

# Three Residents Indicted for Insurance Fraud by Grand Jury

Late last month in New Castle County, a Grand Jury indicted multiple residents for insurance fraud. The indictments stem from Department of Insurance Fraud Prevention Bureau investigations, in partnership with the Delaware Department of Justice. They allege that following vehicle accidents, each indicted resident did knowingly present false information to auto insurers or otherwise caused false information to be presented.

“I want to commend our Fraud Prevention Bureau for their work identifying deceitful activity and helping to bring those who would defraud Delaware residents and companies to justice. Their efforts continue to send a strong message that fraud will not go unnoticed here, which can prevent future crimes,” said **Insurance Commissioner Trinidad Navarro**. “Through this work, we can help keep insurance premiums from rising by helping to make sure companies do not have to pay out fraudulent claims, and we can educate residents that engaging in fraud is very costly.”

A resident of Wilmington was indicted on September 27 following a two-vehicle auto accident and a fraudulent claim filed with Permanent General Insurance. The resident had no insurance at the time of the accident but obtained it afterward, and intentionally misrepresented the date of the accident to obtain a benefit that they were not entitled to. Video evidence was uncovered that confirmed the accurate date of the accident.

A resident of Newark was indicted on September 27 for knowingly misrepresenting the time of an auto accident. During the investigation, evidence was obtained that confirmed that the resident had no auto insurance coverage at the time of

their accident and that their auto insurance policy was obtained after the accident had occurred. They engaged in insurance fraud through intentionally providing false information in order to obtain a benefit that they were not entitled to from Good to Go Insurance.

An additional resident was indicted for similar activity in an attempt to defraud Progressive Insurance. The resident obtained an auto insurance policy and filed a claim two days later, stating that their vehicle was struck by an unknown vehicle while parked at their residence. An examination of vehicle damage was inconsistent with this depiction, and the investigation further identified that the vehicle was involved in an accident three days prior to obtaining insurance coverage.

An indictment is merely an allegation and is not evidence of guilt. In all cases, defendants are presumed innocent until and unless proven guilty. Insurance Fraud is a felony.

Commissioner Navarro has a background in law enforcement and serves as Chair of the National Association of Insurance Commissioner's Antifraud Task Force. The Delaware Department of Insurance Fraud Prevention Bureau is fully funded by annual assessment fees, not taxpayer dollars, and employs staff with extensive law enforcement and insurance investigative backgrounds and training, including credentials such as Certified Fraud Specialists and Accredited Healthcare Fraud Investigators.

The Bureau facilitates the detection of insurance fraud and works to reduce fraud occurrence through enforcement and deterrence. Additionally, the Bureau requires restitution for deceptively obtained insurance benefits, and by doing so reduces the amount of premium dollars used to pay fraudulent claims, in turn decreasing the likelihood of premium increases. The Bureau can be reached by toll free hotline (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.