

# GET CONNECTED

To the entire fraud-fighting community.  
Join the Coalition Against Insurance Fraud.



**Coalition Against  
Insurance Fraud**

**E**very fraud fighter is looking for an edge to deal with increased insurance crime – even as anti-fraud resources are declining in many cases.

You may have a great staff, the best strategy and the latest tools to combat fraud. But your program is complete only if you're fully tapped into the fraud-fighting community.

That's where the Coalition comes in.

We can help connect your program to the wider environment to give you access to the information, insight and contacts that can help your company become a more effective anti-fraud force.

Trend alerts, updates on regulations and successful strategies your competitors are using – all can help take your anti-fraud program to the next level.

Plus, you have direct access to others – prosecutors, regulators, legislators and consumer leaders – who can help broaden your impact in combating fraud.

At the same time, you can join with top fraud fighters in helping to enact legislation, improve public attitudes and



help make the world less tolerant of insurance fraud – everything that will reduce the costly burden of fraud on your company.

Get an edge up on fraud. Join the Coalition Against Insurance Fraud.

## ABOUT THE COALITION

Founded in 1993, the Coalition is a national alliance of insurers, government agencies, consumer groups and anti-fraud businesses dedicated to combating all forms of insurance fraud through legislation, consumer education, research and collaboration. We serve as a national clearinghouse to give fraud-fighters more

*The Coalition is one of America's most effective and credible forces in combating insurance fraud. By bringing together consumers, insurers and government agencies under one flag, the Coalition has gained unmatched credibility. Its voice is trusted by consumers, the news media and policymakers alike. The fraud fight has advanced noticeably because of its strategic efforts.*

— Stephen Brobeck  
Executive Director  
Consumer Federation of America

*Being able to take advantage of the coalition's ability to provide credible support, comprehensive research and connection to the national media makes the most business sense for organizations like mine.*



— John Sargent  
SIU Director  
MetLife

# JOIN THE COALITION

## And leverage your fraud-fighting program

tools and to keep the national spotlight on this growing problem.

The Coalition boasts unequaled credibility with key influencers and decision-makers.

A perennial leader in the fight against fraud, the Coalition works as a team with insurers, law enforcement agencies, prosecutors and consumer advocacy groups to multiply limited resources in an increasingly tough economy.

The Coalition has personalized the problem by putting a face on fraud in the media. They have been instrumental – and successful – in lobbying and legislative efforts. The coalition is focused, has developed expertise, and most importantly, has earned resounding credibility with its anti-fraud legislative and consumer outreach activities.

— David J. Rioux, CPCU  
Vice President - Erie Insurance

### COALITION SUCCESSES

Since the launching of this landmark fraud-fighting initiative, the Coalition has advanced the fight against fraud by crafting state laws and regulations, educating the public and conducting break-through research.

A few highlights:

✔ Coalition model fraud laws have been enacted in whole or in part in 20 states.

✔ The public has come to understand the severity of fraud and who really pays for it, thanks to the Coalition's aggressive outreach programs through national news and social media.

✔ Consumer brochures, posters and videos further help to spread the anti-fraud story.

✔ Cutting-edge research has helped insurers understand fraud trends and discover why some Americans choose to cheat.

✔ High-level collaborative efforts, fraud summits, private briefings, an array of quarterly, weekly and even daily publications help keep our members on alert.

“When Travelers approached the Coalition to address this rampant crime of medical fraud, the Coalition immediately responded. The Coalition's intuitive ability to partner and bring together key people across the industry, ultimately resulted in the Consortium to Combat Medical Fraud, a highly successful national agenda to pursue the perpetrators of medical fraud.”

— Kenneth W. Jones, CPCU, AIC  
Vice President  
Travelers Investigative Services

**TRAVELERS**



# Benefits of membership

## A DOZEN REASONS TO JOIN

### 1 - Access to decisionmakers

Through the Coalition, you get unprecedented access to key people who can have a major impact on anti-fraud programs, including other SIU directors, claims executives, prosecutors, state fraud directors, regulators, legislators and even judges.

### 2 - Enhance anti-fraud knowledge base

Through private briefings, you can gain knowledge about opportunities and threats in the anti-fraud environment so you can adjust your strategies accordingly. Briefings typically involve the top experts who look at emerging trends involving fraud schemes, industry practices, public attitudes, legislative developments and investigative techniques.

### 3 - Publications

The Coalition publishes a variety of publications for its members, including daily, weekly, quarterly and special reports. Publications help to spot trends and help you understand the big picture on insurance fraud, as well as day-to-day developments.



### 4 - Data

Access to real-time and historical data can enhance your anti-fraud efforts in several ways. The Coalition's weekly arrest and conviction data can be run against your existing data to flag suspect claims. Our News Archives database includes more than 14,000 fraud arrests and convictions and is fully searchable for research purposes. Lastly, the Articles database contain 600 full-length articles that can be used help train your staff. This database is fully searchable as well. Members also have access to the most comprehensive database on insurance fraud regulations and laws.

### 5 - Learn from others

The Coalition has created a forum for our members to share information on their strategies and tactics for effective fraud fighting, especially in working on a collaborative basis. Your competitors may even offer a few tips to help sharpen your strategies.

### 6 - A seat at the table

As a member, you will be invited to all Coalition meetings including bi-annual membership and board meetings. You can serve on committees and task forces involving a variety of anti-fraud issues, including cutting-edge research projects.



# BENEFITS OF MEMBERSHIP

## **7 - Involvement in specialized coalitions**

The Coalition has a successful track record of creating diverse coalitions to work on special issues, including research, regulatory reform and state legislation. Successes include the Sunshine Alliance to Erase Fraud in Florida, the New York Alliance Against Insurance Fraud and the Healthcare Fraud Prevention Partnership, an alliance of federal agencies, state regulators and private health plans.

## **8 - Access to experts**

After more than 20 years in operation, Coalition staff has developed a broad and deep expertise in insurance fraud. Members use this expertise when they need immediate answers to issues dealing with fraud. Coalition staff don't always have answers to every question, but with their vast experience, they usually know where answers can be found.

## **9 - Participation in your conferences**

Coalition staff have made presentations at client and industry forums sponsored by insurer members. These are good opportunities to not only assist your customers with understanding the dimensions of the fraud problem, but they also serve to showcase your leadership in the anti-fraud community.

## **10 - Co-sponsorship of projects**

The Coalition has a long history of working with various entities and organizations on common projects involving insurance fraud. These range from collaboration involving

long-term initiatives with multiple partners to one-on-one projects. Examples range from the Healthcare Fraud

Partnership which includes several federal and state agencies and private insurers, to partnering with SAS on a study on how insurers use technology.

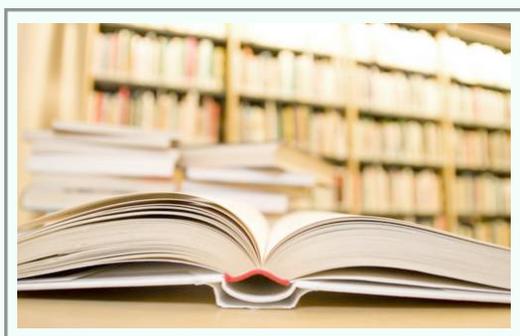
## **11 - Use of Coalition articles, videos and other material**

Your company can enhance its reputation as an anti-fraud leader by using Coalition articles, videos, brochures and posters. Many of these materials can be re-branded with your company's name, logo and other information for use on your website, newsletter and brochures.

## **12 - Support for changing the environment**

Your financial support helps to fund programs that seek to deter fraud and create an environment in which you can more effectively help your clients

combat fraud and resist suspect claims. Consumer awareness programs enhance support for anti-fraud programs, create peer pressure not to commit fraud and help increase the volume of calls to reporting hotlines.



# MEMBERS-ONLY

Contents in [www.InsuranceFraud.org](http://www.InsuranceFraud.org)

- **Annual committee goals**

- Goals for standing committees, task forces and subcommittees

- **Anti-fraud video program**

- Information on ordering high-quality anti-fraud videos for consumer outreach, use on your website and in presentations.

- **Arrest and conviction data downloads**

- Sign up to receive weekly data on fraud arrests and convictions. Download year-to-date data file. Download previous years data (2004-2013)

- **Articles on insurance fraud for members only**

- Various published articles mostly on investigative techniques

- **Consumer outreach materials**

- Brochures, posters and videos at special pricing

- **Coalition dashboard**

- Key metrics on everything from web hits to information requests fulfilled

- **Healthcare Fraud Prevention Partnership**

- A log of the key developments with this partnership with CMS, DOJ and health plans

- **Fraud News Weekly archives**

- Archival issues back to January 2012 of the Coalition's premier newsletter

- **FraudWire archives**

- Archival issues of the quarterly reports on legislative issues and public outreach

- **Guide to getting publicity for your company**

- Most previous quarterly issue published

- **Latest news articles featuring the Coalition**

- PDF-formatted reprints of articles in the general media in which the Coalition is quoted or mentioned

- **List of current member organizations**

- Full roster of names, titles, address, e-mails and phones of all member representatives

- **Next member meeting**

- Details about the upcoming membership meeting, including a form to register

- **News archives database**

- Access to more than 17,000 full-text articles dealing with insurance fraud. Searchable by type of insurance, date, state, arrests and/or convictions.

- **Research reports & legal briefs**

- Full-text research and white papers by industry, academia and government. Also includes legal briefs and court decisions about civil fraud cases.

- **Special presentations**

- Copies of presentations by special speakers at Coalition meetings.

- **State Regulatory Requirements**

- Searchable database of anti-fraud regulations. Can be searched by state and by seven categories of regulation. Database also includes legal cites.

- **Staff roster and contact information**

- Names, titles, e-mails and phone numbers of all Coalition staff.

- **State fraud laws**

- Searchable database of anti-fraud laws. Can be searched by state and by 21 areas of law.

- **Subscribe to Coalition publications and services**

- Form for new members to subscribe to various publications and information services

- **Summary of member meetings**

- PDF-formatted reports containing information from special meeting presentations and official business.

- **Videos for presentations**

- Information on dozens of anti-fraud videos, mostly news reports, that can be used for presentations and for training.

# CURRENT MEMBERS

Join together with other leaders



## Consumer organizations

American Council on Consumer Interests  
Center for Business & Economic Research,  
Marshall University  
Center for Consumer Affairs-University of  
Wisconsin-Milwaukee  
Citizen Advocacy Center  
Consumer Action  
Consumer Alliance  
Consumer Federation of America  
Consumer Federation of the Southeast  
Families USA  
Florida Consumer Action Network  
Foundation for Payments Fraud Abatement  
& Activism  
International Association of Lemon Law  
Administrators  
National Society of Professional Insurance  
Investigators  
National Association of Consumer Affairs  
Administrators  
National Consumers League  
National Fraud Information Center  
National Urban League  
The National Center for the Prevention of  
Home Improvement Fraud

## Government organizations

Florida Workers Compensation Joint  
Underwriting Association  
International Association of Insurance Fraud  
Agencies  
Louisiana Auto Theft & Insurance Fraud  
Prevention Authority  
Louisiana State Police  
Maryland Automobile Insurance Fund  
Maryland Insurance Administration -  
Insurance Fraud Division  
Massachusetts Department of Industrial  
Accidents  
National Association of Insurance  
Commissioners  
National Conference of Insurance Legislators  
National Criminal Justice Association  
National District Attorneys Association  
New Jersey Department of Banking &  
Insurance  
New Jersey Office of the Insurance Fraud  
Prosecutor

Office of Attorney General, Arizona  
Office of Attorney General, Colorado  
Office of Attorney General, Pennsylvania  
Office of the Cape May (N.J.) Prosecutor  
Office of Medicaid Inspector General (NJ)  
Oklahoma Insurance Department  
Pennsylvania Insurance Fraud Prevention  
Authority  
Rhode Island workers compensation Fraud  
Unit  
San Diego County (Calif.) District Attorney  
Texas Department of Insurance - Fraud Unit  
USDA Risk Management Agency  
Virginia State Police  
Washington State Department of Insurance  
West Virginia Offices of the Insurance  
Commissioner

## Insurance organizations

AIPSO  
Allstate Insurance Company  
American Family Insurance  
American Insurance Association  
Amtrust North America  
Assurity Insurance Company  
BlueCross BlueShield Association  
Citizens Property Insurance Corporation  
CNA  
Country Insurance  
Direct General Insurance  
Erie Insurance  
Farmers Insurance Group  
First Acceptance Insurance  
GEICO  
Hanover Insurance Group  
Harleysville Insurance  
Homesite Insurance  
IAT Group of Companies  
International Associations of Special  
Investigation Units  
John Hancock Financial Services  
Kentucky Employers' Mutual Insurance  
Liberty Mutual Group  
Mass Mutual  
MetLife  
National Association of Public Insurance  
Adjusters

National Health  
Care Anti-Fraud  
Association  
National Insurance Crime Bureau  
Nationwide Insurance Company  
New York Automobile Insurance Plan  
OneBeacon Insurance  
Pinnacol Assurance  
Progressive Insurance  
Property Casualty Insurers Association of  
America  
Prudential Insurance  
Scottsdale Insurance  
Selective Insurance  
Sentry Insurance  
State Farm Insurance  
Swiss Re  
The Hartford  
The Standard Insurance Company  
Travelers Insurance  
Zurich North America

## Anti-Fraud Resource Organization

BAE Systems  
CARCO Group  
Claims Verification, Inc.  
G4S Compliance & Investigations  
Global Options  
Hub Enterprises  
IBM Corporation  
ICS Merrill  
Identity Theft Resource Center  
Inform Software, Inc.  
ISG  
ISO  
LexisNexis  
Llorente SIU  
Medical Identity Fraud Alliance  
North American Training Group  
Polonius SIU Systems  
Roman & Associates, Inc.  
SAS Institute, Inc.  
Sedgwick Factual Photo  
The Robison Group  
Thomson Reuters  
Veracity Research  
Verisk Health



# Coalition Against Insurance Fraud

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Washington, D.C. 2005  
202.393.7330  
202.517.9139 fax

**www.InsuranceFraud.**

## BOARD OF DIRECTORS

- Allstate Insurance
- American Council on Consumer Interests
- American Family Insurance
- American Insurance Association
- CNA
- Center for Consumer Affairs  
— University of Wisconsin-Milwaukee
- Citizen Advocacy Center
- Consumer Action
- Consumer Alliance
- Consumer Federation of America
- Consumer Federation of the Southeast
- Erie Insurance
- Farmers Insurance Group
- Florida Consumer Action Network
- Geico
- Hanover Insurance Group
- Hartford Insurance Group
- International Association of Insurance Fraud Agencies
- International Association of Lemon Law Administrators
- John Hancock Financial Services
- Liberty Mutual Group
- Louisiana State Police
- MassMutual
- MetLife, Auto & Home
- National Association of Consumer Agency Administrators
- National Association of Insurance Commissioners
- National Conference of Insurance Legislators
- National Consumers League
- National Criminal Justice Association
- National District Attorneys Association
- National Fraud Information Center
- National Insurance Crime Bureau
- National Urban League
- Nationwide Insurance
- Office of Attorney General, Pennsylvania
- Office of District Attorney, San Diego
- OneBeacon Insurance
- Pennsylvania Insurance Fraud Prevention Authority
- Progressive Insurance
- Prudential Insurance
- Sentry Insurance
- State Farm Insurance Companies
- Travelers Insurance
- Zurich North America

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**Dennis Jay**  
Executive Director

*A national coalition of consumers, government agencies and insurers dedicated to combating all forms of insurance fraud through public information and advocacy.*

## Membership Application

- Insurer Member -

Name of company \_\_\_\_\_

Primary contact \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

e-mail \_\_\_\_\_

Corporate parent, if any: \_\_\_\_\_

Primary interest in anti-fraud activities (check all that apply):

- Detection and investigation of fraud
- Regulatory compliance
- Legislation to strengthen fraud laws
- Building public awareness about fraud
- Sponsoring research about insurance fraud
- Other \_\_\_\_\_

Lines of business your company writes:

- Auto
- Accident & Health
- Disability
- Health
- Life
- Property/Casualty
- Workers Compensation
- Other \_\_\_\_\_

My company wishes to join the Coalition Against Insurance Fraud as an insurer member. We agree to abide by the Coalition's bylaws and pledge to remain a member in good standing.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Send completed and signed application by mail to the address above, by e-mail to [dennisjay@insurancefraud.org](mailto:dennisjay@insurancefraud.org) or by fax to 202-517-9139.

**Current dues for insurers:** Annual dues range from \$2,500 to \$31,000, depending on annual written premium, type of policies offered and number of states where policies are sold. Initial dues are pro rated to the next year. Do not send payment with this application; an invoice will be sent.