

# Nebraska Department of Insurance Insurance Fraud Prevention Division

## 2020 NEBRASKA INSURANCE FRAUD STATISTICAL INFORMATION (AS OF 12/31/2020)

	#	%
Referrals Received/Cases Opened =	702	
Referrals Received through NICB =	505	72
Referrals Received through NAIC =	117	17
Referrals Received - Other Sources =	80	11
<b>Totals</b>	<b>702</b>	<b>100</b>

	#	%	Reported Losses
Cases - PROPERTY/CASUALTY INSURANCE =	562	80	\$2,768,636.16
Cases - LIFE/HEALTH INSURANCE =	108	15	\$13,003,351.32
Cases - AGENT OR INTERNAL FRAUD =	28	4	\$64,046.68
Cases - OTHER FRAUD =	4	1	\$0.00
<b>Totals</b>	<b>702</b>	<b>100</b>	<b>\$15,836,034.16</b>

**COUNTIES** = Cases Located in **59** out of **93** Nebraska Counties

**503 Cases (72%)** were located in **Douglas, Lancaster, and Sarpy Counties**

	#	%
Douglas =	390	56
Lancaster =	79	11
Sarpy =	34	5
<b>Total =</b>	<b>503</b>	<b>72</b>

**PROSECUTION** = Cases Sent to a County Attorney for Criminal Prosecution = 11 Cases (11 Suspects)  
Actual/Potential Losses = **\$179,579.30**

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

**RESTITUTION (COURT ORDERED AND OTHER)** = 3 Cases (3 Suspects) = **\$46,377.34**

**REPORTED LOSSES** - Monetary Loss Information

	# Cases	Losses	Percentage Reporting Loss
Cases Reporting <b>Actual Loss</b> =	69	\$953,877.67	10%
Cases Reporting <b>Potential Loss</b> =	169	\$14,882,156.49	24%
Cases Reporting <b>Monetary Loss</b> =	<b>238</b>	<b>\$15,836,034.16</b>	<b>34%</b>

**2020 CASE DISPOSITION (AS OF 12/31/2020)**

<b>CASE STATUS</b>	<b>2020 CASES</b>	<b>PREVIOUS YEAR CASES (STATUS 2020)</b>
Open	57	42
Closed - Charges Dismissed	0	1
Closed - Conviction/Sentence	2	10
Closed - Criminal Charges Filed	1	9
Closed - Cross-Referencing Purposes	552	3
Closed - Insufficient Evidence	41	42
Closed - Investigative Summary Report Sent to County Attorney	0	2
Closed - Monies Recovered	0	1
Closed - No Violation Insurance Fraud Act	1	0
Closed - Not Guilty	0	0
Closed - Pre-Trial Diversion	0	1
Closed - Prosecutor Declined	1	1
Closed - Statute of Limitations Expired	0	0
Closed - Unfounded	3	1
Closed - Used in Plea Bargain	0	0
Closed - Venue	6	0
Referred - Other Agency	38	13
<b>TOTAL</b>	<b>702</b>	<b>126</b>

**2020 CASE TYPES**

<b>FRAUD TYPE</b>	<b>INSURANCE TYPE</b>	<b>CASES</b>	<b>REPORTED LOSSES</b>
Agent	Internal	28	\$64,046.68
Auto Bodily Injury	Property/Casualty	56	\$69,658.00
Auto Property	Property/Casualty	290	\$621,496.12
Commercial Auto	Property/Casualty	61	\$868,916.20
Commercial Liability	Property/Casualty	7	0.00
Commercial Property	Property/Casualty	16	\$503,149.35
Disability	Property/Casualty	9	\$14,818.14
Homeowner	Property/Casualty	94	\$586,488.54
Internal	Internal	0	\$0.00
Life	Life/Health	21	\$198,822.26
Medical/Health	Life/Health	87	\$12,804,529.06
Other	Unknown	4	\$0.00
Property - Other	Property/Casualty	7	\$19,004.00
Title	Property/Casualty	0	\$0.00
Workers' Compensation	Property/Casualty	22	\$85,105.81
<b>TOTAL</b>		<b>702</b>	<b>\$15,836,034.16</b>