

# THE COALITION QUARTERLY

Advocacy • Information • Outreach

FALL 2022

## NEWS & FEATURES



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## EXECUTIVE DIRECTOR'S CORNER

Executive Director, Matthew J. Smith, Esq.

Dear Coalition Members & Friends,

As 2022 draws to a conclusion, your Coalition is better poised than ever to lead in the fight against insurance fraud – both here in the U.S. and around the globe.

As you read this, we are helping lead the Global Insurance Fraud Summit in Lisbon, Portugal. After 2 years of virtual summits, this marks only the second time the world's anti-fraud leaders are gathering together to plan for the future of a world-wide fight against insurance fraud. Earlier this month, the Coalition was honored to help our member, the Insurance Fraud Bureau of Massachusetts as they hosted the nation's insurance fraud directors for their first in-person meeting since 2019 offering an incredible 3 days of information and idea sharing.

This issue of *CQ* is jam-packed with great information. Be sure to check out everything, but here are some highlights of things you do not want to miss:

- Meet our great new Coalition members – including our first-ever labor union member and our first state labor commissioner!
- Register now for our upcoming [November 2nd webinar](#) and the release of our new study on the *Ethical Use of Data to Fight Insurance Fraud*. This is truly the consumer study which will help guide legislators, regulators and insurers as they write the laws, regulations and standards which will decide for decades to come how American citizens' personal data may be used to fight insurance fraud.
- Read about a major change coming to the Coalition as we switch our member-services platform over in December. Your Membership is the most exciting new service we have

rolled-out since our new website debuted several years ago. YM will allow you to update your member profile, add subscriptions, register for Coalition events, pay dues and far more.

- While legislative sessions are dwindling down with the upcoming midterm elections, the Coalition never stops. Currently we have a record 6 amicus curiae cases underway in both federal and state courts spanning the continent. These decisions directly impact important anti-fraud issues.
- If you have not done so already, register now for the [Coalition's 2022 Annual Meeting](#) to be held December 8th & 9th in Washington, D.C. at Arlington's Marriott Crystal City Gateway. As always, the meeting will be packed with national leaders with key speakers including America's #1 medical fraud whistleblower as featured on *60 Minutes*. Also you will meet the head of France's ground-breaking anti-fraud organization ALFA as he shares vital information on how insurance fraud is being fought across Europe and the need for world anti-fraud leaders to work closer together in protecting both insurers and consumers.

In the coming months you will also learn about some changes taking place with our Coalition team. After 2 years, in December we will say "goodbye" to our deputy executive director, A.D. DuVall. We wish her all the best as she explores new opportunities in her life and career. Look for the exciting announcement of our new staff person joining us and taking on A.D.'s role and more. We are also looking to expand our communications team and our Executive Committee has approved a major expansion of our government affairs program as we look to bring on a new GA director by June of 2023.

It seems hard to believe the next time I write to you in *CQ* it will be a new year and the start of my 4th year helping lead this incredible Coalition of anti-fraud professionals. While it may be the 4th quarter of the year, your Coalition team knows there is still a lot of "time on the clock" to "score" in the anti-fraud fight. We hope you enjoy this issue and, as always, we welcome anytime your feedback, suggestions and thoughts on how we may better be of service to you and the incredible work you do every day.

With thanks and blessings to all,



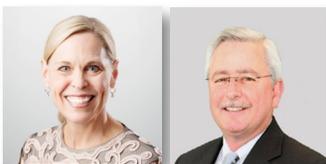
Matthew J. Smith, Esq.  
Executive Director



# UPCOMING ANNUAL MEETING



Our upcoming 2022 Annual Membership Meeting preparation is underway and will be held at the Marriott Crystal Gateway on December 8-9. The hotel is connected to Crystal City Metro Station via underground access. It will be a grand end of year event that you do not want to miss. Friends come together to make new ones to begin a career-long collaboration and mutual respect for one another, all while strengthening their fraud fighting arsenal of knowledge.



Michelle Rafeld, Co-Chair, NAIC Taskforce/Ohio DOI, will take center stage to welcome and guide us through our day. Dave Riox, Co-Chair, Erie Insurance will deliver the Executive Committee report to bring us all up to speed on the amazing work the Coalition has done and is doing. The Annual Membership Meeting will kick off with the greatest fraud fighting gathering since the midyear meeting with a reception. 275 of the most recognizable organizations in the United States who without the existence of the Coalition would never have the opportunity to meet and learn from one another. Because of this collaborative landscape, the Coalition is able to put on world-class gatherings twice a year.



A very special guest will be in attendance who will share his amazing journey against all odds as a whistleblower. It's very much the story of David vs. Goliath. The members are guaranteed to be laser focused on his every word. Mike Wallace from *60 Minutes* thought our special guest was intriguing enough to be interviewed, and the Coalition members will certainly feel like they will want to ask as many questions as they can once his story has been shared on stage.



The Financial Report will be presented by the charismatic Heidi Krumenauer, Treasurer, American Family. With so many cases and legal matters going on around the country, our very own Executive Director, Matthew Smith, will take the podium to share and update everyone. Brent Walker, Chair of the Government Affairs Committee, will present what the committee has been working on and what's been happening across our great nation. Joe Stephenson from Interel will take us through the social media landscape sharing his expertise on the landscape that shapes our world today and for generations to come. Our Research Committee report will share what

great initiatives have been accomplished and what our members should be excited about in 2023, Dave Rioux will touch upon *The Data Ethics Study*, the upcoming *2023 Psychology of Fraud Study*, and plans that will propel the Coalition into 2023. Celeste Dodson, International President, will share her update on IASIU, what they have been doing and what's next on their agenda. The Public Information Committee will share with the membership the great things that have happened in 2022 and *what 2023 will hold*. But wait there's more! These are just a few of the great things planned on the agenda, the Coalition has certainly gone all out to ensure the members will have a great member experience. View upcoming meeting [agenda](#).

Our members deserve world-class service and attention, The Coalition understands the valuable time each one dedicates to being a part of our nationwide collective, and we have looked into elevating how information can be delivered more efficiently to each one. And the members will be delighted after learning about "a better way to serve our members" through new technology that the Coalition is investing in. These are certainly exciting times for the Coalition. We look forward to seeing you there. [Register today](#) to secure the special Coalition rate!



# OUTREACH

The Coalition has been continuously working with and assisting the New York Alliance Against Insurance Fraud to promote its agenda to the public. Pushing their 2022 campaign on social media and providing the very successful *Fraud News New York* newsletter every other Wednesday online. Earlier this year, the Coalition's Communications Director, Joe Matos, stepped in to be interviewed on Telemundo to deliver the NYAAIF message to New York's Spanish-speaking audience.



*Hall of Shame* - top 10 fraudsters have been chosen by the PIC committee. The write-up on these heinous criminals will be featured on *PC360* in the Nov/Dec issue as the cover and story, *HOS* is one of the most anticipated submissions for *PC360* as per the Editor in Chief, Patti Harmon.



The 2022 *Prosecutor of the Year* was selected by the PIC committee last month out of an impressive number of submissions. We thank our membership for participating in identifying candidates. The prosecutor will discuss the case or conviction during the annual membership meeting lunch session.

A [Media Advisory Alert](#) was issued during the Hurricane Ian event to reports by the coalition informing them to reach out to the Coalition in order for our subject matter experts on post-storm fraud to help them warn their viewers of the coming surge of fraud headed their way.



[PhotoFAX](#), in collaboration with the Coalition, has discussed the final [Steve video](#) of the series and is planning a new series of characters with new tales of deception and consequences. The final *Steve* segment is currently under production with an estimated November arrival.



Our latest *FraudBlogs* have been well received! The latest are... [“It all turns on a single word. Why insurers should care about a recent high-profile federal trial”](#), [“Fraud Cost Everyone – Why Should You Care”](#), [“The Journey from Consumer to Coalitioner”](#) and [“A Meeting to Remember”](#) all are vastly different yet have drawn in our members to comment positively on both. If you would like to submit a blog, please email [Joseph@insurancefraud.org](mailto:Joseph@insurancefraud.org)



[FraudPod Episode 4](#), with over 200 views and counting, the Coalition highlights the *Astellas v. Farmers* case, *The Data Ethics study*, and the reason for it, followed by a brief discussion with three of the Workers' Compensation *task force* members led by Dominic Dugo. Regarding previous *FraudPods* and their lengths, we are currently moving towards making the overall duration less than 15 minutes per *FraudPod*, understanding that our members' time is valuable and that a more concise execution of information works best all around. The focus will be directly on our members on camera in order to provide a deeper connection amongst their peers.



Two new *JIFA* articles have been submitted. [“Celebrating 10 years of combating fraud, waste and abuse”](#) submitted by Daniel Kreitman, Program Director, for the Healthcare Fraud Prevention Partnership, during their decade long efforts in fraud fighting. The second is [“The Costly Crime and Impact of Workers' Comp Premium Fraud”](#) submitted by the Workers' Compensation Task Force chair Dominic Dugo, focuses on the \$25B a year problem and what we can do about it. Read them all today.



CLM has placed the new cost of insurance, \$308.6B on the [cover of their magazine](#) (print and online), you are able to peruse the CLM magazine virtually and enjoy their latest content. The Coalition is also working closely with IASIU and the story will also grace their cover in the upcoming November issue, don't miss these two great publications.



The Coalition released two [new infographics](#), one revealing the new [\\$308.6B cost of insurance fraud in America](#) and the newest addition focuses on workers' compensation premium fraud. Utilizing a few impactful visuals, the graphic shows consumers the depth of the shocking number and the latest on workers' compensation and how it affects workers and their families. We urge our members to download, brand them and use as they need.

# OUR NEW 2022 FRAUD FIGHTING MEMBERS

The Coalition is proud and excited to announce that six new companies have joined as members of the Coalition. As of today, the Coalition's total membership is ...

# 275

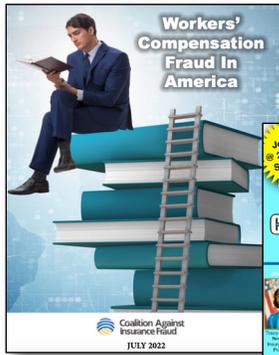


## OUR NEWEST MEMBERS FOR JUNE - SEPTEMBER:

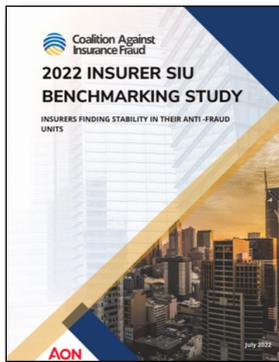




Our “[Economic Impact of Insurance Fraud](#)” study is gaining excellent traction already in replacing the outdated \$80B figure with our new estimate of \$308.6B in conversations across America. The report was released on Aug 24th to those that attended the much anticipated webinar that was hosted by the Coalition where Matthew Smith and *Mike Skiba* presented the findings on the new report on a [live webinar](#) and responded to questions from the attendees. The report was featured on the cover of the [Oct, 22nd CLM magazine](#) and will also be featured on the cover of the IASIU magazine in the Nov/Dec issue.



Last month, we also released the first in-depth study of [Workers' Compensation Fraud in America](#). The study was released in conjunction with a webinar that drew more than 1100 registrants. The panelists were, Moderator **Tracy Thompson**, New Jersey Insurance Fraud Prosecutor, **Stephen Hunckler**, CPCU, CCP, AIC, Chief Claims Operations Officer, State Compensation Fund, **Chris Welch**, Bureau Chief Division of Investigative & Forensic Services Bureau of Workers' Compensation Fraud, State of Florida, **Gene Donnelly**, Zenith Insurance & Co-Chair Coalition Against Insurance Fraud WC Task Force and **Dominic Dugo**, Co-chair - Coalition Against Insurance Fraud Workers Compensation Task Force. The Coalition sought to raise awareness and make it easier to fight WC fraud.



Our research efforts remain a hallmark of Coalition excellence. Earlier this year, we released our [bi-annual Benchmarking Study](#) conducted in cooperation with Aon/Ward to the member companies that participated financially. As a quick reminder ... The Coalition Against Insurance Fraud’s biennial anti-fraud benchmarking study gives insurers a data-based tool to gauge how well they are doing compared to the overall market, and to similar competitors. Feedback from participants indicate that the studies have helped either to confirm that insurers are on the right track or that they should adjust their operations to gain better results. In addition to aiding insurers, the Coalition’s study helps the fraud-fighting community gain a big picture to better understand emerging SIU trends and prepare to effectively combat insurance fraud in the future.



Finally, we have developed a timeline and two-tier study plan for our first study in 2023 on the *Psychology of Insurance Fraud* in cooperation with Verisk. The first “tier” will address consumer attitudes toward insurance fraud, while the second will consist of in-depth interviews with convicted insurance fraudsters. We plan to target 8-10 such persons and work with courts and parole officials to seek professional interviews about what led to their actions and how they justified committing insurance crimes. We will also make sure these individuals represent a cross-section of different lines of insurance and levels of crimes ranging from organized ring activities to individual policyholders. We plan to release this study at our 2023 Midyear Membership Meeting.

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# ADVOCATE

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- We continue enjoying our strongest relationship with the NAIC, including working directly with many commissioners. We also work closely with NCOIL and NCSL on insurance fraud issues. We are working to finalize presentations for each of these on our *Economic Impact* and *Data Ethics* studies. We are also moderating a webinar hosted by NAMIC in November to address how fighting insurance fraud is related to and impacted by regulatory compliance issues.

- The committee is also actively seeking input on our 2023 legislative priorities. We will be continuing a focus on towing and staged accident fraud in cooperation with the APCA and the American Trucking Associations. Likewise, we are continuing our joint effort with Honda America to ensure the passage of counterfeit airbag laws in all 50 states. Interest continues in working to establish anti-fraud bureaus in Indiana, Wisconsin and Oregon.

- With new legislators taking office after the midterm elections, the committee anticipates several anti-fraud laws to be filed in 2023. The committee also looks forward to helping to identify potential candidates for the director of

government affairs position, which the Coalition plans to fill in mid-2023. The committee also continues to work closely with the Coalition's Legal Affairs Committee by sharing information on important issues ranging from the proposed qui tam model act to the newly filed amicus curiae cases.

Here we file again! The Coalition's *amicus curiae* program continues to grow and be a major influence in state and federal courts deciding major anti-fraud cases. Our newest *amicus* effort comes from our member Allstate, involving the state's whistleblower law. *The issue*: Whether engaging in the corporate practice of medicine — which California law prohibits — is enough by itself to allow insurers to seek recovery for false medical billing. The Coalition will argue that this fraudulent practice alone allows insurers to seek restitution. The matter combines two cases now before the state's Second District Court of Appeal. Our Amicus Committee accepted the case. The Katten Firm will be filing the Coalition's brief. We've already briefed four other amicus cases so far this year — making this a record year for the Coalition's well-known *amicus* program.

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## JURIS

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For more than a year and a half, this committee has worked diligently to draft the proposed Coalition Model *Qui Tam Act*. The model is based on the California Insurance Frauds Prevention Act, which has allowed insurers to recover billions of dollars from fraudsters. Although the California law and model both specifically apply only to claims submitted to insurers (which has been affirmed repeatedly by the courts), there has been opposition raised to the model act, primarily by APCA, which has convinced several insurers to voice concern. *The arguments are*: 1) we should not support any matter which increases litigation (the only defendant litigants in the qui tam cases would be those stealing from insurers), and 2) the model could be "hijacked" to use against insurers (see discussion above). The committee believes neither argument has merit.



Therefore, the committee is urging the Executive Committee to support bringing this issue to a conclusion with a December board vote. Whether voted up or down, the time has come for the Coalition to decide on this proposal.

Here are the links to both the [model act](#) draft and the [whitepaper](#) in support.

Our *Amicus Curiae* program continues to thrive. Since June, we have had two new cases:

- [Frazier v. Hanover Insurance](#). This case is pending in the [Florida Second District Court of Appeal](#). It involves key issues of immunity for reporting insurance fraud and conducting independent investigations by the state DOI and the local district attorney's office. Hanover reported suspected

insurance fraud from an auto accident to the [Florida Division of Investigative and Forensic Services \(DIFS\)](#), which then did a separate investigation. Based on that investigation, DIFS referred the case to the Hillsborough County District Attorney, which also did an independent investigation resulting in charges against Mr. Frazier, who was found not guilty. He then sued Hanover and prevailed at the trial court level with a jury verdict exceeding \$120K. We will argue on appeal that Hanover bears no liability, as clearly a good faith basis existed to suspect and report insurance fraud. This case was referred by Hanover, and the [Greenberg Traurig law firm](#) has agreed to represent the Coalition.

- Our newest case is [People ex rel. Allstate Ins. Co., et al. v. Discovery Radiology Physicians, P.C.](#), et al., and [People ex rel. Allstate Inc. Co., et al. v. OneSource Medical Diagnostics, LLC, et al.](#), which are on appeal to the [California Second District Court of Appeal](#). The trial courts found that the [Insurance Frauds Prevention Act](#) does not apply where the only allegation is the corporate practice of medicine. In other cases, this issue has been combined with other problems, such as billing for services not rendered. We will argue that any fraud violation, including the corporate practice of medicine, should allow for action under the IFPA. Allstate referred this case to us, and the [Katten firm](#) has agreed to represent the Coalition.

In addition to these two new cases above, we currently have four other *amicus* cases pending before state and federal courts. This is a record number of cases for the Coalition and our members.

## AMICUS CURIAE UPDATE

### [Astellas Holdings v. Federal Insurance Company](#)

Mr. Kass and his firm Manning & Kass filed an *amicus* brief on behalf of the Coalition. This pending case is currently in the United States Seventh Circuit Court of Appeals.

### [State of California v. Encino Hospital Medical Center](#)

The Katten law firm filed an *amicus* brief on behalf of the Coalition. This case is currently pending in the California Court of Appeals. The case is set for oral argument on October 18th.

### [Taqueria El Primo LLC et al v. Farmers Group, Inc. et al.](#)

The Greenberg Traurig firm filed an *amicus* brief on behalf of the Coalition and is currently pending in the District Court. The Coalition has filed an *amicus* brief in support of Farmers motion for summary judgment.

### [Liberty Insurance v. Techdan](#)

The Coalition has filed its brief in support of Liberty Insurance's position and is currently pending in the New Jersey Supreme Court.

### [State of California et al Allstate v. Discovery Radiology Physical et al.](#)

The Coalition just accepted for an *amicus* filing is a *qui tam* case. The trial court granted motions regarding Allstate's complaint with prejudice. The issue is whether an intentional violation of California's prohibition on the corporate practice of medicine supports a violation of California's *qui tam* statute.



## AROUND THE COALITION



- The Coalition has continued to be at the forefront of carrying out the anti-fraud message. The Coalition has provided updates at both the closed (regulator only) and open meetings of the [NAIC Antifraud Task Force](#) and the [Improper Marketing of Healthcare Plans Task Force](#).

- The Coalition has presented two keynote programs for the [Nebraska DOI Insurance Fraud Conference](#) (one for insurers and the other for law enforcement) at the recent [IASIU Annual Conference](#), for the [New York Alliance Against Insurance Fraud](#), the [NAIC Insurance Summit](#), the [Insurance Consumer Affairs Exchange](#) and for the [State Insurance Trade Association Conference](#).



- The Coalition presented at NAIC's Northeast Zone Fraud Training Conference last week. In attendance were Fraud fighters and insurance regulators throughout New England and the Eastern Seaboard gathered for the three-day event under the leadership of [Delaware Insurance Commissioner Trinidad Navarro](#) — who also chairs the [NAIC Antifraud Task Force](#). Once Navarro's opening remarks concluded, attendees heard a presentation by the Coalition's Matthew Smith on how fraudsters leave behind a digital trail allowing investigators to map their activities and movements. Smith demonstrated how everyday actions from use of loyalty cards to watching smart TVs can create a digital footprint that allows investigators to prove or clear a person of possible involvement in insurance crimes such as arson and fake injuries. Christopher Sloan of the [Pennsylvania Insurance Fraud Prevention Authority](#) and Rob LaBar

of the state Attorney General's office also presented on the work they are doing to fight fraud in the Keystone State. Invited by Montana's Troy Downing, the Commissioner of Securities and Insurance, the Coalition will be presenting on November 7th at the [Montana Department of Insurance Fraud Conference](#) the topic of the presentation will focus on Combating Insurance Fraud.



- The Coalition will be moderating a [NAMIC webinar](#) on how fighting insurance fraud is impacted by regulatory compliance. Fraud Investigation – Turning Compliance Into Advocating Against Fraud on November 30, 2022 - The Coalition Against Insurance Fraud estimates that insurance fraud costs insurance companies and consumers approximately [\\$308.6B each year](#). NAMIC and the Coalition are bringing together leading industry experts to discuss how insurance companies can go beyond simply complying with fraud regulations and reporting requirements. The Coalition's Executive Director, Matthew Smith, will moderate the conversation with Trinidad Navarro, Delaware's insurance commissioner; Brent Walker, International Association of Special Investigation Units Laws & Legislation Committee chair and the Coalition's Government Affairs Committee chair; and Tony Cotto, NAMIC's director of auto and underwriting policy.



- The nation's state insurance fraud directors gathered in Boston this week for the first time since 2019. The Massachusetts Insurance Fraud Bureau hosted the first National Fraud Directors Conference since the pandemic. Representatives from 27 states attended the three-day gathering. In addition to working roundtable discussions, presentations were made by the Coalition, Massachusetts state officials, the NAIC and even a local TV reporter discussing the impact of insurance fraud news stories. Attendees heard presentations on our new report on the [Economic Impact of Insurance Fraud](#) and a preview of the upcoming [Data Ethics Study](#) to be released at our [Nov. 2 webinar](#). Plans are already underway for the 2023 conference to be hosted by the state of Utah.



- Anti-fraud leaders from around the globe gathered in Lisbon, Portugal this week for the 4th Annual Global Insurance Fraud Summit. This is the second in-person summit with the first being held in Barcelona in 2019. Due to the pandemic, the last two summit's were held virtually. This year's gathering kicked off with attendees hearing about the new [Economic Impact of Insurance Fraud on the American Economy Study](#) in a presentation by Dr. Michael Skiba and Matthew Smith. The Coalition also moderated this year's International Regulatory and Law Enforcement Panel which included the [United Kingdom's Insurance Fraud Bureau](#) and the [French Insurance Fraud Agency ALFA](#), Colonel Simon Blank, Director of the [Florida Division of Investigative & Forensic Services](#) and Dan Abbott of the NICB. On Tuesday, Matthew also gave world fraud fighters a preview of the upcoming [Ethical Use of Data to Fight Insurance Fraud Study](#) which will be released at the upcoming [webinar on November 2nd](#). Presentations were also by fraud fighters from nations including Turkey, Saudi Arabia, Denmark, Sweden and, of course, the host nation of Portugal. This year's Summit drew attendees from the United States, Europe, Asia and Africa. Plans are already underway for the 2023 Global Summit with Edinburg, Scotland being the anticipated site. The Coalition is one of the members of the Global Summit Steering Committee which also includes other Coalition members such as [Protiviti](#), [Quantexa](#), the [PWC Financial Crimes Unit](#) and [Verisk](#).

Left to right: **Simon Blank**, Colonel FL Division of Investigative & Forensic Services, **Matthew J. Smith**, Coalition Executive Director, **Wade Wickre**, PwC, CD, DT, MS, **Celseste Dodson**, IASIU President, **Dennis Toomey**, Director Protiviti, **Mike Skiba** (Dr. Fraud) and **Maxence Bizienne** of ALFA



- In December we will say farewell to A.D., who has been an integral part of the Coalition team for the last two years. Her dedication to the organization, attention to detail along with engaging our members whenever needed has been appreciated and will be missed and we wish her nothing but the absolute best in her future endeavours.

# ATTENTION MEMBERS

# REMINDER

**Coalition Against Insurance Fraud**

**YOU CARED ENOUGH TO PARTICIPATE. We know you care enough to attend!**

**DATA ETHICS WEBINAR**  
November 2nd - 2pm (EDT)

**The Use of Your Personal Data is at Stake!**

**Moderator**

**Special Panelists:**

 <b>DENNIS TOOMEY</b> Director, Risk & Compliance Analytics protiviti	 <b>REPRESENTATIVE EDMOND JORDAN</b> Louisiana House of Representatives LOUISIANA House of Representatives	 <b>BETH DWYER</b> Superintendent of Banking and Insurance SUPERINTENDENT OF BANKING AND INSURANCE	 <b>DOUGLAS HELLER</b> Consumer Federation of America Director of Insurance CEA	 <b>EMILEE SCIALPI</b> Head of SIU and Assistant VP in Insurance Claims USAA
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**CLICK HERE TO REGISTER**

You are invited to attend an exclusive one-time event focused on *The 2022 Ethical Use of Data to Fight Insurance Fraud Study* which is a major research project that was conducted under the auspices of the Coalition Against Insurance Fraud in partnership with Protiviti. The report will be released to registered attendees at the time of the [webinar on November 2nd, 2022](#) at 2pm (EDT). The study's focus was gathering information from key stakeholders relative to their opinions on the appropriate uses, restrictions and oversight of data analysis when used as a fraud-fighting resource. Once you register you will see our distinguished panel of experts who will be answering questions live after the presentation.

The goal is to help insurers, regulators and legislators to better identify the ethical oversight, nature, and constraints on data usage, data ownership, consent and matters of privacy when data is used for insurance anti-fraud efforts. When the Coalition and Protiviti undertook this study, no one knew what the results would tell us. We did, however, have faith in American consumers to understand the importance of using their data appropriately when the usage is designed to help protect them from insurance fraud. As you will see in the results reported, while our nation is divided in many ways, consumers

overwhelmingly support the proper use of their data to help fight against insurance fraud. Please register today as there are limited attendee slots to secure. We look forward to your attendance.

**REGISTER TODAY!** The lineup is turning out to be another winning list of subject matter experts. The Annual Membership Meeting will be held on December 8th & 9th at the [Crystal Gateway Marriott](#) in Arlington Va.

**SAVE THE DATE**

**Coalition Against Insurance Fraud**

**2022 Annual Meeting - Dec. 8 & 9th**


**1700 Richmond Hwy, Arlington, VA 22202**

ADVOCACY \* INFORMATION \* OUTREACH



The [Coalition Against Insurance Fraud](#) is Americas' ONLY anti-fraud alliance speaking for consumers, insurance companies, government agencies and others. Through its unique work, the Coalition empowers consumers to fight back, helps fraud fighters better detect this crime and deters more people from committing fraud. The Coalition supports this mission with a large and continually expanding armory of practical tools: information, research & data, services and insight as a leading voice of the anti-fraud community.

For additional information on the Coalition Against Insurance Fraud contact us at **202-393-7330** or [info@insurancefraud.org](mailto:info@insurancefraud.org)



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The [\*Coalition Quarterly\*](#) is our way of keeping you updated and informed about the work of your Coalition.

We value your feedback and suggestions.

We want to provide you the information you need, in the easiest format possible.

Please send your comments and suggestions to:

[Matthew@insurancefraud.org](mailto:Matthew@insurancefraud.org)

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