



What We Do

Insurance Fraud Unit

Embedded within the North Dakota Insurance Department's Legal Division is the Insurance Fraud Unit, consisting of two licensed detectives with more than 45 years of combined investigative experience in law enforcement. Insurance fraud is the second most profitable

crime in the U.S., behind only illegal drug sales, and costs consumers as much as \$950 annually per household. A common misconception about insurance fraud is that it is a victimless crime, however, that couldn't be further from the truth. Insurance fraud doesn't just negatively affect insurance companies – it touches all North Dakotans. When claims are paid out due to insurance fraud, the cost of insurance increases for everyone. Examples of insurance fraud cases the detectives have worked on include arson, burglary, lost jewelry, faked death, fictitious hail damage, inappropriate billing by physicians, intentional accidents as well as various regulatory, non-criminal investigations.

Department detectives regularly work closely with multi-jurisdictional task forces, state and federal agencies, fire departments, local law enforcement, insurance companies and the public to identify, investigate and prosecute insurance fraud. Additionally, the Insurance Fraud Unit maintains statistics related to insurance fraud investigations, participates in the legislative process, offers public speaking and training opportunities, executes search warrants and partners with local, state and federal agencies to seize evidence or apprehend suspects during raids.

For more information or to report suspected fraud, please contact the Department at (701) 328-2440.



North Dakota
INSURANCE
DEPARTMENT
PROTECTING THE PUBLIC GOOD
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