



NEW YORK STATE SENATOR

Martin J. Golden

## Getting serious about insurance fraud

MARTIN J. GOLDEN January 23, 2012

Last November, millions of New Yorkers were offended and a community was terrified by the seemingly anti-Semitic car fire bombings in Midwood, Brooklyn.

I pledged \$1,000 towards the reward for information leading to the arrest of the individual involved in such a hateful act, as I maintain a zero tolerance policy for such behavior.

But now, according to law enforcement officials, the crime that rattled our neighborhoods has turned out to be just a smoke screen to conceal more auto insurance fraud - a crime that costs New Yorkers millions of dollars a year and puts lives at risk.

Criminals like these in Midwood are staging auto accidents and racking up fake medical bills - driving auto insurance rates ever higher. They are getting away with it, because of loopholes in New York's 'no-fault' auto insurance laws.

These crooks have reached a new low. These despicable thugs have been ripping us off for years, driving up insurance rates and risking lives. Now, they're dividing and terrorizing our neighborhoods, just so they can make a quick buck. What has to happen for the state to get serious about reforming our auto insurance laws?

This has got to be the year. New York is among just a handful of states with 'no fault' insurance systems. One of the fastest growing crimes in New York, auto insurance fraud is a

criminal practice that has cost New York drivers an estimated \$1 billion in higher auto insurance premiums over the past five years alone.

New York drivers are now paying 53 percent more than the average American for auto insurance, with auto insurance fraud being a big reason. It isn't right. The people behind this crime are imposing a 'fraud tax' on honest, hard working New Yorkers by gaming the auto insurance system.

I have joined with the citizen consumer group, New Yorkers Stand Against Insurance Fraud ([www.nysaif.org](http://www.nysaif.org)), and pledged to do everything I can to get auto insurance reform legislation passed this year.

But I need your help. I ask all New Yorkers to contact their state representatives and Assembly Speaker Sheldon Silver and tell them "It's time to get serious about auto insurance reform!"

State Senator Marty Golden represents the 22nd Senate District in Bay Ridge, Dyker Heights, Bensonhurst, Gravesend, Gerritsen Beach and Marine Park.