

Insurance Fraud Hall Of Fame



▲ **Bomb scheme blows up**—Desperate for cash, it was reported that unemployed Prescott Sigmund tried to blow up his father for life insurance money. A pipe bomb in his father's SUV blew up Sigmund's brother instead. *Washington, D.C.*

▲ **Spirit of stealing**—Rev. Roland Gray is reported to have insisted God told him to stage nearly 200 fake car crashes and make fake slip-and-fall injuries in stores and motels. This led to \$500,000 in bogus claims. *Chicago*

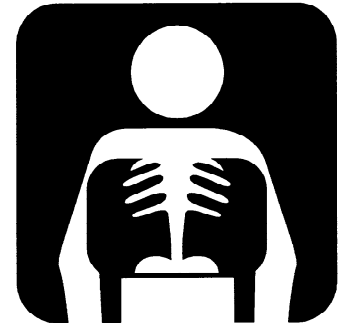
▲ **Fake death turns real**—Two hijackers shot Sheila Wharton, husband Curtis told Haitian police. But Wharton is reported to have actually had Sheila murdered for life insurance—after she backed out of a TV-inspired scheme to fake her death. *Shreveport, La.*

▲ **Healers or stealers?**—James Lee Graff reportedly sold fake health insurance to 32,000 small business owners. Damage: \$42 million in stolen premiums and unpaid medical bills—part of a national trend of phony group health coverage. *Canyon Lake, Calif.*



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Why Are Health Insurance Costs Rising?



We've all heard about cost-drivers such as government benefit mandates and regulation, litigation and malpractice fees, and rising provider expenses. But a heartening reason is being overlooked: The treatments covered are growing in number and improving greatly.

Better drugs and medical devices now are available to treat a wider range of conditions than ever before. To use them, your health-insurance provider must spend more and more. People are visiting the doctor more often too. For example, consider the explosive growth in routine prenatal care: Not long ago, expectant mothers rarely saw their physicians before the third trimester. In sum, it is not reasonable to expect one's insurance to cover so much more and yet cost the same.

Source: Marilyn vos Savant, Parade Magazine



Speeding Tops Violations

It should be no surprise that exceeding the posted speed limit is the number one traffic violation, according to the Wisconsin Department of Transportation. Between January and August, 2004, 123,375 tickets were issued in Wisconsin

for intermediate speeding (11-19 mph over limit). These citations accounted for 20 percent of all traffic tickets. Failure to fasten seat belts was number two with 59,887 violations (10.08 percent). Other top violations included:

3) Speeding (1 to 10 mph over limit)	52,513	8.84%
4) Operating While Suspended	43,050	7.24%
5) Unregistered Vehicle	28,763	4.84%
6) Failure To Obey Traffic Sign or Signal	27,793	4.68%
7) Operating Under The Influence	23,879	4.02%

Thieves Target Escalade

The Cadillac Escalade EXT, a \$53,000 chrome-trimmed luxury pickup with leather bucket seats, a seven-speaker stereo system with satellite radio and a global tracking system is the vehicle most targeted by thieves, a study by the insurance industry found. It's the second year in a row that an Escalade has been at the top of the list by the Insurance Institute for Highway Safety. The Nissan Maxima is the second most likely to be stolen among newer vehicles.