

Nebraska Department of Insurance Insurance Fraud Prevention Division

2021 NEBRASKA INSURANCE FRAUD STATISTICAL INFORMATION (AS OF 12/31/2021)

	#	%
Referrals Received/Cases Opened =	744	100%
Referrals Received through NICB =	550	74%
Referrals Received through NAIC =	100	13%
Referrals Received - Other Sources =	94	13%
Totals	744	100%

	#	%	Reported Losses
Cases - PROPERTY/CASUALTY INSURANCE =	614	83%	\$4,357,822.24
Cases - LIFE/HEALTH INSURANCE =	123	16%	\$1,216,274.10
Cases - AGENT OR INTERNAL FRAUD =	6	.5%	\$989.31
Cases - OTHER FRAUD =	1	.5%	\$0.00
Totals	744	100	\$5,575,085.65

COUNTIES = Cases Located in **56** out of **93** Nebraska Counties

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

	#	%
Douglas =	372	50%
Lancaster =	154	21%
Sarpy =	32	4%
Total =	558	75%

PROSECUTION = Cases Sent to a County Attorney for Criminal Prosecution = **29 Cases (21 Suspects)**
Actual/Potential Losses = **\$38,227.72**

CONVICTIONS = **22 Cases (16 Suspects)**

RESTITUTION (COURT ORDERED AND OTHER) = **12 Cases (7 Suspects) = \$89,266.40**

REPORTED LOSSES - Monetary Loss Information

	# Cases	Losses	Percentage Reporting Loss
Cases Reporting Actual Loss =	65	\$2,612,309.00	9%
Cases Reporting Potential Loss =	262	\$2,962,776.65	35%
Cases Reporting Monetary Loss =	327	\$5,575,085.65	44%

2021 CASE DISPOSITION (AS OF 12/31/2021)

CASE STATUS	2021 CASES	PREVIOUS YEAR CASES (STATUS 2021)
Open	66	5
Closed - Charges Dismissed	0	3
Closed - Conviction/Sentence	0	22
Closed - Criminal Charges Filed	1	20
Closed - Cross-Referencing Purposes	541	0
Closed - Insufficient Evidence	79	55
Closed - Investigative Summary Report Sent to County Attorney	8	2
Closed - Monies Recovered	0	0
Closed - Not Guilty	0	0
Closed - Pre-Trial Diversion	1	0
Closed - Prosecutor Declined	0	0
Closed - Statute of Limitations Expired	11	10
Closed - Unfounded	5	0
Closed - Used in Plea Bargain	0	0
Closed - Venue	2	2
Referred - Other Agency	30	2
TOTAL	744	121

2021 CASE TYPES

FRAUD TYPE	INSURANCE TYPE	CASES	REPORTED LOSSES
Agent	Internal	6	\$989.31
Auto Bodily Injury	Property/Casualty	49	\$87,570.00
Auto Property	Property/Casualty	361	\$626,906.55
Commercial Auto	Property/Casualty	51	\$769,270.90
Commercial Liability	Property/Casualty	3	0.00
Commercial Property	Property/Casualty	15	\$221,007.00
Disability	Property/Casualty	10	\$1,526,589.06
Homeowner	Property/Casualty	94	\$1,066,780.86
Life	Life/Health	16	\$426,908.83
Medical/Health	Life/Health	107	\$789,365.27
Property Other	Property/Casualty	5	\$2,000.00
Travel	Property/Casualty	3	\$27,533.42
Workers' Compensation	Property/Casualty	24	\$30,164.45
TOTAL		744	\$5,575,085.65