

Reporting Fake Automobile Insurance Identification Cards and Binders

If you become a victim, or have information that can help stop the manufacture or possession of fake automobile insurance identification cards and binders, contact:

Nebraska Department of Insurance
Insurance Fraud Prevention Division
941 O Street, Suite 400
Lincoln, NE 68508-3639

Telephone: (402) 471-2201

Facsimile: (402) 471-8335

E-mail: fraudprevention@doi.state.ne.us

1. Request a "suspected fraudulent claim report" from the Insurance Fraud Prevention Division.
2. Supply any documents or evidence that support beliefs that the identification card/binder may be fraudulent. Maintain original documents unless instructed otherwise by an investigator.

Reports of fake automobile insurance identification cards and binders can also be made to:

Nebraska Crime Stoppers
(800) 422-1494

or to local law enforcement.

NEBRASKA DEPARTMENT OF INSURANCE

INSURANCE FRAUD PREVENTION DIVISION
941 O Street, Suite 400
Lincoln, NE 68508-3639
www.doi.ne.gov

Telephone: 402-471-2201
Facsimile: 402-471-8335
E-mail: fraudprevention@doi.state.ne.us

Auto Liability Insurance

Manufacture
or Use of Fake
Identification
Cards is a
Crime



Definition of Insurance

A contract that an insurance company provides for a fee to cover any loss suffered by accident or loss by the insured party.

Proof of Financial Responsibility

Nebraska law requires all registered motor vehicles (autos) to maintain proof of financial responsibility (insurance).

Neb.Rev.Stat. §60-346

60-346. Proof of financial responsibility, defined.

Proof of financial responsibility means evidence of ability to respond in damages for liability, on account of accidents occurring subsequent to the effective date of such proof, arising out of the ownership, maintenance, or use of a motor vehicle, (1) in the amount of twenty-five thousand dollars (\$25,000) because of bodily injury to or death of one person in any one accident, (2) subject to such limit for one person, in the amount of fifty thousand dollars (\$50,000) because of bodily injury to or death of two or more persons in any one accident, and (3) in the amount of twenty-five thousand dollars (\$25,000) because of injury to or destruction of property of others in any one accident.

Source:

Laws 2005, LB 274, § 46

Effective date September 4, 2005.

Revised Statutes Supplement 2005

Definition of Insurance Fraud

Insurance fraud is any deliberate deception committed against or by an insurance company, insurance agent, or consumer for the purpose of unjustified financial gain. This occurs during the process of buying, using, selling and underwriting insurance.

Fraud Involving Auto Liability Insurance Identification Cards and Binders

Neb.Rev.Stat. §28-631(1)(g) and (h)

28-631. Fraudulent insurance act; penalties. (1) A person or entity commits a fraudulent insurance act if he or she:

Manufacturing Fake Automobile Insurance Identification Cards and Binders:

(g) Knowingly and with intent to defraud or deceive issues fake or counterfeit insurance policies, certificates of insurance, insurance identification cards, or insurance binders;

Criminal Remedy: Class IV felony (5 years imprisonment and/or \$10,000 fine)

Possessing Fake Automobile Insurance Identification Cards and Binders:

(h) Knowingly and with intent to defraud or deceive possesses fake or counterfeit insurance policies, certificates of insurance, insurance identification cards, or insurance binders;

Criminal Remedy: Class I misdemeanor (1 year imprisonment and/or \$1,000 fine)

Source:

Laws 1995, LB 385, § 10

Laws 1997, LB 272, § 1

Laws 2000, LB 930, § 1

Laws 2002, LB 547, § 1

Cross References:

Comprehensive Health Insurance Pool Act, see section 44-4201.

Intergovernmental Risk Management Act, see section 44-4301.

Revised Statutes Cumulative Supplement 2004

Red Flags of Fake Auto Liability Insurance Identification Cards and Binders

- Agent may request direct payment of premiums in cash or by money order.
- Policy or permanent identification card not received by insured.
- Suspicious looking policy or identification card. Documents may appear to be copies or fashioned in such a way that they do not seem to go together.
- Insurance identification card and/or policy information does not contain complete information.