

# Dan Burghardt Insurance Agency Tackles Insurance Fraud to Safeguard Consumer Interests

NEW ORLEANS, LOUISIANA, UNITED STATES, April 23, 2024  
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In an effort to combat the pervasive issue of insurance fraud, which costs the economy billions annually and drives up premiums for honest consumers, [Dan Burghardt Insurance Agency](#) has intensified measures to identify and prevent fraudulent activities within various sectors of the insurance industry.

## Understanding the Impact of Insurance Fraud

Insurance fraud is a serious felony in Louisiana, carrying penalties that include up to five years in jail, fines up to \$5,000, probation, community service, and restitution. It is the second-most costly white-collar crime in America, following tax evasion. This illegal activity not only leads to higher insurance premiums for consumers but also contributes to increased taxes and inflation on consumer goods.



Insurance fraud undermines the integrity of our industry and imposes unnecessary costs on honest, hard-working policyholders."

*Dan Burghardt*

## Frequent Triggers and Signs of Insurance Fraud

Insurance companies often initiate investigations when they detect an unusually high number of claims or observe suspicious behavior indicative of fraud. Periods following major catastrophic events, such as hurricanes, are particularly vulnerable times when inflated claims are more prevalent, as homeowners strive to offset high wind

deductibles.



**DAN BURGHARDT**  
**INSURANCE**

## Special Investigative Units: Frontline Defense Against Fraud

Recognizing the need for specialized expertise in combating this crime, the nation's property-casualty insurers, including [Dan Burghardt Insurance Agency](#), have established Special Investigative Units (SIUs). These units are staffed by professionals trained specifically to scrutinize suspicious claims and collaborate with law enforcement to ensure that insurance criminals are prosecuted.

Dan Burghardt, owner of Dan Burghardt Insurance Agency, stated, "Insurance fraud undermines the integrity of our industry and imposes unnecessary costs on honest, hard-working policyholders. Our agency is committed to rigorous scrutiny of claims to prevent fraudulent activities. By enhancing our investigative efforts, we not only protect our clients but also contribute to the overall health of the insurance marketplace."

### Types of Insurance Fraud Most Commonly Encountered

Insurance scams can occur across any sector but are most common in healthcare, workers' compensation, and auto insurance. Typical frauds include:

False or inflated theft repair claims.

Owner give-up (false stolen car report).

Jump in (claimants not present in the vehicle at the time of the accident).

Staged accidents.

Intentional damage claims.

Falsifying the date or circumstances of an accident to secure coverage.

Rate evasion.

### Dan Burghardt Insurance Agency's Proactive Measures

In addition to enhancing investigative efforts, Dan Burghardt Insurance Agency continues to find innovative ways to lower insurance rates for consumers. The agency prides itself on rewarding customers who maintain low claim histories and good credit scores by diligently shopping multiple companies to find the best rates available.

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