Update on New York's No-Fault Fraud & Abuse Problem

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Insurers have been working hard with law enforcement officials for more than two years now to stem rampant fraud and abuse in New York's no-fault auto insurance system. An estimated one in four no-fault (personal injury protection or PIP) auto claims in New York State appear to involve some form of fraud and abuse. Fraud rings, employing dishonest attorneys, and unscrupulous medical professionals, continue to stage phony accidents and inflate claims by charging for unnecessary or non-existent medical treatments and supplies. The cost to the state's honest drivers: \$1.2 million dollars each day! While some progress has been made, much remains to be done. This presentation is a statistical update of the impact of no-fault fraud on the New York's auto insurance market. A separate, comprehensive presentation on the nature of no-fault fraud along with actual case studies is available as is a detailed paper on the issue. All are available at /media/hottopics/insurance/nofaultauto). This presentation was made by Dr. Robert P. Hartwig, III's Chief Economist, on March 25, 2003.

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