance personnel will be on hand at the command post in Hialeah to check if the policies that motorists list on their cards is legitimate.

"Today, we can find out instantly," said Hialeah Police Detective Carl Zogby. "The representative will verify if the card is authentic and if it's not, you're getting arrested."

Other agencies participating include the Doral, Hialeah Gardens, Medley, Miami Springs, Opa-Locka and the Town of Miami Lakes Police Departments. Hialeah has run similar programs before and is now trying to expand the reach of the program to catch criminals committing fraud and help the motorists who are following the law.

"It's also sending a message to the millions of drivers out there who are honest, law-abiding citizens that we are looking out for them too," said Detective Zogby. "It's not fair for those other drivers to be out there, causing accidents, raising everybody's insurance premiums."

The epidemic of insurance fraud is a \$30 billion dollar industry and Florida has been a hot spot for various types of insurance fraud. The Coalition Against Insurance Fraud found that no-fault insurance fraud cost consumers and insurers in Florida about \$658 million in 2011 and the Federal Trade Commission found that Florida had more fraud cases per capita than any other state in 2013.

"It's known that, if you are a family of three, because of insurance fraud, it's costing approximately \$300-400 in addition, a year, to your premiums," said United Automobile Insurance Company Director of Special Operations Michael Fella.

This is the third time Hialeah Police has carried out an operation like this and hope to see it used as a model for a permanent program. That would require a national database of insurance policies, which is not currently available. A list of known insurance scammers is made available to law enforcement agencies, but not an updated list of motorists current policies.

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Insurance Fraud**

"The issue there is resources," said Fella. "Governmental resources, getting the insurance companies together, to create this national database where you would be able to determine if the card that's being produced is fraudulent."

During the operation, anyone caught with a phony insurance card will be instantly arrested and charged with a third degree felony, which can carry a penalty of up to five years in prison.

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