

Nebraska Department of Insurance Insurance Fraud Prevention Division

2022 NEBRASKA INSURANCE FRAUD STATISTICAL INFORMATION (AS OF 12/31/2022)

	#	%
Referrals Received/Cases Opened =	733	100%
Referrals Received through NICB =	543	74%
Referrals Received through NAIC =	108	15%
Referrals Received - Other Sources =	82	11%
Totals	733	100%

Case Statistics	#	%	# Reporting Loss	% Reporting Loss	Reported Losses
PROPERTY/CASUALTY INSURANCE =	611	83%	242	33%	\$4,056,212.35
LIFE/HEALTH INSURANCE =	106	15%	56	7%	\$6,210,739.37
AGENT OR INTERNAL FRAUD =	16	2%	2	1%	\$17,670.91
OTHER FRAUD =	0	0%	0	0	\$0.00
Totals	733	100%	300	41%	\$10,284,622.63

Loss Statistics	# Cases	Losses	% Reporting Loss
Cases Reporting Actual Loss =	91	\$5,284,073.26	12%
Cases Reporting Potential Loss =	209	\$5,000,549.37	29%
Cases Reporting Monetary Loss =	300	\$10,284,622.63	41%

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

539 Cases (73%) were located in **Douglas, Lancaster, and Sarpy Counties**

	#	%
Douglas =	426	58%
Lancaster =	76	10%
Sarpy =	37	5%
Total =	539	73%

PROSECUTION = Cases Sent to a County Attorney for Criminal Prosecution = **42 Cases (44 Suspects)**
Actual/Potential Losses = **\$279,164.85**

CONVICTIONS = **31 Cases (30 Suspects)**

RESTITUTION (COURT ORDERED AND OTHER) = **20 Cases (19 Suspects) = \$34,139.65**

2022 Case Disposition (as of 12/31/2022)

Case Status	2022 Cases	Previous Year Cases (Status 2022)
Open	53	1
Closed - Charges Dismissed	0	4
Closed - Conviction/Sentence	2	23
Closed - Criminal Charges Filed	6	14
Closed - Cross-Referencing Purposes	497	0
Closed - Insufficient Evidence	116	34
Closed - Investigative Summary Report Sent to County Attorney	3	0
Closed - Investigative Summary Report Pending	2	0
Closed - No Violation of the Insurance Fraud Act	9	0
Closed - Pre-Trial Diversion	1	5
Closed - Prosecutor Declined	1	3
Closed - Statute of Limitations Expired	3	0
Closed - Unfounded	3	1
Closed - Used in Plea Bargain	0	3
Closed - Venue	4	3
Referred - Other Agency	33	2
TOTAL	733	93

2022 CASE TYPES

FRAUD TYPE	INSURANCE TYPE	CASES	REPORTED LOSSES
Agent	Internal	16	\$17,670.91
Auto Bodily Injury	Property/Casualty	33	\$241,900.09
Auto Property	Property/Casualty	340	\$920,953.29
Commercial Auto	Property/Casualty	59	\$1,092,221.43
Commercial Liability	Property/Casualty	10	\$17,100.00
Commercial Property	Property/Casualty	24	\$422,673.13
Disability	Property/Casualty	10	\$240,879.11
Homeowner	Property/Casualty	96	\$1,072,856.73
Life	Life/Health	18	\$104,793.60
Medical/Health	Life/Health	88	\$6,105,945.77
Pet	Property/Casualty	2	\$4,122.48
Property Other	Property/Casualty	7	\$2,000.00
Workers' Compensation	Property/Casualty	30	\$41,506.09
TOTAL		733	\$10,284,622.63