

# NICB Overview

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# About NICB

- For **more than a century**, NICB's intelligence analysts and investigators have aided the industry and law enforcement in combatting insurance crime
- NICB sits at the intersection between our **1,200 members** and law enforcement, helping to identify, prevent, and deter fraudulent insurance claims.
- We have a **robust network of strategic relationships** with insurers, law enforcement entities, government agencies, prosecutors, data providers, and other anti-fraud organizations





## **Our Mission**

Through intelligence-driven operations, NICB leads a united effort to combat and prevent insurance crime.

## **Our Vision**

To be the preeminent organization fighting insurance crime.

# Our Core Pillars



*Intelligence,  
Analytics, and  
Operations*



*Education and  
Crime Prevention*



*Strategy,  
Policy, and  
Advocacy*

# Insurance Fraud Defined

- A deliberate deception perpetrated against or by an insurance company or agent for the purpose of financial gain.
- Fraud may be committed at different points in the transaction by applicants, policyholders, third-party claimants, or professionals who provide services to claimants.
- Common schemes frauds include “padding,” or inflating claims; misrepresenting facts on an insurance application; submitting claims for injuries or damage that never occurred; and staging accidents.
- People who commit insurance fraud include:
  - Organized criminals who steal large sums through fraudulent business activities,
  - Professionals who inflate service costs or charge for services not rendered, and
  - Ordinary people who want to limit their liability or view filing a claim as an opportunity to make money.

# Multi-Claim Investigations

NICB maintains a heavy focus on identifying and shutting down multi-claim fraud rings and provides law enforcement with evidence to help prosecute the criminals involved.

- Casualty Fraud
  - Attorney Activities
  - Illegal Solicitations
  - Runners, Chasers and Cappers
  - Kickback and Bribery





# Intelligence, Analytics, & Operations

- Uniquely positioned to **investigate multi-claim, multi-carrier insurance fraud**
- **Innovative approaches** to identify and **leverage unique intelligence sources**
- **Established partnerships** with local, state, and federal law enforcement agencies along with data providers and anti-fraud organizations
- **World renowned vehicle identification expertise**



# Where We Are

- Approximately 190 NICB Special Agents are strategically located throughout the U.S.
  - Law enforcement and insurance industry experience
  - Contacts and liaison with law enforcement
  - Contacts and liaison with State and federal agencies





# NICB Business Model



# Education & Crime Prevention

- NICB serves as the **authority on insurance crime trends and prevention measures** to inform and engage the public
- **Standardized training curriculum** from **entry-level to advanced** analysts and investigators
- National Insurance Crime Training Academy (NICTA) provides the **largest and most robust fraud curriculum**
  - On-demand courses and weekly webinars facilitated by experienced agents and industry experts



# Strategy, Policy, & Advocacy

- NICB serves as the **expert on insurance crime legislation and regulation**
- **Engage with state regulators** to facilitate fraud reporting
- Provide a **unified voice among the industry, membership, and law enforcement** on issues related to insurance crime
- **Preserve safe-harbor status through proper stewardship and responsible data use and sharing**



# 2020 State Legislative Items

- Hawaii & Michigan: Criminalized counterfeit airbags
- Iowa: Peace officer status to insurance investigators
- Louisiana: Extends sunset of fraud investigation unit by four years
- Washington (state): Creates a segregated fraud assessment and account
- Hawaii: Specifies consensual towing fees
- West Virginia: Updates the insurance fraud prevention act

# 2021 State Legislative Items

- Kentucky: Comprehensive Towing Oversight/Enforcement Law
- South Carolina: Fraud Unit Restructuring and \$1.8 million in new funding
- Arkansas: Licensure of Roofing Contractors and Tightened Solicitation Law
- Louisiana: Creation of the Crime of Staging a Motor Vehicle Accident
- Texas: Increased Funding to Combat Vehicle Theft
- North Dakota: Established Civil Penalty Provision for Insurance Fraud
- Florida: Prohibit Certain Practices by Roofing Contractors / Public Adjusters
- Delaware: Homeowner Protections – Assignment of Benefits
- City of Chicago: Towing Licensure / Enforcement Law
- Catalytic Converter Theft Laws passed in 9 states
- Consumer Data Privacy: Colorado, Ohio, Virginia, Washington (state)

# Trending and Emerging Issues

- Cybercrime/Ransomware
- Vehicle Theft
- Catalytic Converter Theft
- Counterfeit airbags
- Organized retail theft
- Disclosure of Data by State Agencies
- Consumer Data Privacy



# Crime Prevention

NICB informs and engages the public to increase insurance crime awareness and prevention

- *The NICB Informer* publication
- *The NICB Crime Examiner* podcast
- Multimedia news releases
- Public service announcements
- Social media



# How We Can Help

- Insurance Fraud Law Assessments
- Legislation Development
- Expert Testimony
- Public Affairs
- Information and Data
- Insurance fraud law summaries (compendiums)

# Connect with NICB!



[Fb.com/InsuranceCrime](https://fb.com/InsuranceCrime)



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