



Agenda:

Welcome and Introductory Remarks - Eryn Campbell, NAIC Research Library Manager

Breadth of Insurance Fraud Challenges – Dr. Brad Karl, Florida State University

Efforts to Address Fraud – Fred Lohmann, NICB

Regulatory Efforts to Combat Fraud – Commissioner Trinidad Navarro, Delaware Department of Insurance

Q&A - Moderated by Frank Paul Tomasello

Technology as a Fraud Fighting Tool – Michael Skiba, Dr. Fraud

Housekeeping items:

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Speakers:

Brad Karl, PhD



Dr. Brad Karl is the State Farm Associate Professor of Risk Management and Insurance in the College of Business at Florida State University. His research interests include distracted driving risk, catastrophic risk, and insurance regulation. Dr. Karl's articles are published in numerous academic journals, including Journal of Risk and Insurance, Journal of Empirical Legal Studies, North American Actuarial Journal, Risk Analysis, and Risk Management and Insurance Review and he is also the recipient of multiple teaching awards. Dr. Karl is the current President of the Southern Risk and Insurance Association and is also a member of the Risk Theory Society and the American Risk and Insurance Association. Prior to joining the faculty at FSU, Dr. Karl served as the Chair of the Department of Finance and Insurance in the College of Business at East Carolina University where he was the IIANC-NCSLA W. Kurt Fickling Distinguished Associate Professor in Risk

Management & Insurance. Dr. Karl earned his PhD in Risk Management and Insurance from Florida State University in 2013.

Fred Lohmann

Frederick P. Lohmann serves as the Senior Director of Field Operations for domestic and foreign operations at the National Insurance Crime Bureau. Working with the regional and headquarters national program directors, Mr. Lohmann ensures the competent delivery of the full array of NICB services to member company, regulatory, and law enforcement partners. He also oversees NICB's Foreign Operations program that is responsible for the repatriation of stolen U.S. vehicles, marine vessels, aircraft, and specialized equipment with member-insured interests from foreign countries in accordance with established treaties and international law. The FO staff works closely with officials from foreign nations, US Consulate personnel, federal, state, and local law enforcement both domestically and internationally to accomplish this valued mission.



Mr. Lohmann began a career in law enforcement as a military policeman in the United States Marine Corps. He served as a law enforcement officer for 22 years with state and municipal law enforcement agencies in Oklahoma and Texas and has been commissioned for 46 years. Mr. Lohmann joined the National Insurance Crime Bureau in 2006, after serving 11 years as an SIU in the P&C insurance industry. He has over 26 years of experience conducting complex investigations into suspected property casualty and commercial insurance fraud, burglary, motor vehicle and heavy equipment thefts.

Mr. Lohmann is a graduate of Oklahoma State University with an AAS degree in Criminal Justice. He graduated with honors from the Oklahoma Highway Patrol 40th Academy and is a court recognized expert in Motor Vehicle Accident Reconstruction. He is a Certified Insurance Fraud Investigator, Fraud Claim Law Specialist, Associate in Insurance Services, Associate in General Insurance, as conferred by the International Association of Special Investigative Units, American Education Institute, and Insurance



Institute of America. Mr. Lohmann is a licensed multi-line claims adjuster in Texas after completing months of rigorous claims adjusting training at Farm Bureau Technical Institute in Jackson, MS. Mr. Lohmann holds a Master Peace Office license from the Texas Commission on Law Enforcement. Mr. Lohmann is a certified instructor with the Texas Commission, Law Enforcement, certified FTT, (field training trooper) Oklahoma, NRA certified firearms instructor, and range safety officer, and Handgun License Instructor, Texas DPS. He is a commissioned "Special Ranger" with the Texas Department of Public Safety. Mr. Lohmann is a graduate of the Northwestern University and the United States Department of Transportation, Bureau of Motor Carrier Safety accident investigation basic & advanced courses, ATF Arson Investigation Course – Industry, FLETC – Glynco, GA. Mr. Lohmann serves on the board of directors for the MVCPA - Tarrant Regional Auto Crimes Task Force, Louisiana State Police Colonels Advisory Board for the Insurance Fraud and Vehicle Theft Units, and the Town of Trophy Club Crime Control and Prevention District. Mr. Lohmann is a private pilot, with a single engine land VFR rating. The National Insurance Crime Bureau is a not-for-profit national organization that is supported by approximately 1,000 (+) property/casualty & commercial insurance companies in the United States. Working with member insurance companies, federal, state, and local law enforcement, and regulatory agencies, the National Insurance Crime Bureau investigates organized criminal conspiracies dealing with insurance fraud, vehicle theft, heavy equipment and cargo theft.

Commissioner Trinidad Navarro



Trinidad Navarro was elected in 2016 as the State of Delaware's 26th Insurance Commissioner. He was re-elected in 2020. In this role, he works to ensure insurance affordability and availability for residents as well as the accountability of insurance companies. As Commissioner, he leads the office charged with protecting, educating, and advocating for Delaware residents. The Department offers free Medicare counseling services and works on the Health Insurance Marketplace, provides arbitration services to residents, and fights and prevents fraud. The Department also works to ensure insurance companies are financially sound, licenses more than 220,000 individuals in related professions, proposes the state's workers' compensation rates, helps more than a thousand companies create safer workplaces to lower their insurance rates by over \$7 million, and so much more.

During the Commissioner's term in office, the Department has made great strides. He has increased department diversity and internal promotions. In 2017, the Commissioner worked with the General Assembly to pass House Substitute 1 to House Bill 80, a signature piece of legislation that ends discrimination in auto insurance policies. The law ensures that neither race, age, gender, economic status, nor other personal characteristics impact the cost of auto policies.

In 2020, the office reduced Health Insurance Marketplace rates for the second time in the state's history, leading to a 5% increase in enrollment, and returned \$21.5 million in premiums to individuals and small businesses. The department completed two of the state's first Mental Health Parity



examinations, assessing \$597,000 in penalties. Businesses saved \$4 million in workers' compensation premiums due to a double digit decrease in rates, and another decrease was approved for 2021.

A lifelong Delawarean, Commissioner Navarro has an extensive record of public service. He served for 20 years with the New Castle County Police and was elected New Castle County Sheriff in 2010. While a police officer, he received the department's distinguished Medal of Valor.

Commissioner Navarro serves as secretary of the NAIC's Northeast Zone and member of the Executive (EX) Committee; chair of the Antifraud (D) Task Force; and vice chair of the Market Regulation and Consumer Affairs (D) Committee.

Additionally, Commissioner Navarro serves on many state boards such as the Delaware Health Care Commission, the State Employees Benefits Committee (SEBC), the Plans Management Board, the Council on Health Promotion and Disease Prevention, and the Primary Care Reform Collaborative.

Commissioner Navarro has two daughters, Kylie and Hannah, and one son, Jordan. He resides in Bear, DE with his wife Melissa and youngest daughter Hannah.

Michael Skiba, PhD

Dr. Skiba, also known as Dr. Fraud[®], is an international expert in financial crime, cybercrime, and professional development (academic, public, and private sector) and is referred to as one of the top crime fighters in the world. He worked for two corporations for 25 years in special investigations and management and now owns his own international company focusing on consulting, training, and speaking on financial crime, cybercrime and professional development. He has worked on hundreds of projects across the globe, including Malaysia, Argentina, Singapore, Mexico, Germany, USA, and the Nordics. He has performed at over 500 public speaking events including keynoting, emceeing, moderating, and hosting. He has also been a university professor for 15 years and is currently Department Chair of Criminal Justice at Colorado State University Global. He holds an MBA and a PhD with a financial crime focus and governments, corporations, and colleges from around the world regularly call upon him to consult, train, and assist with financial crime, cybercrime, and professional development topics and strategies.



He also founded and manages Dr. Fraud Training Group, which offers fully online classes in financial crime. He is sought after as a media contributor that can be seen in many outlets including NBC, ABC, London Telegraph, and SiriusXM radio. He is an instructor for the U.S. ATF and a member of the Academic Council of the United Nations System. He is an accomplished author and recently published a book entitled "The Psychology of Fraud" and the host of DFTV-Dr Fraud TV, a show dedicated to investigating scams and fraud around the globe.



Moderators:

Eryn Campbell, MLS

Eryn Campbell is the Research Library Manager at the NAIC where she conducts research for NAIC members, regulators, and staff and maintains a specialized and historic collection of nearly 10,000 items. She also manages the Journal of Insurance Regulation and the NAIC Fellows Program. Prior to joining the NAIC in 2014, she was a medical librarian at a regional health system. She serves on the boards of the Society of Insurance Research and the Kansas City chapter of the Special Libraries Association. Eryn holds a Master of Library Science from Emporia State University, a Bachelor of Arts in English from Southern Nazarene University and a paralegal certificate.



Frank Paul Tomasello, JD

Frank Paul Tomasello, JD, is Executive Director of The Institutes Griffith Insurance Education Foundation ("The Institutes Griffith Foundation"). He oversees the work of this affiliate of The Institutes and is responsible for advancing strategic plans, serving as a liaison to the Board of Directors and Advisory Council, and interacting with both internal and external stakeholders to further the organization's mission. Prior to joining The Institutes Griffith Foundation in 2014, Tomasello held leadership roles at the American Law Institute-American Bar Association Committee on Continuing Professional Education (now known as ALI-CLE), a non-profit organization dedicated to educating lawyers. He was educated at Duquesne University School of Law. There, he served as a member of the Duquesne Law Review and received the "CALI Excellence for The Future Award" for his achievements in the study of advanced legal research and writing. Tomasello practiced law in his native Pittsburgh before transitioning to a career in the non-profit realm. He lives in suburban Philadelphia with his wife and son.



Suggested Reading:

National Association of Insurance Commissioners (2022). [Protecting Consumers from Insurance Fraud with Delaware Insurance Commissioner Trinidad Navarro](#)

Center for Insurance Policy and Research (2022) [Insurance Fraud Topic Page](#).

Coalition Against Insurance Fraud (2022). [The Impact of Insurance Fraud on the U.S. Economy – 2022](#).

Coalition Against Insurance Fraud (2022). [Key State Laws on Fraud](#).

Coalition Against Insurance Fraud (2021). [State of Insurance Fraud Technology Study](#).

Mu-Sheng Chang, & Jiun-Lin Chen. (2014). "[A phenomenological study of the barriers and challenges facing insurance fraud investigators](#)" *Journal of Insurance Regulation*, 33(4).

Gabaldon, Ignacio Moreno et al (2014). "[The effect of contract type on insurance fraud](#)." *Journal of Insurance Regulation*, 33 (8).

Tennyson, Sharon. (2002) "[Insurance experience and consumers' attitudes toward insurance fraud](#)". *Journal of Insurance Regulation*, 21 (2).