



**NORTH CAROLINA
DEPARTMENT OF INSURANCE**
MIKE CAUSEY, COMMISSIONER

FRAUD CONTROL GROUP:

CRIMINAL INVESTIGATIONS DIVISION

CRIMINAL INVESTIGATIONS DIVISION





NORTH CAROLINA
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MIKE CAUSEY, COMMISSIONER

Agenda

- WHAT WE PROVIDE
- ARCHITECTURE
- RELATIONSHIPS
- TRENDS
- CASE EXAMPLES
- QUESTIONS

CRIMINAL INVESTIGATIONS DIVISION





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WHAT WE PROVIDE

CRIMINAL INVESTIGATIONS DIVISION





What CID Provide

- **Sworn Law Enforcement Officers**
 - Subject Matter/Territorial
 - N.C. General Statute NCGS 58-2-161
 - Elements - What we need as Special Agents to prove Fraud
- Investigate all criminal aspects of **Fraud**
- Apply Investigative Skills to solve:
 - Staged Vehicle Accidents
 - False Arson Claims
 - Unlicensed Contractors/Agents
- Consumer Conflict Resolution





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ARCHITECTURE

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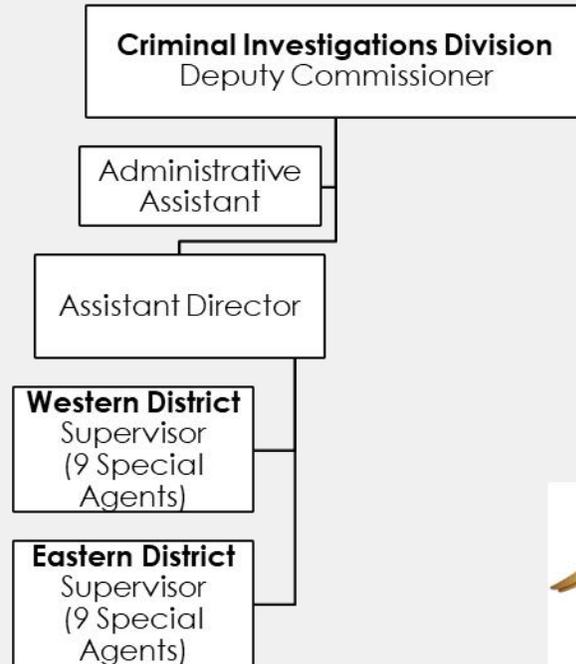




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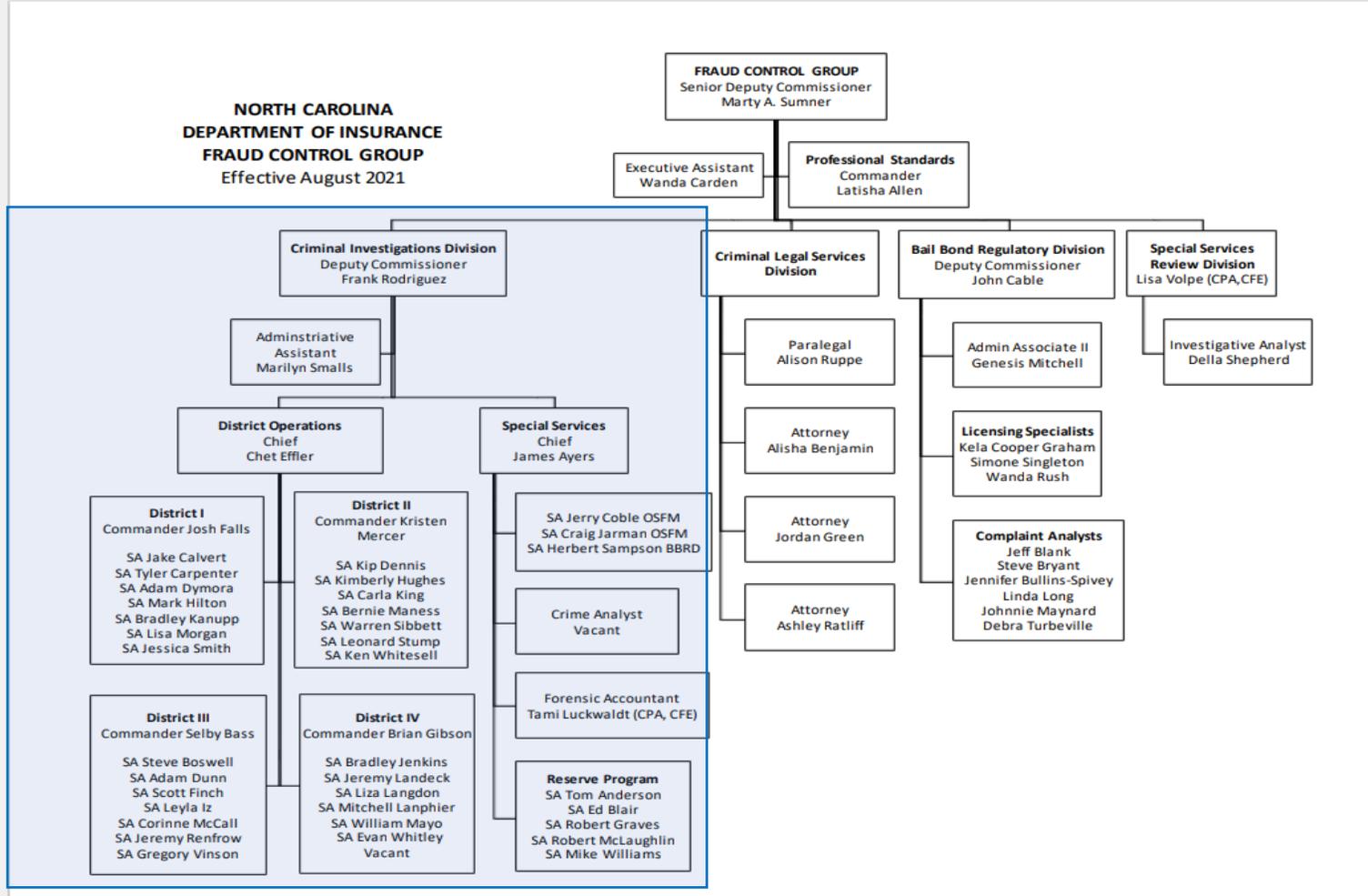
CID Architecture

Previous



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RETURN ON INVESTMENT

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Return on Investment

CID currently has 507 Open, 442 Pending Court Cases and received 519 Complaints/Assistance requests. In July, CID generated: 25 Arrests, 10 Convictions and \$116,197.90 in Restitution/Recoveries. This report includes an additional two Arrests and \$1,365.00 in Restitution for information received after the June 2021 monthly report closed (ICIS is a dynamic report based on up-to-date data).

CRIMINAL INVESTIGATIONS DIVISION
 Monthly Report

July 2021

268 For information only Information not captured for future use	140 Cases Created Information meets criteria to be assigned and investigated as a	25 Arrests	10 Convictions	\$116,197.90 Restitution/Recoveries
507 Open	442 Pending Court	13 Referred Outside of NCDOI Substantiated forwarded to another agency	21 Civil Information received is civil not criminal	519 Total Processed or the Month
61 Auto	127 Insurance	71 Linked to existing Case Information is linked to a case that has already been assigned	6 Referred Within NCDOI Substantiated another NCDOI division	
4 Bail Bonding	28 Homeowner/Renters	6 Other	5 Prosecuted	
2 Unlicensed Contractor	10 Commercial Insurance	7 Prosecution Not Appropriate	19 Referred Outside NCDOI	
1 Fire Investigation	21 Health Insurance	3 Referred Within NCDOI	22 Unable to Prove Beyond a Reasonable Doubt	
1 Ins. Agent Misconduct	4 Life	1 Civil	1 Civil	
138 Total				

TOP FIVE CLASSIFICATIONS REPORTED THIS MONTH (Insurance Cases Created)

Insurance	127
Homeowner/Renters	28
Commercial Insurance	10
Health Insurance	21
Life	4

TOP OFFENSES REPORTED THIS MONTH (Insurance Cases Created)

Insurance	127
Homeowner/Renters	28
Commercial Insurance	10
Health Insurance	21
Life	4

July 2021 OUTLINE

Fire Investigation	1
Ins. Agent Misconduct	4
Life	4
Health Insurance	21
Commercial Insurance	10
Homeowner/Renters	28
Insurance	127
Bail Bonding	4
Auto	61
Open	507
Pending Court	442
Total	112

FIGHTING INSURANCE FRAUD IN NC - 2021 YEAR TO DATE

ARRESTS	212
CONVICTIONS	89
RESTITUTION/RECOVERIES	\$407,848.80

July 2021 Summary: CID currently has 507 Open, 442 Pending Court Cases and received 519 Complaints/Assistance requests. In July, CID generated: 25 Arrests, 10 Convictions and \$116,197.90 in Restitution/Recoveries. This report includes an additional two Arrests and \$1,365.00 in Restitution for information received after the June 2021 monthly report closed (ICIS is a dynamic report based on up-to-date data).





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RELATIONSHIPS

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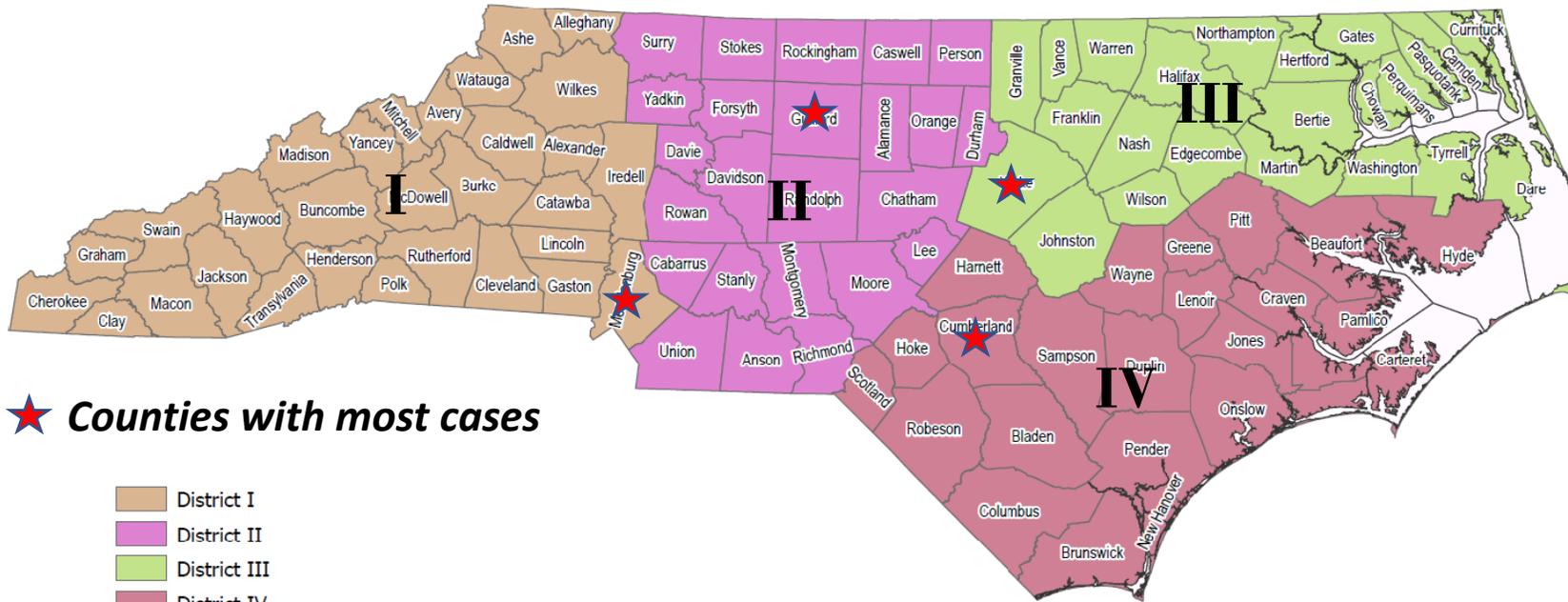




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CRIMINAL INVESTIGATIONS



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STATE EMERGENCY RESPONSE TEAM SERT

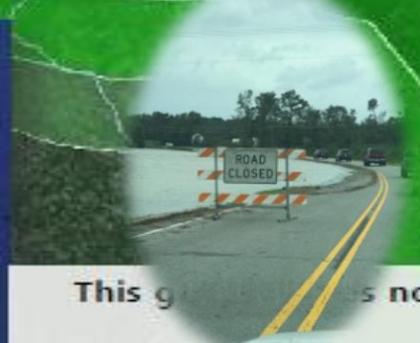
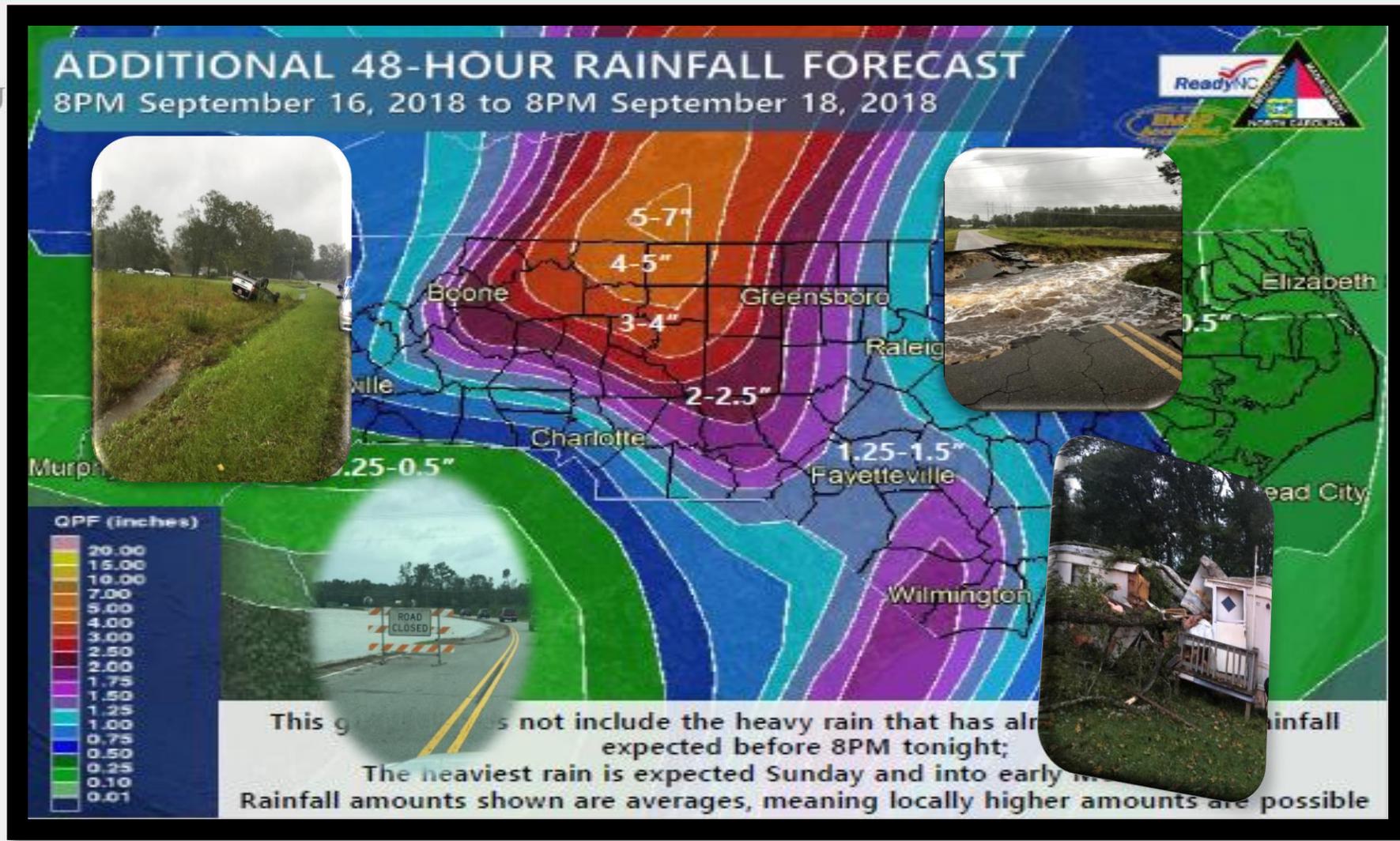
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TRENDS

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Trends

- Trends
 - Staged accidents
 - Embezzlement by Insurance Agent
 - Bail Bonding Violations
 - Medical Fraud
 - Arson
 - Inflating Claim
 - Repeat claims for same damage





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CASE EXAMPLES

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Case Examples

Murder

- *“A Special Agent with the Department of Insurance and the medical examiner pulled that blood, tested it and found that it tested for “very high levels” of that tetrahydrozoline”*
- *“The Department of Insurance subsequently found ‘other people’ to be at fault for the victim’s death and rule out suicide as a cause.”*
- <https://www.wbtv.com/2019/12/20/gaston-county-man-charged-with-murder-after-wife-was-poisoned/>



Medical Fraud



Fraudulent Stolen Vehicle Claim



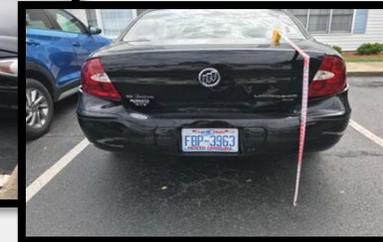


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Case Examples

Auto Fraud

Case has been Adjudicated (Closed)



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CLOSING

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- **Criminally Investigate Fraud**
- **Sworn Law Enforcement Officers**
- **Statewide Jurisdiction**
- **Here to Help → One Team One Family!**

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Questions???

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