



Special Investigations Division

Our Fraud Division is now the Special Investigations Division December 19, 2019

To more accurately project the true scope and nature of the Insurance Commissioner's statutory charge to investigate and prosecute all types of insurance crime, the Fraud Unit has been rebranded as the **Special Investigations Division** within the West Virginia Offices of the Insurance Commissioner. Originally established in 2004, by the West Virginia *Fraud Prevention Act*, the Division is a criminal justice agency under all federal and state laws and regulations. The *Act* authorizes the Insurance Commissioner to investigate and prosecute suspected violations of West Virginia's insurance laws relating to fraud and any other criminal activity, referred to generally as insurance crime, and requires the reporting of known or suspected insurance crime by insurance licensees (anyone or any company engaged in the business of insurance), and encourages this reporting by others.

The Special Investigations Division is responsible for investigations of all types of insurance crime including, but not limited to, fraud. Insurance fraud is the intentional and deliberate falsification of information and/or lies and deception for monetary gain and can touch all aspects of insurance including medical fraud, workers compensation fraud, staged accidents, diversion or theft of settlement monies, premium theft, disability scams and falsified claims. Other types of insurance crime include, among other activities, misappropriation or embezzlement of insurance premiums, claim proceeds or other monies, as well as any other financial crimes or other criminal activity related to the business of insurance.

The Special Investigations Division utilizes many investigative resources to combat insurance crime. The Division, led by the Inspector General who is assisted by the Fraud Director, both of whom are Commissioner appointees, includes Special Agents, State Troopers specially assigned to the *Division*, and investigative support positions across the State. Special Agents must have at least five years of law enforcement experience including two years of criminal investigative experience. All Special Agents are armed and can be identified by official state employee credentials and badges. The investigative support staff includes Intelligence Analysts, Forensic Computer Analysts, Forensic Auditors, Legal and Secretarial staff.

Information in the possession and control of the Special Investigations Division is confidential by law and is not subject to public inspection.

You may contact the division at 1-800-779-6853 or OICFraud@wv.gov .

