

# Nebraska Department of Insurance Insurance Fraud Prevention Division

## 2023 NEBRASKA INSURANCE FRAUD STATISTICAL INFORMATION (AS OF 12/31/2023)

	#	%	
Referrals Received/Cases Opened =	980		25% Case Increase (from 2022 = 733 Cases)
Referrals Received through NICB =	685	70%	
Referrals Received through NAIC =	191	19%	
Referrals Received - Other Sources =	104	11%	
<b>Totals</b>	<b>980</b>	<b>100%</b>	

Case Statistics	#	%	# Reporting Loss	% Reporting Loss	Reported Losses
PROPERTY/CASUALTY INSURANCE =	788	80%	330	34%	\$8,830,265.38
LIFE/HEALTH INSURANCE =	153	16%	92	9%	\$5,100,225.66
AGENT OR INTERNAL FRAUD =	33	3%	4	0.5%	\$29,436.55
OTHER FRAUD =	6	1%	1	0.5%	\$4,000.00
<b>Totals</b>	<b>980</b>	<b>100</b>	<b>427</b>	<b>44%</b>	<b>\$13,963,927.59</b>

Loss Statistics	# Cases	Losses	% Reporting Loss
Cases Reporting <b>Actual Loss</b> =	153	<b>\$5,608,590.73</b>	16%
Cases Reporting <b>Potential Loss</b> =	274	<b>\$8,355,336.86</b>	28%
Cases Reporting <b>Monetary Loss</b> =	427	<b>\$13,963,927.59</b>	44%

**COUNTIES** = Cases Located in **57** out of **93** Nebraska Counties

**759 Cases (77%)** were located in **Douglas, Lancaster, and Sarpy Counties**

	#	%
<b>Douglas</b> =	612	62%
<b>Lancaster</b> =	106	11%
<b>Sarpy</b> =	41	4%
<b>Total</b> =	<b>759</b>	<b>77%</b>

**PROSECUTION** = Cases Sent to a County Attorney for Criminal Prosecution = **20 Cases (16 Suspects)**

**CONVICTIONS** = **44 Cases (34 Suspects)**

**RESTITUTION (COURT ORDERED AND OTHER)** = **17 Cases (16 Suspects) = \$106,920.55**

**2023 CASE DISPOSITION (AS OF 12/31/2023)**

<b>CASE STATUS</b>	<b>2023 CASES</b>	<b>PREVIOUS YEAR CASES (STATUS 2023)</b>
Open	76	1
Closed - Charges Dismissed	0	1
Closed - Conviction/Sentence	1	26
Closed - Criminal Charges Filed	3	5
Closed - Cross-Referencing Purposes	559	
Closed - Insufficient Evidence	129	40
Closed - Investigative Summary Report Sent to County Attorney	5	
Closed - Investigative Summary Report Pending	2	
Closed - No Violation of the Insurance Fraud Act	116	1
Closed - Pre-Trial Diversion	3	4
Closed - Statute of Limitations Expired	5	1
Closed - Unfounded	3	2
Closed - Venue	22	3
Referred - Other Agency	56	1
<b>TOTAL</b>	<b>980</b>	<b>85</b>

**2023 CASE TYPES**

<b>FRAUD TYPE</b>	<b>INSURANCE TYPE</b>	<b>CASES</b>	<b>REPORTED LOSSES</b>
Agent	Internal	30	\$10,543.02
Auto Bodily Injury	Property/Casualty	30	\$83,737.62
Auto Property	Property/Casualty	397	\$1,036,778.99
Commercial Auto	Property/Casualty	153	\$2,993,392.12
Commercial Liability	Property/Casualty	14	\$450,060.61
Commercial Property	Property/Casualty	36	\$2,074,389.66
Disability	Property/Casualty	30	\$53,629.41
Homeowner	Property/Casualty	80	\$1,654,227.53
Internal	Internal	3	\$18,893.53
Life	Life/Health	46	\$1,130,622.38
Medical/Health	Life/Health	107	\$3,969,603.28
Other	Unknown	6	\$4,000.00
Property Other	Property/Casualty	16	\$98,671.50
Travel	Property/Casualty	2	\$5,160.20
Workers' Compensation	Property/Casualty	30	\$380,217.74
<b>TOTAL</b>		<b>980</b>	<b>\$13,963,927.59</b>