



# KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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## **(Anti) Fraud Friday: Have an accident and no insurance? Don't try to "past-post"**

Topeka, Kan. - Originally a horse racing term, "past-posting" in the insurance industry refers to fraud when a person first becomes involved in an automobile accident or finds themselves with a property loss that they have no insurance coverage for. They then decide to take a chance at getting insurance coverage after the date of actual loss. Sometimes the individual will go directly to an insurance company immediately after a loss to obtain coverage, other times they create an elaborate series of events to try to show that they had insurance at the time of the loss. The individual may think that what they are doing is harmless, but the truth is they are committing insurance fraud.

"Past-posting schemes are fraud and they cost Kansans in the form of increased premiums every year," Kansas Insurance Commissioner Vicki Schmidt said. "The Department actively pursues penalties against anyone committing insurance fraud in Kansas."

While being involved in an accident can be costly, if a person decides to commit insurance fraud on top of it, they could find themselves in an even worse spot when they are convicted of a crime. Insurance companies are required to notify the Kansas Insurance Department if they suspect that fraud has occurred, and the Department has many ways of detecting and proving the fraud.

Tough economic conditions can lead to an increase in past-posting insurance fraud. Often individuals who commit this type of fraud think that the crime is victimless and therefore have an easier time justifying their actions. But past-posting and other types of insurance fraud are some of the costliest white-collar crimes in America. The Coalition Against Insurance Fraud indicates that fraud costs American businesses and consumers \$308 billion a year. The FBI estimates fraud costs the average family in the U.S. between \$400 and \$700 a year in premiums.

To report suspected insurance fraud, contact the Kansas Insurance Department's Anti-Fraud Division at 785-296-5203 or by email at [kid.antifraud@ks.gov](mailto:kid.antifraud@ks.gov). You can also report fraud using the National Association of Insurance Commissioners [online reporting form](#).

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*The Kansas Legislature established the Kansas Insurance Department in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*