

# Commissioner Trinidad Navarro Appointed Chair of National Antifraud Task Force

*Delaware Commissioner selected from leaders across the country to head important consumer-focused committee*

Delaware Insurance Commissioner Trinidad Navarro was appointed Chair of the National Association of Insurance Commissioner's Antifraud Task Force this week. Commissioner Navarro previously served as Vice-Chair of the committee, and served in law enforcement for much of his career before his election to Insurance Commissioner in 2016. The committee's work takes on an inclusive consumer protection approach that encompasses identification and reduction of criminal efforts both by and against consumers.

"From my experience as a law enforcement officer to today, I have always prioritized the protection of our residents, and that means being proactive as well as responsive," said **Commissioner Navarro**. "Fraud impacts everyone – even if you aren't the target of a scheme. When an organization takes advantage of a consumer, it hurts the public trust as well as the customer's wallet. When a resident commits fraud and takes money from an insurer, the companies make themselves whole by increasing costs on policyholders, even though it's not their fault. Solutions to the problem are important, but we need to focus on stopping fraud before it starts."

The Task Force works with insurance regulators across the country, as well as local, state, federal and international law enforcement and antifraud organizations. As Chair, Commissioner Navarro will work to provide guidance and resources for insurance departments across the country and in the U.S. Territories, including tracking and analyzing trends

in fraud, one of which is the rapidly changing cybersecurity environment.

“Methods of fraud are always evolving, and with more of our personal data being shared digitally than ever, there is no more important time to place serious emphasis on fraud prevention than now,” said **Commissioner Navarro**. “To be successful, we have to be clear that a vital piece of protecting our policyholders lies in protecting their data.”

Data, its collection, use, and misuse, has quickly risen as a key issue within the insurance community and the public at large. In 2019, multiple data breaches at insurers impacted more than 100,000 Delaware residents. Commissioner Navarro, with the help of the General Assembly, worked to make sure that Delaware passed the [Insurance Data Security Act](#) following these breaches, one of the first states to do so.

Protecting residents and policyholders is central to the Commissioner’s administration. The [Department of Insurance Fraud Bureau](#) investigates consumer complaints and inquiries, polices the conduct of carriers, agents, and brokers doing business in Delaware, and prosecutes insurance fraud amongst other duties. From 2015 to date, the Bureau has seen an approximate 23% increase in reports. The department has brought forward 37 civil cases, 54 criminal charges, 18 criminal arrests, and more than \$47,400 in civil penalties since 2018. In the same time period, 1,100 fraud tips and referrals have been provided to the office.

The Delaware Department of Insurance Fraud Division can be reached toll free at (800) 632-5154, or (302) 672-7350, or by emailing [fraud@delaware.gov](mailto:fraud@delaware.gov). Reporting known or suspected fraud is free of charge, and can be done confidentially.

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