

Role of Public Affairs in Fighting Fraud

Tamara Martin

Deputy District Attorney

San Diego County District
Attorney's Office

Christopher Sloan

Executive Director

Pennsylvania Insurance Fraud
Prevention Authority

Chris Stroisch

Vice President, Public Affairs &
Communications

National Insurance Crime Bureau

Agenda

- Why Outreach is Important
- Strategies & Examples of Effective Public Affairs Outreach
 - National Campaign Case Example
 - Successful State Initiatives
- Q&A

Why Outreach is Important

Public Awareness = Crime Prevention

- Large portions of the public do not know insurance fraud as a crime
- Many think it is “not a big deal” because it is a “victimless crime”
- Outreach informs the public of their rights

Strategies of Effective Campaigns

- **Be mindful of your resources**
 - Utilize free, low-cost media
 - Press releases, local news interviews
 - Social media, websites
 - Speaking engagements, community fairs and festivals
 - Training for law enforcement, insurance carriers
 - Mass media campaigns
- **Meet your audience where they are**
 - Strategic digital targeting
 - Use a variety of different sources and methods
 - Make materials available in more than one language

Paid Media Campaigns

Billboards



AUTO INSURANCE FRAUD IS A FELONY
DON'T CRASH, BUY, AND LIE!



 **San Diego County District Attorney** | More at: SanDiegoDA.com



¿SU EMPLEADOR TIENE COMPENSACIÓN PARA TRABAJADORES? **¡ES LA LEY!**



Para más información llame al (800)315-7672 SanDiegoDA.com

 **Fiscalía de Distrito del Condado de San Diego**



DOES YOUR EMPLOYER HAVE WORKERS' COMP? **IT'S THE LAW!**



For information call (800)315-7672 SanDiegoDA.com

 **San Diego County District Attorney**

Paid Media Campaigns

Print Media

Nat'l Military
Nominee for Air Force secretary says his desire for the job is fueled by competition with China
By Carol DeBruin
WASHINGTON — The Air Force's top job is up for grabs, and the competition is fierce. The Air Force Secretary is a position of great importance, and the current nominee, Lt. Gen. Steven Nitzsche, is a strong contender. Nitzsche, who served in the Air Force for 30 years, including as the commander of the Air Force Materiel Command, is known for his leadership and expertise in military operations. His nomination is seen as a key move by the Pentagon to strengthen the Air Force's capabilities in the face of growing competition from China. Nitzsche's appointment is expected to be announced in the coming weeks.

LOGMET
LOGMET LLC is providing transportation to the United States Marines Corp at Camp Pendleton.
NOW HIRING
Class A Flatbed Drivers and Class B Bus Drivers
to support the needs of the Marines.
-Flatbed drivers need at least 2 years of experience securing freight.
-Bus drivers need at least 2 years' experience driving 44 passenger buses.
All positions are Full-Time and On-Call.
We highly encourage retired and Former Military individuals to apply.
A drive test will be administered.
A background check will be conducted.
To apply visit: <https://logmet.com/military> or <https://www.gigajob.com>
Or call: 1.888.766.8443

AUTO INSURANCE FRAUD IS A FELONY
INCLUDING BUYING INSURANCE TO COVER AN ACCIDENT AFTER IT HAPPENS
DON'T CRASH, BUY, AND LIE!

The San Diego Voice & Viewpoint
"A People Without a Voice Cannot be Heard"

The Filipino Press

L'CHAIM
SAN DIEGO MAGAZINE

Free/Low-Cost Media

Social Media



Pennsylvania Insurance Fraud Prevention Authority (IFPA)

615 followers

1mo •

Did you know insurance fraud costs households an average of \$900 annually in insurance policy premiums? We're thrilled to reveal our new TV spot, "The Cost of Fraud," that we'll be using as part of our continued, statewide public awareness campaign about how [#insurance #fraud](#) is not a victimless crime ... but one that affects us all. Check out the new spot here!



"Cost of Fraud"
:30 Commercial

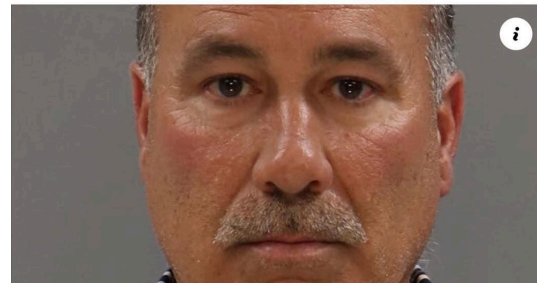
[youtube.com](https://www.youtube.com)



Pennsylvania Insurance Fraud Prevention Authority

Aug 26, 2022 •

A major Bucks Co. auto insurance fraudster gets busted! After a 4-year investigation, a PA collision center owner is facing charges for his \$426K+ scheme in which he damaged vehicles himself in order to bill insurers for more money.



OPENS IN MESSE...

NEWS POST:

Owner of Chal...

Send message

Free/Low-Cost Media

Press Releases, Local News Coverage



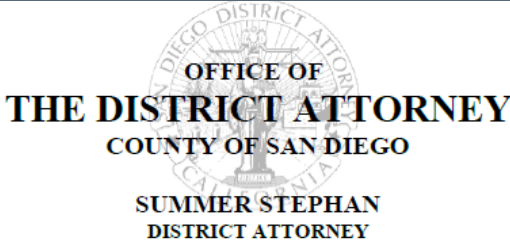
GOVERNMENT

County Leaders Report Progress Fighting Wage Theft



Video by James Kecskes

330 West Broadway
 San Diego, CA 92101
 (619) 531-4040
 SanDiegoDA.com



DWAIN D. WOODLEY
 ASSISTANT DISTRICT ATTORNEY

November 13, 2023
 For Immediate Release

Contact: Steve Walker (619) 531-3890
Tanya Sierra (619) 531-3315
En Español Barbara Medina (619) 531-3305

Public Encouraged to Report Suspected Fraud Amid Int'l Fraud Awareness Week

More Than 375 Defendants Charged in Fraud-Related Cases Last Year

Free/Low-Cost Media

Brochures

report insurance fraud to:

San Diego County District Attorney's Office
Insurance Fraud and
Workplace Justice Division
330 W. Broadway, Suite 700
San Diego, CA 92101
(619) 531-3749 or (800) 315-7672
SFCSanDiego@sdacda.org
and/or

California Department of Insurance
Fraud Division
10021 Willow Creek Rd., #100
San Diego, CA 92131
(858) 693-7100 or (800) 927-4357

The District Attorney's Office will provide speakers to interested groups who wish to learn more about insurance fraud. You may also obtain additional copies of this pamphlet. Please call our office to make arrangements.


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San Diego County District Attorney
330 W. Broadway, San Diego, CA 92101




www.sandiegoda.com

AUTO INSURANCE FRAUD



**auto insurance fraud
is a felony**



**San Diego County
District Attorney**

report insurance fraud to:

San Diego County District Attorney's Office
Insurance Fraud Division
330 W. Broadway, Suite 700
San Diego, CA 92101
(619) 531-3749 or (800) 315-7672
SFCSanDiego@sdacda.org
and/or

California Department of Insurance
10021 Willow Creek Rd., #100
San Diego, CA 92131
(858) 693-7100 or (800) 927-4357

Fraud investigations are confidential and may take months or years to complete.

The District Attorney's Office will provide speakers to interested groups who wish to learn more about insurance fraud. You may also obtain additional copies of this pamphlet. Please call our office to make arrangements.


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INSURANCE FRAUD



it costs more than you think



**San Diego County
District Attorney**

Community Involvement

Speaking Engagements, Trainings, Fairs, Festivals



Bringing It Together In A National Campaign

Contractor Fraud Example

Effective Public Affairs Outreach

1. Issue Identification
2. Stakeholder Engagement
3. Campaign and Message Development
4. Implementation
5. Ongoing Measurement and Refinement

Identifying the Fraud Issue

2 men accused of home improvement scams targeting elderly homeowners on Long Island

'He was just lying in my face': Woman claims unlicensed contractor stole life savings

TO CATCH A CONTRACTOR

'Terrifying': Transnational scammers accused of impersonating engineer on home project

Fake contractor scams seven families across Middle Tennessee: How to protect yourself

Couple's home dreams crushed after losing \$400,000 in alleged contractor scam

TO CATCH A CONTRACTOR

'Scam artists to the core': Police warn of transnational contracting scheme

Police warn of contractor scams as Pittsburgh area cleans up after storms.

Contractor arrested after allegedly scamming elderly man out of 'large sum' of money

Engaging Key Stakeholders



Developing a Holistic Stakeholder Campaign

**Integrated Media
Campaign**

Public

**Communications
Tools**

*Members, LE, Gov't
Agencies, Trades*

**Partner-Driven
Efforts**

All Stakeholders

State Proclamations

*Elected Officials, Gov't
Agencies, Member GA
Teams*

Training & Events

All Stakeholders

Educating Public through Integrated Campaign



Earned Media

National and Local Interviews

- Broadcast
- Radio
- Print



Social Media

Paid and Organic Campaign

- Infographics
- Videos



PSAs

National Distribution

- TV, Radio and Web
- English and Spanish

Equipping Stakeholders with Tools

- **Stakeholder Toolkit** –
 - Templated Materials in English & Spanish
 - Daily Posting Recommendations
 - Co-branding Opportunities
- **Templated Materials** – Infographics, Social Media Posts and Imagery, Videos, Press Releases, etc.



Become a Partner! *Sign Up Now!*

Pre-CFAW Events

- April 24: CFAW Informational Webinar: How to Partner | NICB Members Only
[Learn More & Register](#)
- May 18: Are You Prepared?: Contractor Fraud Expo | Mobile, AL
[Learn More](#)



May 20	May 21	May 22	May 23	May 24
<p>The Different Types of Contractor Fraud</p> <p><i>Announce Your Support!</i></p> <p>Post the CFAW Proud Partner Badge and add why you're joining the fight with #CFAW2024 Download Badge</p>  <p>Take it to the press with this CFAW Press Release template! Download Press Release</p> <p><i>Provide Info Online</i></p> <p>Post content to your website with this template or share ours with #CFAW2024 Download Website Content</p>	<p>Contractor Fraud Prevention: Recognizing the Signs</p> <p><i>What To Do:</i></p> <p>1pm CST CFAW Chat on X with Florida's Consumer Advocate Download Chat Guide</p> <p>Download & share the 'Common Signs of Contractor Fraud' tip graphic with #CFAW2024 Download Graphic</p>  <p>Share NICB's Contractor Fraud Checklist with #CFAW2024 Download Checklist</p>	<p>The Impact of Contractor Fraud</p> <p><i>What To Do:</i></p> <p>Share a story of ways your customers have been impacted by contractor fraud with #CFAW2024</p>  <p>Events</p> <p>Kentucky Insurance Fraud Summit Louisville, KY Register Now</p> <p>12pm CST CFAW Virtual Panel Discussion (NICB Members Only) Register Now</p> <p>1pm CST AARP Fraud Watch Network Facebook Live Watch Live</p>	<p>Combating Contractor Fraud: Helpful Resources</p> <p><i>Join the Conversation!</i></p> <p>12pm CST Nomadic Organized Crime FraudSmart® Webinar Register Now</p> <p><i>What To Do:</i></p> <p>Download & share the 'Tools to Prevent Contractor Fraud' tip graphic with #CFAW2024 Download Graphic</p> 	<p>Contractor Fraud: Report It!</p> <p><i>What To Do:</i></p> <p>Victims of contractor fraud are often too ashamed to report it. Encourage consumers to report fraud when it happens by sharing our 'Report Contractor Fraud' graphic with #CFAW2024 Download Graphic</p>  <p>Share the most impactful insights from this week with #CFAW2024</p> <p>Thank you for joining us for CFAW 2024!</p>

Partnering on Stakeholder Events



Kentucky Insurance Fraud Summit

- **Partners:** NAMIC and Kentucky Farm Bureau
- **Special Guests:** KY State Representatives and KY DOI Commissioner
- **Key Stakeholders:** Legislators, US Attorneys Office, DOI Staff, Member SIUs, Law Enforcement



Alabama "Are You Prepared?" Expo

- **Participants:** Local, State and Federal Government Agencies
- **Key Stakeholders:** Public, Law Enforcement

Leveraging Stakeholder Reach

Trip le-I 360 New sletter

BEST PRACTICES



Avoiding contractor fraud in the wake of a disaster
By Brittney Meredith-Miller
Contractor fraud in the U.S. cost upwards of \$9.3 billion in 2023. [Read More](#)

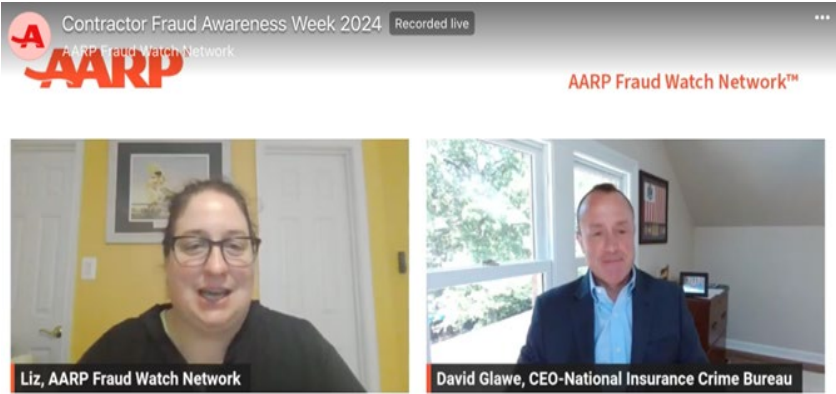
Allstate “Advocate for Good” Cam paign



Get Involved! You can do your part to help keep claims costs low by reviewing these [disaster fraud resources](#). You'll learn how to spot common fraud practices, where to report suspected fraudulent activity, and create a reputable contractor checklist to avoid fraud after a catastrophe.

NICB National Insurance Crime Bureau
Interested in learning more?
[Register for a panel of industry experts](#) hosted by NICB on the latest schemes, fraud indicators, and action steps from recent cases, **May 22 @ 12 – 1 pm C.S.T.**

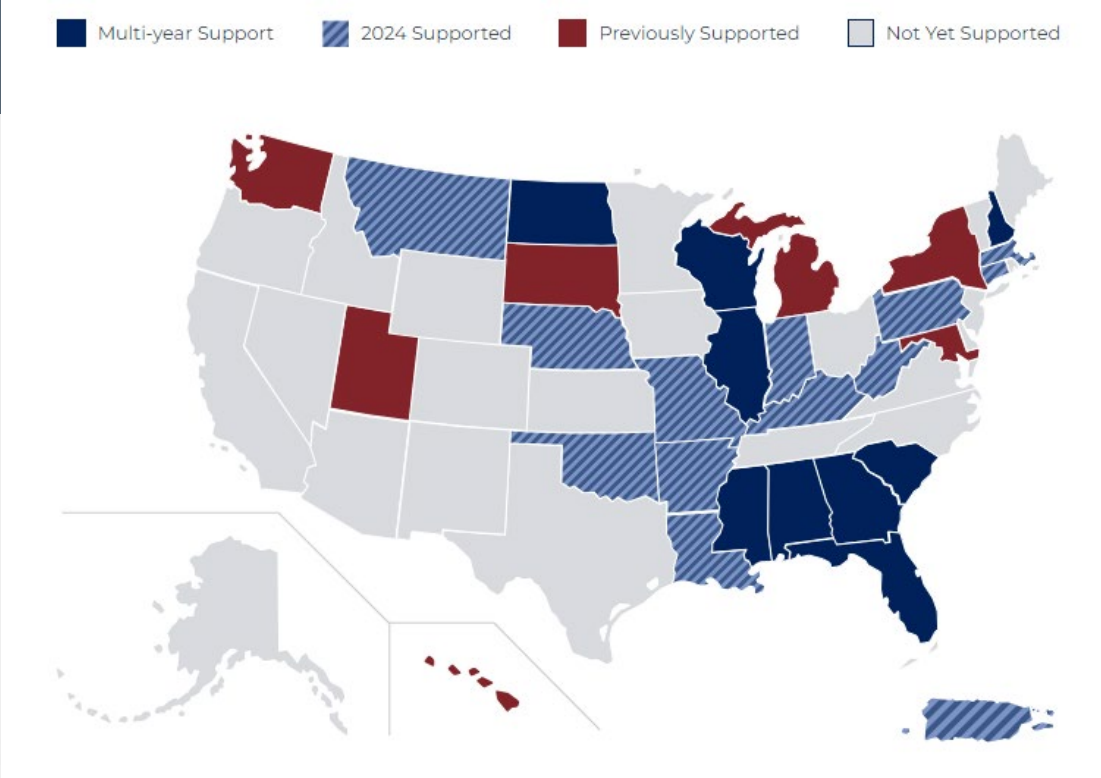
Facebook Live Event with AARP



time. Let's go ahead and get started.

Engaging Elected Officials & Government Agencies

Proclamations in 21 States + Puerto Rico



Successful State Initiatives

YouTube Channel

PA Insurance Fraud Prevention Authority

“See How They Lie”

<https://www.youtube.com/@paifpa/videos>

WEBSITE:

HELPSTOPFRAUD.ORG

helpstopfraud.org/public-awareness/

Know Your Tow

Avoid Outrageous Fees



**KNOW
YOUR
TOW**.ORG



HOW TO MAKE SURE YOUR TOWER IS LEGIT

**KNOW
YOUR
TOW**

If you've been in an accident and your car is disabled, take these precautions to protect yourself from inflated expenses and complications:

- 1 Make sure your tow operator was dispatched** by the police.
- 2 Ask for identification** like a business card with company name, address and phone number, then provide your insurance company with the information.
- 3 Write down the tow truck's license plate number** or take photos of any identifying information on it.
- 4 Don't sign any towing slip** unless fees have been filled in!
- 5 If police have not responded to your accident** or if the tower has not provided the info you've requested, call back to 911 and tell them you are not comfortable with



2 Focus Groups

21-34-YEAR-OLD MALES

- Seek entertainment from a wide range of platforms
- Insurance fraud is not a topic that concerns them....unless
- Basic understanding of automobile insurance fraud
- It takes an array of ads to reach this age group
- “you shouldn’t use tax dollars for these videos”
- 1 person mentioned the “TRUNK MONKEY” commercial

Consumer Research Studies

- 5 surveys of Pennsylvania adults between 2008 - 2017
- 45% report seeing advertisements in PA about insurance fraud
- 29% said advertisements change the way they think about fraud
- 22% thought people got caught committing insurance fraud because companies investigate claims AND the offender made a mistake

Impressions?

- CARVERTISE - formula measure miles driven, time of day
- Webpage - number of visits
- Video on streaming service - have to watch
- DMV - estimated number, runs continuously (no audio)
- Billboard - impressions
- Penn State football radio broadcasts - # of stations, estimated listeners
- Bryce Jordan Center - number of visitors a year
- Riverhounds S.C. training academy & Highmark Stadium - visitors

Questions?
