

Annual Report of

The New Jersey Office of the Insurance Fraud Prosecutor

for Calendar Year 2006

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About the Cover

The cover of the 2006 Annual Report of the Office of the Insurance Fraud Prosecutor (OIFP) features “Dancing Susan.”

Susan represents that category of insurance fraud cheat who claims that she is disabled and unable to perform the duties of her occupation or of her daily life, but still is able to “live it up” on the money obtained from phony insurance disability claims. Cases prosecuted by OIFP demonstrate that insurance cheats who submit phony disability claims include licensed professionals such as doctors, lawyers, podiatrists, State employees, as well as persons from many other walks of life.

Phony disability insurance claims can take the form of false submissions to workers’ compensation insurance plans, to Social Security disability, and to other insurance companies to replace lost wages, lost income from a professional business or practice, or to pay off loans and other debts that the claimant claims he can no longer pay because he is purportedly “disabled.” If a person elects to engage in phony disability insurance fraud, he or she can be criminally prosecuted and sent to jail. A person can also be sued for a civil insurance fraud violation and ordered to pay civil penalties and restitution. If the person is a professional licensee, he or she may also suffer loss of his or her professional license.

A description of these cases can be found on page 12 of the 2006 Annual Report, and on pages 92 to 93, 110, 113, and 115.