

### 1. State Farm

가.

State Farm

6)

( )

가 ,

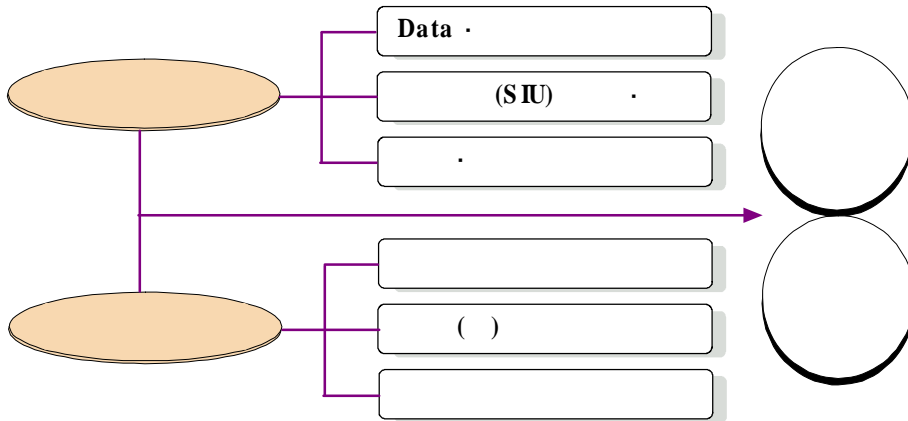
가

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5) Practice & Template(2001.12) Best Practice & Template (2001.11.13)

6) (http://www.statefarm.com)

< -1> State Farm



State Farm

(SIU : Special Investigation Unit, SIU )

, 190 , 1,400 7) .

SIU (Consumer Fraud)

, (Insurer Fraud), (Agency Fraud),

(Application Fraud)

.8) State Farm

○ (Consumer fraud)

- 가

- 가 , 가

7) 3~3.5%

8) State Farm SIU 2000

- 가 21

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○ (Insurer fraud)

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1)

가

(Fraud indicator) . State Farm 가

, 가

(NICB : National Insurance Crime Bureau)

.9) NICB

9) NICB 가

(objectivity)

가 가

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- (Indicators of Property Fraud)
- (Indicators of Casualty Fraud nomadic)
- (Indicators of Workers' Compensation Fraud)
- (Indicators of Vehicle Theft Fraud)
- (Indicators of Catastrophe Fraud)
- Indicators of Rental Fraud
- (Indicators of Application Fraud)
- (Indicators of Workers' Compensation Premium Fraud)
- Indicators of Nomadic Group Activity

2)

State Farm      SIU

(Tool Box)

(      )

(Scoring System)

.10)

SIU

ISO    NICB

10)

가

, 가 .

가 , (factor)

가

가 .

3) (SIU)<sup>11)</sup>

SIU

SIU , (referral criteria)

. SIU

가

.<sup>12)</sup>

.<sup>13)</sup>

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11) SIU . , 1999.11.

12) cost information) 가 가 (

가 가 .

13)

- What to do In Case of Accident or Loss :
- cooperate with us in the investigation, or settlement or defense of any claim or suit ;
  - promptly send us copies of any notices or legal papers received in connection with the accident or loss ;
  - submit a sworn proof of loss when required by us ;

State Farm SIU  
 . 가 가 ,  
 가 .  
 SIU  
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 SIU 가 .  
 SIU ( ) ,  
 . SIU  
 (recovery)  
 ,  
 (criminal investigation),  
 , SIU가  
 가 .  
 .  
 State Farm SIU 1993  
 131 (arson dogs)  
 (hotline)  
 가  
 .  
 (NICB) , Task Force  
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do whatever else is required in the Section of the policy which provides coverage for the loss, damage or injury.

, State Farm

- . ,
- (가 , , 3 ) , ,  
 , , Social Security Card
- ( ), 가 .  
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- 가 ,
- (Medicare) 가 ,  
(Medicare Fraud Hotline) .
- 가 ,
- 가
- 가 가
- 가 가
- State Farm  
(CAIF),  
(NICB), (NHCAA)<sup>14)</sup>

## 2. Chubb

가.

Chubb (a philosophy of zero tolerance)

가

( )

14) (NHCAA : National Health Care Anti-Fraud Association) 1985

가

가



1) SIU 가

Chubb SIU SIU 7  
가 .

Special Index  
(IFB)

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가

( )

(red flags)

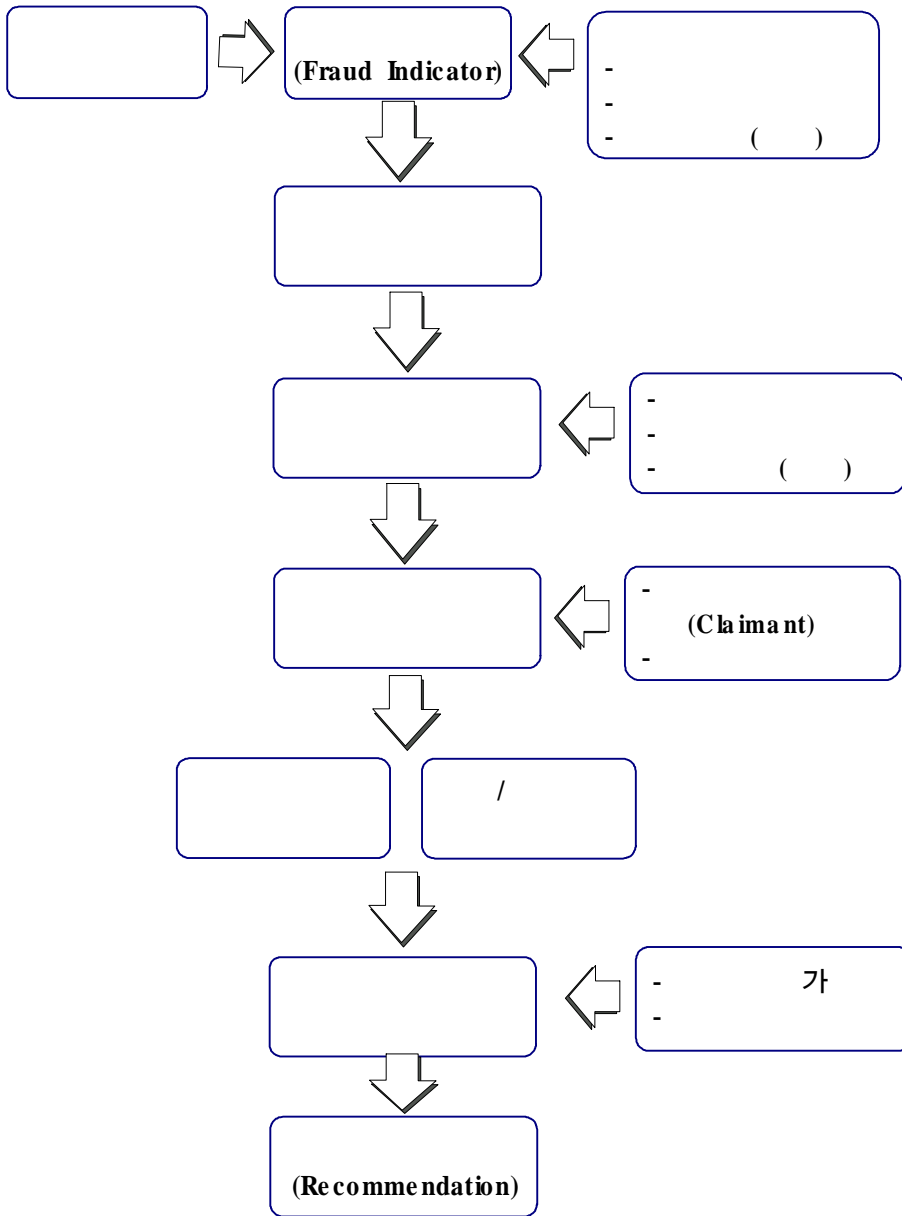
SIU

PILR

Unfair Claims Acts  
가

( ) SIU  
SIU < -2>

< -2> Chubb SIU 가





가

3

3

1)

가

, S.C.A.M.<sup>15)</sup>

- ( , , )
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- 
- S.C.A.M
- 州 가 , NICB,
- CIB form
- 가 (Fraud Committee)
- W/ S notes non-viewable

15) Chubb SIU

S.C.A.M.

2)

S.C.A.M. (adjuster)  
(fraud coordinator)

2가 ( / )  
(casualty supervisor),  
가 (branch claim manager)가

3)

3 ( : UM, PIP)

(managing director)

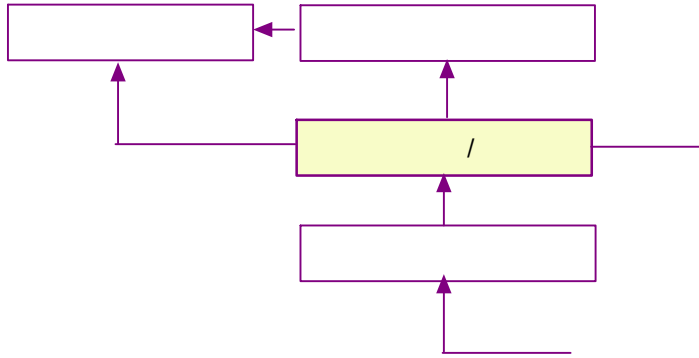
1 (examiner) 가

(Zone office)

(specific diary system)

3 , 1 PIP(personal injury protection), UM(uninsured motor)

< -3> Chubb



4)

(bodily injury)

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(outside investigation)

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(surveillance)

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(investigator)

(examiner)

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(adjustment)

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가

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5) (reserving)

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6) (settlement)

가

가

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S.C.A.M.

7)

가

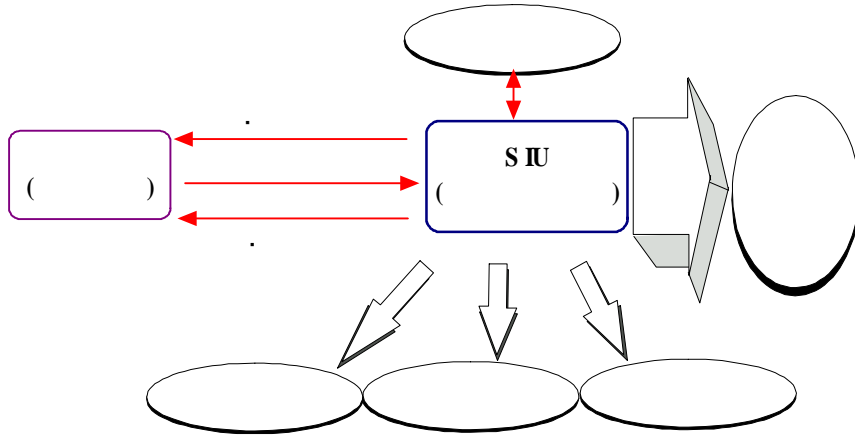
8)

가





< -4> Country SIU



1) SIU

SIU (Director of Corporate Compliance)

Country

SIU

SIU ( )

SIU

SIU

SIU

SIU

가

SIU

SIU

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(Unfair Claims Practice

Act)”

SIU 가 .

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. NICB

. (IFB)

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Country SIU , (Director)

SIU (SIU Supervisors), SIU

(Consultant)

가(Specialist),

SIU

SIU

(Senior

Compliance Attorney)

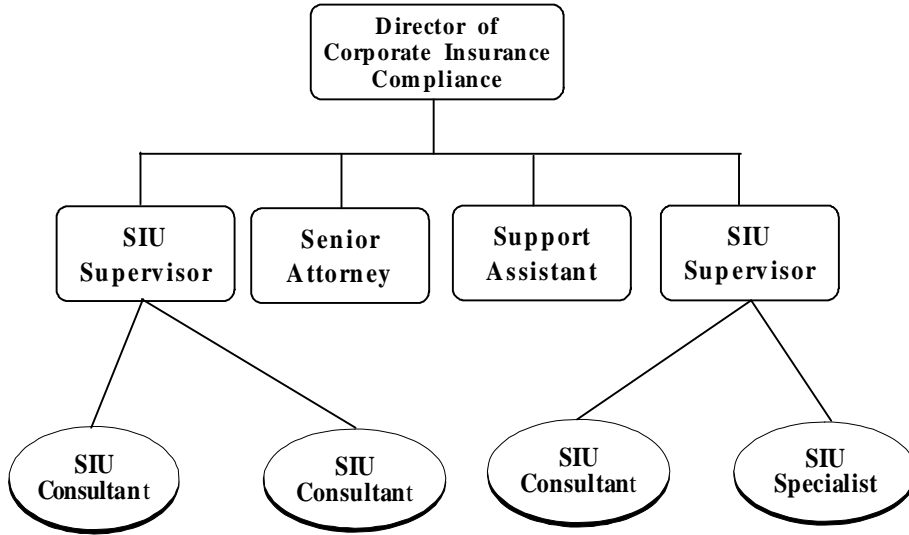
SIU

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< -5> Country SIU



2) SIU

SIU

가

SIU

SIU

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Country SIU

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(NICB),

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. SIU

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Country SIU

Country SIU , SIU 가(Specialist) SIU  
(Supervisor) ,

< -1> SIU                      SIU    가

(                      )	(                      )
-                      SIU	-
-                      ) SIU (    가)	-                      SIU 가                      ,
-	-                      (updated) OAL                      email (reporting)                      ,                      , ,                      ,
-                      (                      ) - SIU                      (    가)	-                      가, “ride alongs”
-                      DB	-                      SIU ,                      DB
-                      가 (vendor)	-                      (subrogation),                      (surveillance) (                      ) -                      (    가)
-                      가	- IASIU, NICB, 가                      ,

< -2> SIU

( )	( )
- SIU ,	- SI , OAL
- SIU monitor	- SIU
- , 가	- .
- , SIU	- , SIU
- , NICB, SIU	- IASIU, NICB, ,
- SIU	-

3)

SIU

, 가 . , SIU .

( )

SIU

NICB, PILR

Index Bureau

가

Country

SIU

가

SIU

(Director)

- Property Insurance Loss Register (PILR)
- INDEX
- National Insurance Crime Bureau (NICB)
- Insurance Service Office(ISO) - Claimsearch
- AutotrackXP/ Choicepoint
- Internet Website for various resources
- Credit Bureau
- Medical Insurance Bureau(MIB)

SIU

SIU

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SIU 가

1) SIU  
가  
SIU

SIU

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2) SIU

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SIU

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NICB

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2)

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SIU

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SIU NICB, PILR, Index Bureau, IASIU

3)

(in-house)

(代位)

, SIU

4)

, SIU

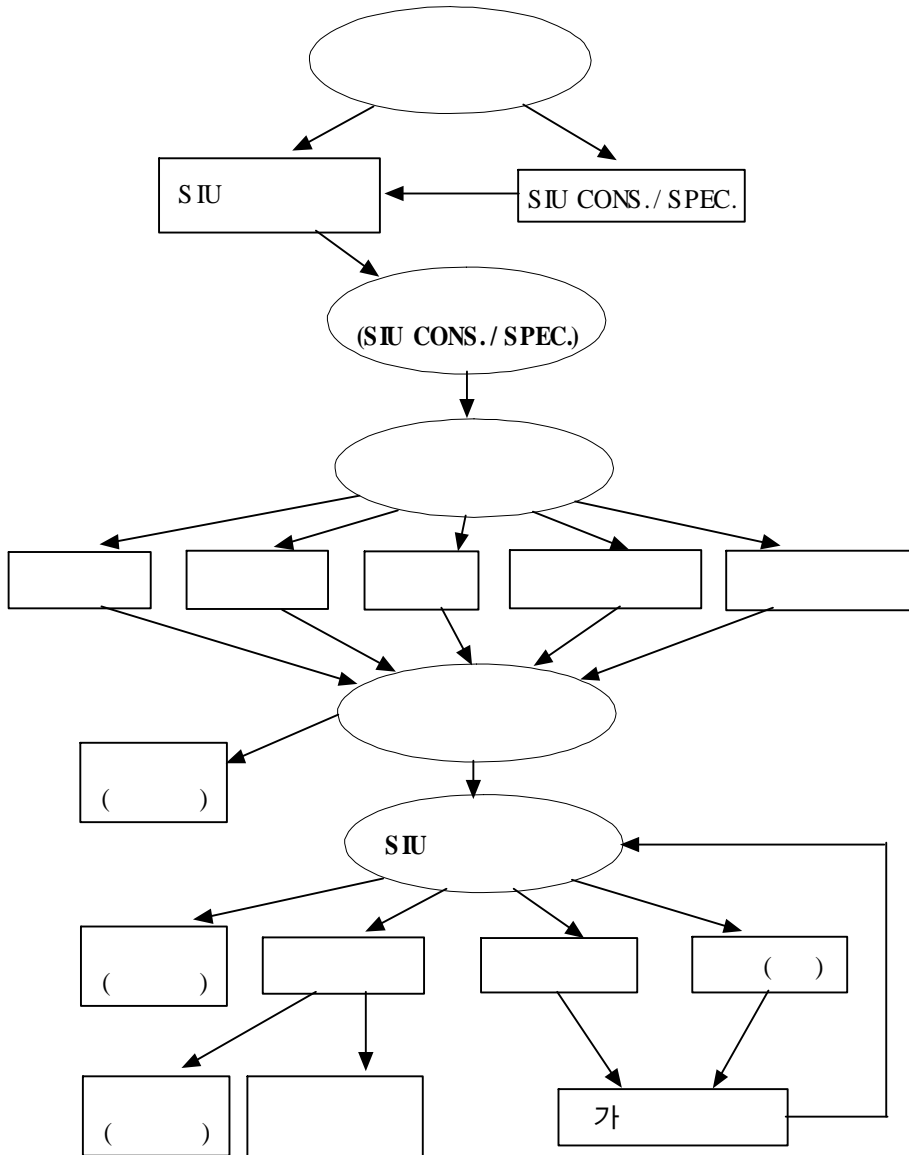
, SIU

가

, SIU

(objective, unbiased and timely manner)

< -6 >



5)

SIU

(Special Investigator : SI)

2

OAL

가

OAL

7

OAL

SIU

가

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OAL

SIU

OAL

SIU

6) SIU

SIU 가  
 , "SID (SID Assignment Form)"  
 , "SIUSUPV" , SIU  
 SIU

, SIU

SIU (Director)

· NICB

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Fraud Investigation and Defense )

(AEI Claims

가

, 가

· IAAI(International Association of Arson Investigators)

· IAAI State Chapter in SI geographical area

- IASIU(International Association of Special Investigation Units)
- IASIU State Chapters in SI geographical area
- NICB SIU meeting, regional anti-fraud associations

SIU ( )

SIU

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Country 가

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1 , , , 가

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1)

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가 ( )

가 .



州 ( ' )  
가  
2)

' (PFTA)  
. PFTA  
PFTA

PFTA 가 .  
PFTA .

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가 ( ) 가 ,

가

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3)

Country

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4)

Country

가

(Privacy Law)

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(MIS ) ( )

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4.

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, State Farm (SIU),  
, (hotline)

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, Chubb Country SIU  
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, SIU

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