



**A Message from
Tehama County District Attorney
Gregg Cohen:**

As your District Attorney, I am aware of the negative impact insurance fraud has on the citizens and businesses of our county, and I am committed to aggressively investigating and prosecuting fraud cases. The State of California's Department of Insurance is committed to fighting insurance fraud. They have provided funds to my office for fraud investigation and prosecution. These funds have allowed me to dedicate two investigators specifically for insurance fraud. This is sending a clear message that insurance fraud will not be tolerated in Tehama County!

Please join me in the fight against insurance fraud.



**Tehama County
District Attorney**

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**Tehama County
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**AUTOMOBILE
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**Gregg Cohen
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AUTO INSURANCE FRAUD

FACTS ABOUT INSURANCE FRAUD

10% or more of property/casualty insurance claims are fraudulent.

Auto insurance fraud amounts to \$14 billion in false claims a year and 18% to 21% of all bodily injury claims for automobile accidents contain some amount of fraud.

Fraud adds \$5 to 6 billion to auto insurance premiums every year. *This impacts you!*

Fraud amounts to 10% of U.S. health care expenditures.

Fraud is the second most costly white collar crime in America (tax evasion being the most costly).

Unfortunately, studies show 40% of Americans (2 out of every 5) believe it is “all right” to pad an insurance claim (getting paid for losses they have not suffered).

Tehama County District Attorney

\$1,000.00

That’s about how much you pay every year as a result of insurance fraud. It includes higher insurance premiums, higher costs of goods and services, and higher taxes, according to the Coalition Against Insurance Fraud. Consider the following:

Insurance Fraud could be a Fortune 500 company if it were a business.

Fraud could be as simple as misrepresenting facts on an application or inflating a claim. Or, it could be as serious as submitting claims for injuries or damage that never occurred or staging traffic accidents.

Americans incur the cost for fraud in every product or service we buy—over \$120 billion a year.

Most people think fraud is a victimless crime, but *YOU ARE THE VICTIM*. Insurance fraud directly affects the amount you pay in insurance premiums, goods, and services every day.

WHAT IS INSURANCE FRAUD

- Misrepresentation of the number of miles you drive on an auto insurance application or renewal.
- Misrepresentation of any material information that your premium is based on.
- Falsification or overstatement of injuries in an auto accident to obtain a large settlement or damages award.
- Staged auto accidents that result in claims for non-existent or exaggerated injuries.
- Falsely reporting vehicle theft for loan payout.
- Exaggerations of the amount and damage to your vehicle or value of items stolen.