

## Why insurers belong to the Coalition.

From time to time, the Coalition surveys its members to understand their needs as members of the fraud-fighting community. We also ask them to rate the various services the Coalition provides. Ratings average from “very good” to “excellent.” Insurers especially rate the value to belonging to the Coalition as “excellent.”

We ask insurers what they value most. Below are some of the responses we’ve received:

- **Community.** Coalition meetings put insurers face to face with people who can aid their anti-fraud efforts, including prosecutors, regulators, fraud bureau chiefs, top defense lawyers, state legislators, tech experts and others who are leaders in the anti-fraud community. No other forum exists for all anti-fraud leaders to come together

- **Trends.** Insurers receive special briefings on trends on fraud schemes from top experts. Insurers say the briefings help them focus their SIU operations and at times, uncover schemes they weren’t aware of.

- **Research.** Coalition studies have helped insurers compare their SIU operations with the industry and with similar insurers. Public attitude research has helped insurers devise strategies to help their policyholders become more resistant to fraud schemes. Our biennial technology study gives the industry a benchmark to compare their own use of anti-fraud technology.

- **Data.** The Coalition maintains the largest database in the U.S. of people arrested and convicted of insurance fraud. The file is updated daily and insurers receive data downloads to compare with their claims and policyholder files. One match can pay for a year’s worth of dues. In addition, the Coalition maintains a database of nearly 30,000 articles about insurance fraud that can be searched directly by members.

- **Compliance.** The members-only section of [insuranceFraud.org](https://insurancefraud.org) contains a searchable database for all state anti-fraud regulatory requirements. Experts on staff can also help with compliance issues, such as interpretations and direct assistance from regulators, many of whom are Coalition members.

- **Legal assistance.** When courts seek to strike down good fraud laws, the Coalition swings into action with its aggressive amicus curiae program. We file hard-hitting, well-researched briefs that seek to overturn bad court decisions and support ones that support fraud-fighting efforts. Our brief in Kentucky last year helped to uphold insurer rights in conducting EUOs. In 2019 we’re supporting a decision in New York that upholds the ban on the corporate practice of medicine. In Washington, we are presenting arguments to overturn a decision that would extend bad-faith liability to

---

individual insurance company employees. Our briefs carry a good deal of weight because of our credibility as a diverse, broad-based organization.

- **Advocacy.** Insurers have benefited greatly from the success of the Coalition's Government Affairs programs. Our model bills have been enacted in more than half the states, giving insurers, law enforcement and prosecutors new tools to fight fraud. The Coalition works closely with government affairs departments of our insurer members. In addition, the Coalition sponsors the only grassroots lobbying program to support enactment of fraud laws.

- **Outreach.** The Coalition provides strategies and materials to its members to help its employees, agents and the community at large to understand fraud and the reasons why they should become partners in helping to reduce fraud. Several insurers have sponsored programs for International Fraud Awareness Week with help from the Coalition. In addition, Coalition communications experts have helped prepare insurer executives for media interviews on fraud issues.

The Coalition also offers insurers a variety of outreach materials including professionally produced videos that they can re-brand to help spread the anti-fraud message.

- **Consumer engagement.** The Coalition sponsors the only direct communications program with consumers who talk about fraud on social media. Everyday we communicate directly with people who say they're thinking of committing insurance fraud. Our messages are seen by thousands of people and act as a deterrent.

- **Media outreach.** Each year the Coalition pushes out insurance fraud stories to traditional news media and online outlets to keep the spotlight on the issue and enhance consumer awareness. This effort results in hundreds of Coalition-inspired articles and broadcasts annually.

- **Collaboration.** As a diverse organization that includes many interests, the Coalition is in a unique position to foster high-level cooperation among organizations that may not usually cooperate. This might include bringing in consumer leaders on a state legislative coalition or facilitating anti-fraud efforts between public and private health payers. Our efforts resulted in the creation of several ongoing efforts, including the New York Alliance Against Insurance Fraud and the Healthcare Fraud Prevention Partnership.

- **Insurance Fraud Helpline.** Insurers rely on the Coalition as their source on all things insurance fraud. We have the largest library and rolodex when it comes to fraud issues and people in the fraud-fighting community. We may not always have the answers at our fingertips, but we usually know where to find them.

Bottom line is that insurers consider the Coalition Against Insurance Fraud a great value. That's one reason 23 out of the top 25 property/casualty insurers are members and that membership has doubled in the last five years to nearly 180 organizations.