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Automobile Insurance Annual Anti-Fraud Experience Report Instructions and Definitions

I. Instructions

This report is due annually, on or before March 31 of each year.

The data evaluation date for this report is January 1 through December 31.

Data must be provided separately for each company that is part of a group.

Use the tab key to advance through form, shift tab to go back.

You can mouse over fields for tips and additional information about that field.

Report may be printed using the "PRINT" button on the bottom of the form.

Submitting the completed form:

Please do not manually submit the form as an e-mail attachment – Please use the SUBMIT button – Upper Right Ribbon.

Report with data can be saved using Acrobat Reader "SAVE"

The forms work best using the latest version of -→ Adobe Reader:

Comments or questions may be e-mailed to mailto:MCEAFC@dobi.nj.gov

Report may be printed and mailed to:

New Jersey Department of Banking and Insurance
Office of Consumer Protection Services
Market Conduct and Anti-Fraud Compliance
20 West State Street
P.O. Box 329
Trenton, N.J. 08625

Scope:

This report includes private passenger automobile and commercial coverage fraud prevention and detection statistics.

II. Definitions

Automobile as set forth in N.J.S.A. 39:6A-2 means a private passenger automobile of a private passenger or station wagon type that is owned or hired and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pickup body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or by husband and

wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or ranching. An automobile owned by a farm family co partnership or corporation. which is principally garaged on a farm or ranch and otherwise meets the definitions contained in this section, shall be considered a private passenger automobile.

BFD means the Bureau of Fraud Deterrence, in the Division of Insurance, Department of Banking, and Insurance.

Calendar Year means the period January 1 to December 31.

Claim means a request for indemnity by an insured or claimant.

Claims Opened/Received means the total number of automobile policy claims (property damage, bodily injury, comprehensive and collision) received by the company in the reported calendar year.

Commercial coverage means insurance for nonfleet private passenger type automobiles and light trucks owned by a corporation, partnership or any other entity except an individual or husband and wife and used for business purposes.

Dollar Amount Spent is based either on actual expenses for those insurers that track this information individually and by State, or the insurer's pro-rata share in the event that expenses are tracked on an aggregate, national level. Self-insured risk expenditures should be excluded, either on a direct dollar basis or by pro-rata share or other method that distinguishes self-insured and non-self-insured expenditures.

Fleet means the automobiles of any risk that has five or more self-propelled automobiles of any type that are under one ownership..

NJ Claim refers to a claim that was made in the State of New Jersey.

NJ Policies and Applications refer to coverages written or applied for in the State of New Jersey.

Nonfleet means one to four automobiles.

Non-SIU Investigation means all fraud-investigative activity conducted in the normal course of handling a claim.

OIFP means the Office of the Insurance Fraud Prosecutor in the Division of Criminal Justice in the Department of Law and Public Safety.

Private passenger automobile means a policy of automobile insurance principally used to provide primary insurance on private passenger automobiles which are owned individually, or jointly by individuals who are residents of the same household, and used for personal, family, or household needs.

Private passenger type automobile means a vehicle that meets the definition in NJ.S.A. 39:6A-2a and is owned by a corporation, partnership or any other entity except an individual or husband and wife and used for business purposes.

SIU Investigation means all investigative activity that was performed exclusively by the Special Investigation Unit.

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Total Dollars Saved applies to all funds that would have been fraudulently or improperly obtained by claimants, ordered, or agreed to be returned through adjudication or judgment, as a result of a fraud investigation.