

We're Fighting A Daily Battle to Stop Fraud and Theft

Along with its more than 1,000 property/casualty insurance company members, the NICB works daily to expose criminals and put an end to insurance fraud. Most property/casualty insurers also have special investigation units within their companies to investigate potentially fraudulent insurance claims and help protect policyholders from being victimized in identity theft scams.

But there's a lot that you can do, too, to protect yourself and help turn the tables on identity thieves. It all starts with educating yourself on how to prevent and detect identity theft. Safeguard your personal information and keep an eye out for suspicious activity.

To report identity theft activities, contact the NICB in one of three easy ways:

1. Text "FRAUD" and your tip to TIP411 (847411).
2. Call 1-800-TEL-NICB (1-800-835-6422).
3. Submit a form on www.nicb.org.

Your tip can be anonymous.



For More Information

The National Insurance Crime Bureau (NICB) is the nation's leading nonprofit organization exclusively dedicated to leading a united effort of insurers, law enforcement agencies and representatives of the public to prevent and combat insurance fraud and crime through data analytics, investigations, training, legislative advocacy and public awareness.

Learn more about identity theft and how you can protect yourself from these and other crimes on the NICB's Web site at www.nicb.org.



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Identity Theft

Making You Look Like the Bad Guy

Fraud Solutions **now**SM

Fraud Solutions **now**SM

On Guard Against a Growing Crime Trend

Identity theft occurs when your personal identifying information is used by someone else without your permission to commit fraud and other crimes. It's a growing crime that affects millions of consumers and businesses each year at a considerable cost. But beyond the financial burden that identity thieves leave behind, the innocent victims suffer considerable emotional harm from having their name and credit wrecked.

We frequently hear how identity thieves target financial statements, online commerce transactions and credit card receipts to obtain personal information and use others' identities to steal goods and services.

What we hear about less often is how identity thieves can also illegally obtain insurance policies or make false insurance claims using a stolen identity. Just as you would safeguard your identity when making an online purchase or discarding financial statements, you must also be vigilant to avoid being victimized by identity thieves committing insurance fraud in your name.



Crossing the Line Into Insurance Fraud

Whether identity thieves rummage through garbage to find discarded receipts or use sophisticated technology to analyze online commerce transactions, their basic objective is to steal identifying information, such as names, addresses, birth dates, social security numbers, credit card data and driver's license numbers. They then use this personal information to fraudulently obtain cash, credit, goods, services and other property.

Identity theft crosses the line into insurance fraud when thieves use your stolen identity to obtain insurance policies or make false insurance claims. An example is when an identity thief applies for a vehicle insurance policy using your stolen driver's license and social security numbers. Upon receiving the policy coverage, the identity thief then almost immediately has a questionable accident or reports the vehicle was stolen, and submits a false insurance claim in an effort to collect money from the insurer for the supposed loss or damage. Not only has the identity thief committed criminal insurance fraud by obtaining a policy under false pretenses and submitting a false claim, but they've done so with your identity!

Other common insurance fraud scams occur when criminals steal your identity to:

- Buy and insure vehicles used in staged accident schemes
- Stage slip-and-fall accidents in retail stores and submit insurance claims for fake injuries
- Obtain homeowner's and rental insurance policies and then submit claims for nonexistent burglaries and/or thefts

Identity Theft Prevention Tips:

- Shred or tear up personal financial documents before discarding them.
- Do not print personal identifiers such as your social security number, date of birth or driver's license number on your checks.
- Use your social security number only when necessary.
- Ensure a Web site is securely protected before revealing any information online (secure Web sites display a yellow padlock symbol in the corner of a computer screen).
- Do not respond to e-mails requesting personal identifier information, even if they claim to be from your insurance company. If you have questions about an e-mail supposedly sent by your insurance carrier, always call your insurance representative or the carrier to verify its validity.
- Do not provide personal, financial or identifying information to an unknown telephone caller, even if they claim to be your insurance carrier. Ask for the caller's name and telephone number, and then check with your insurer to determine the caller's validity.
- Pay attention to billing cycles as identity thieves may reroute bills to another address to hide criminal activities.
- Review your monthly credit card and other financial statements to check for unauthorized use.
- Obtain a copy of your credit report annually to check for errors.
- Minimize the number of credit cards and identifying information you carry, especially your social security card and passport.
- Before revealing any information, online or in person, ask how it will be used.