

Nebraska Department of Insurance Insurance Fraud Prevention Division

2024 NEBRASKA INSURANCE FRAUD STATISTICAL INFORMATION (AS OF 12/31/2024)

Referrals Received =	1,201		18% Increase (from 2023 = 980 Referrals)
Cases Opened =	993		
	#	%	
*Referrals Received through NICB =	682	69%	
*Referrals Received through NAIC =	261	26%	
*Referrals Received - Other Sources =	50	5%	
Totals	993	100%	

*Cases were received from 93 insurance companies.

Case Statistics	# Cases	%	# Reporting Loss	% Reporting Loss	Reported Losses
PROPERTY/CASUALTY INSURANCE =	754	76%	257	26%	\$9,270,414.94
LIFE/HEALTH INSURANCE =	176	18%	101	10%	\$4,771,950.77
AGENT OR INTERNAL FRAUD =	61	6%	19	2%	\$1,148,827.36
OTHER FRAUD =	2	0%	0	0%	\$0.00
Totals	993	100%	377	38%	\$15,191,193.07

Loss Statistics	# Cases	Losses	% Reporting Loss
Cases Reporting Actual Loss =	134	4,658,750.22	14%
Cases Reporting Potential Loss =	243	10,532,442.85	24%
Cases Reporting Monetary Loss =	377	\$15,191,193.07	38%

COUNTIES = Cases Located in 60 out of 93 Nebraska Counties

748 Cases (75%) were located in **Douglas, Lancaster, and Sarpy Counties**

	#	%
Douglas =	577	58%
Lancaster =	104	10%
Sarpy =	67	7%
Total =	748	75%

PROSECUTION = Cases Sent to a County Attorney for Criminal Prosecution = **32 Cases (24 Suspects)**
Actual/Potential Losses = **\$1,258,295.29**

CONVICTIONS = **14 Cases (13 Suspects)**

RESTITUTION (COURT ORDERED AND OTHER) = **3 Cases (3 Suspects) = \$10,312.55**

2024 Notes:

Event	Cases
Severe Weather (Hail, Wind, Tornado)	173
Claim Files Requested and Reviewed	151
Life/Annuity - Unauthorized Withdrawal or Account Takeover Attempt	28
Insurance Fraud Intervention Program - Successful Completion	23
Agent - Termination for Cause	7
Synthetic ID or Identity Theft	6

2024 CASE DISPOSITION (AS OF 12/31/2024)

CASE STATUS	2024 CASES	PREVIOUS YEAR CASES (STATUS 2024)
Open	58	7
Closed - Charges Dismissed	0	3
Closed - Conviction/Sentence	0	14
Closed - Criminal Charges Filed	10	6
Closed - Cross-Referencing Purposes	483	0
Closed - Insufficient Evidence	73	39
Closed - Intervention Program Complete	23	0
Closed - Investigative Summary Report Sent to County Attorney	6	2
Closed - Investigative Summary Report Pending	3	1
Closed - Lack of Resources	127	0
Closed - No Violation of the Insurance Fraud Act	124	1
Closed - Pre-Trial Diversion	0	4
Closed - Statute of Limitations Expired	2	1
Closed - Unfounded	4	2
Closed - Venue	18	1
Referred - Other Agency	62	3
TOTAL	993	84

2024 CASE TYPES

FRAUD TYPE	INSURANCE TYPE	# CASES	% CASES	# REPORTING LOSS	% REPORTING LOSS	REPORTED LOSSES
Agent	Internal	59	6%	16	2%	\$712,549.47
Auto Bodily Injury	Property/Casualty	31	3%	6	1%	\$317,310.50
Auto Property	Property/Casualty	457	46%	150	15%	\$894,277.23
Commercial Auto	Property/Casualty	66	7%	26	3%	\$463,971.44
Commercial Liability	Property/Casualty	18	2%	2	0%	\$27,565.04
Commercial Property	Property/Casualty	24	2%	14	1%	\$6,486,673.04
Credit	Property/Casualty	2	0%	2	0%	\$1,894.11
Disability	Property/Casualty	11	1%	2	0%	\$17,204.17
Homeowner	Property/Casualty	95	10%	41	4%	\$1,049,572.02
Internal	Internal	2	0%	3	0%	\$436,277.89
Life	Life/Health	60	6%	35	4%	\$3,411,740.82
Medical/Health	Life/Health	116	12%	66	7%	\$1,360,209.95
Other	Unknown	2	0%	0	0%	\$0.00
Pet	Property/Casualty	1	0%	1	0%	\$133.60
Property Other	Property/Casualty	16	2%	12	1%	\$9,263.42
Travel	Property/Casualty	1	0%	1	0%	\$2,550.37
Workers' Compensation	Property/Casualty	32	3%	0	0%	\$0.00
TOTAL		993	100%	377	38%	\$15,191,193.07