

Fraud is hardly a new phenomenon. In the recent years it has been getting more sophisticated and causing more serious damage. Factors such as increasingly powerful, easily accessible technology and the global economic downturn continue to push the threat in new directions, making it capable of inflicting even more serious damage.

Along with the world economy, the insurance industry has been struggling to meet up with the economic challenges. In such an economic environment, insurance fraud, which cost the industry millions of dollars is pushing the companies into the red. Frauds are driving up overall costs for insurers and premiums for policyholders. According to an estimate by the FBI, The total cost of insurance fraud in USA (non-health insurance) is estimated to be more than $40 billion per year. That means Insurance Fraud costs the average U.S. family between $400 and $700 per year in the form of increased premiums.

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