

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

The National Insurance Crime Bureau (NICB) is a not-for-profit organization that creates insurance fraud and vehicle theft solutions. Along with its more than 1,000 insurance company and self-insured members, the NICB works daily to expose criminals and put an end to insurance fraud.

NICB experts provide their members and law enforcement agencies with information analysis, criminal investigation support, training and public awareness services that help prevent, detect and deter such crimes as identity theft.

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.

For More Information

You can learn more about identity theft, and how you can protect yourself from these and other crimes, on the NICB's web site: www.nicb.org.

The National Insurance Crime Bureau, a not-for-profit organization dedicated to combating fraud and theft, and the nation's property/casualty insurers want to help protect your identity from criminals.

Call the NICB's toll-free hotline if you suspect insurance fraud or vehicle theft:

1.800.TEL.NICB.
(1.800.835.6422)

Your call is free.

Your call can be anonymous.

You could be eligible for a reward.

The background of the right half of the advertisement is a collage of images. At the top, there is a close-up of a Social Security card with the word "SOCIAL SECURITY" visible. Below that, there is a circular logo for "BANK OF HEALTH" with a stylized eagle or bird in the center. The overall background has a pinkish-purple gradient.

Identity Theft



1111 E. Touhy Ave., Ste. 400 • Des Plaines, IL 60018
1-800-447-6282 • www.nicb.org

Fraud Solutions **now.**SM

**Making you
look like
the bad guy.**

Fraud Solutions **now.**SM



On Guard Against a Growing Crime Trend

Hardly a day passes without a media report about identity theft, which is among America's fastest growing crimes. The Federal Trade Commission estimates more than 27 million people have been victimized by identity theft, at a cost to consumers and corporations exceeding \$46 billion.

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 non-existent burglaries and/or thefts

Protect Your Good Name:

Identity Theft Prevention Tips

You can help protect your identity, financial assets and good credit, and avoid being a victim of insurance fraud, by taking these identity theft prevention measures:

- 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 emails requesting personal identifier information, even if they claim to be from your insurance company. If you have questions about an email 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.

