

Insurance Fraud: Are Policyholders the Only Victims?

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This PowerPoint report, presented by Steven Weisbart, senior vice president and chief economist of the Insurance Information Institute, before the Conference of State Governments, Eastern Region, focuses on the scope of the insurance fraud problem, with an emphasis on auto insurance no-fault PIP fraud in New York and Minnesota. The presentation notes that commercial lines such as workers comp are also affected by fraud and shows how legislation can change the fraud outlook. It concludes that insurance fraud victimizes both personal and commercial policyholders as well as customers of, and investors in, victimized businesses; investors in insurance companies; and taxpayers.

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