

On August 2, 2010, the National Insurance Crime Bureau (NICB) reported that "questionable" auto glass claims are up 527 percent for the first six months of this year by comparison to the first half of 2009.

Just what is the purpose of reporting such a vague classification of an insurance claim? Is the auto glass repair and replacement industry, and the insurance industry, suppose to take this seriously? Has it been a slow news year for this agency and they need to justify their existence?

This is especially troubling after this "attention drawing" statistic is then qualified by the same organization. The article goes on to report that a spokesperson for the NICB admits that while the incidence of "questionable" claims may have increased, fraudulent claims may have not. So what in the name of Sam Hill is the NICB trying to accomplish here? A comparison can be drawn to the legislative process in Arizona earlier in the year when a lobbyist said there were 10,000 fraudulent claims against State Farm in recent years and the IGA challenged the statement and it fell on deaf ears.

It is easy to throw around catchy statistics and then qualify them later in the news report as baseless. But again, what is the end goal in doing so? Are they meant to be scare tactics?

As the Independent Glass Association indicated back throughout the Arizona legislative debacle, it seems that the only counter that the insurance industry has to the progress being made by independents is to build an offense around fraud. In reality, fraudulent auto glass claims are a very small percentage of the overall claims that are submitted to insurers each year. IGA Executive Director Mike Russo asks what is the objective of reporting a statistic that is vague and is the character assassination of the entire industry? He suggests that the insurance industry and their allies should only insinuate possible wrongdoing when there is credible evidence of widespread fraud, and then take the appropriate action. They should not do so behind the cover of some statistic which after the sensational headline appears to be unfounded.