

EXECUTIVE SUMMARY

The majority of Virginians believe you should obey the law without question but also suggest that right and wrong are ultimately determined by the individual. Nearly three out of five Virginians say people should obey the law without exception. However four out of five agree right and wrong are not usually as clear as black and white. Two out of three agree morality is a personal matter. Three out of five assert that right and wrong should be a matter of personal conscience. These attitudes appear in addition to Virginians' very definite ideas about which behaviors are appropriate and which are not.

Most Virginians identify fraudulent behavior as wrong. At least four out of five Virginians believe all of the instances of fraud presented were wrong. For example practically all Virginians define using someone else's credit card as wrong. Similar levels of agreement are found for behaviors such as "working with a doctor to stage an auto accident" and "claiming a non-work related injury actually occurred on the job." In fact, of the ten behaviors presented, only one appeared moderately acceptable with fewer than two out of three Virginians saying they believed sneaking food or drinks into a movie theatre is wrong.

Virginians believe fraudulent behavior occurs relatively frequently. Estimates of how often certain fraudulent behaviors occur, suggest that Virginians believe a significant minority commit fraud when given the opportunity. Virginians estimate that on average, one out of three people who file insurance claims inflate the amount of the claim in order to cover the deductible. Virginians also estimate that one out of three people applying for life or health insurance provide inaccurate information about their medical history. Other estimates offered by Virginians include: one out of four workers apply for workers compensation with injuries occurring outside of their job; one out of five people have worked with a doctor to stage a phony car accident.

Several Virginians indicate they know someone personally who has committed a fraudulent act. Nearly two out of five Virginians say they know someone who has committed fraud. One out of six claim to know someone who has received workers compensation for an injury that did not occur on the job. One out of seven say they know someone personally who has inflated the amount of an insurance claim in order to cover the deductible. The least prevalent of the selected fraud behaviors according to Virginians is working with a doctor to stage a car accident. Only one out of twenty claim to know someone who has committed this act of fraud.

Virginians have a firm though narrow understanding of fraud. Residents' initial associations with fraud primarily involve "lying, cheating, and stealing." Nearly one-half of respondents characterize fraud in this way. When asked for specific examples of fraud, almost two out of three are able to give an example. Three out of ten offer descriptions related to insurance fraud. These include submitting false claims to an insurance company, faking an injury, or inflating the amount of an insurance claim. One out of ten offer the use of a stolen or found credit card. Asking Virginians directly about insurance fraud focuses



respondents more on situations such as faking injuries or accidents, which is suggested by one-third of respondents. Others give examples such as making false claims or providing false information to insurance companies. Insurance fraud appears to be one of the more salient types of fraud in Virginians' minds.

Practically all Virginians believe they are impacted by fraud. Just over nine out of ten residents of Virginia agree that everyone, including themselves, is hurt financially by instances of insurance fraud. Similarly, nine out of ten say they believe their insurance premiums are higher because of insurance fraud. However, when asked about effects outside of insurance, such as the cost of the products purchased at a grocery store, only about one-half of respondents felt insurance fraud had an impact on these things.

Availability of a free 800 number and the promise of anonymity are the most affective incentives for getting Virginians to report suspected cases of insurance fraud. Two out of three respondents say they would be at least somewhat likely to report someone they suspected may have committed fraud. However only one out of three suggest they are "very likely" to do so. The availability of a free 800 number significantly increases the proportion of people reportedly willing to submit suspected cases of fraud. One-half of Virginians say they would be willing to report someone they suspect may have committed fraud if there was an 800 number. The existence of a website has little impact and actually suggests a decline in the proportion of Virginians willing to report. This is likely an artifact both of lagging Internet access as well as concerns regarding on-line security. Promising callers complete anonymity also produces an increase in those saying they would be "very likely" to report a suspect. Almost two out of five of those who initially were "somewhat likely" or less to report say they would report if they could be completely anonymous. Finally, monetary incentives appeared to have very little impact of respondents willingness to report with the largest impact being for the maximum suggested reward of \$5,000.

The main reason for not reporting suspected cases of fraud is the belief that these situations do not concern the respondent and should be avoided. Strictly speaking, the lack of concrete evidence is the reason most frequently offered by Virginians for their lack of willingness to report suspected fraud cases. However, three out of ten Virginians say that the situation is either "none of their business" or is something in which they do not want to get involved. One out of ten indicate a fear of retaliation while others suggest they would simply not report a friend or family member.

Most Virginians are unaware of the Insurance Fraud Division of the Virginia State Police. Only about one out of five Virginians say they are aware that the State Police have a special division dedicated to insurance fraud. More than three out of four say they are unaware of such a division.

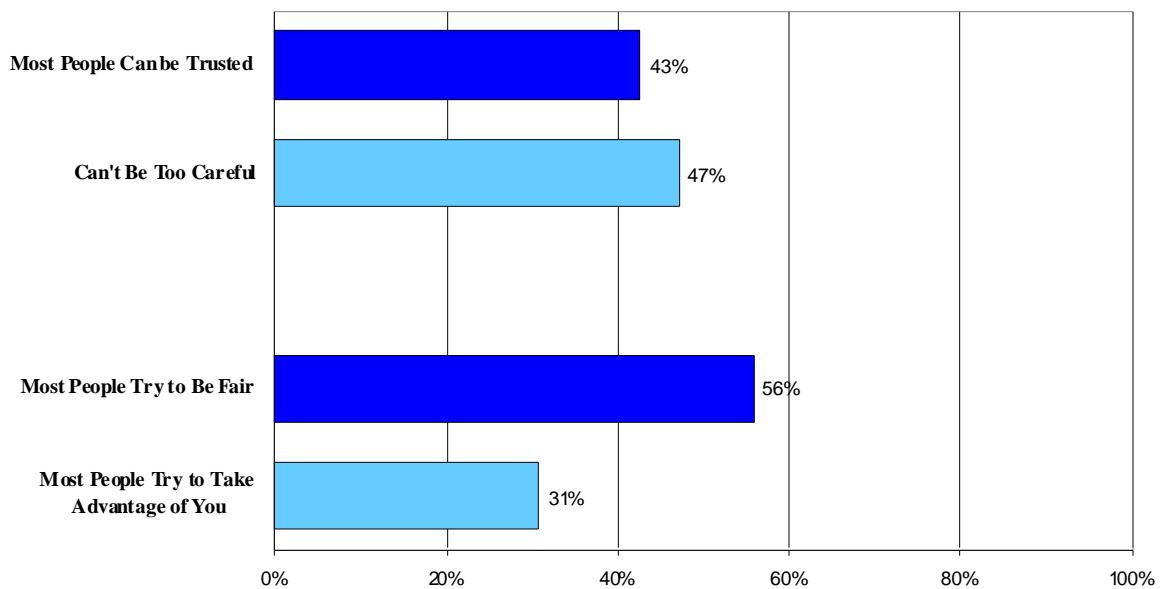


DETAILED FINDINGS

Trust in Others

1. Virginians are cautious when it comes to trusting others. Nearly one-half of Virginians say that a person "can't be too careful" when dealing with people (47%). Closer to two out of five say they believe that most people can be trusted (43%). This difference is not statistically significant. However, more than half of Virginians say that most people try to be fair when dealing with others compared to about one-third who say most people would try to take advantage of you if they had a chance (56% vs. 31%). – *Tables 1 & 2*

Chart 1: Trust in Others



- Married persons are both more trusting than unmarried persons and are more likely to believe people are fair (47% of married persons say people can be trusted vs. 38% of those who are not married AND 61% of married persons say people are generally fair vs. 50% of unmarried persons).
- Respondents with higher levels of education appear more trusting than those with lower levels of education (54% of those with a college degree say you can trust most people vs. 35% of those with a high school degree or less) and are more likely to expect people will be fair (62% of those with at least a college degree vs. 52% for those with a high school degree or less).

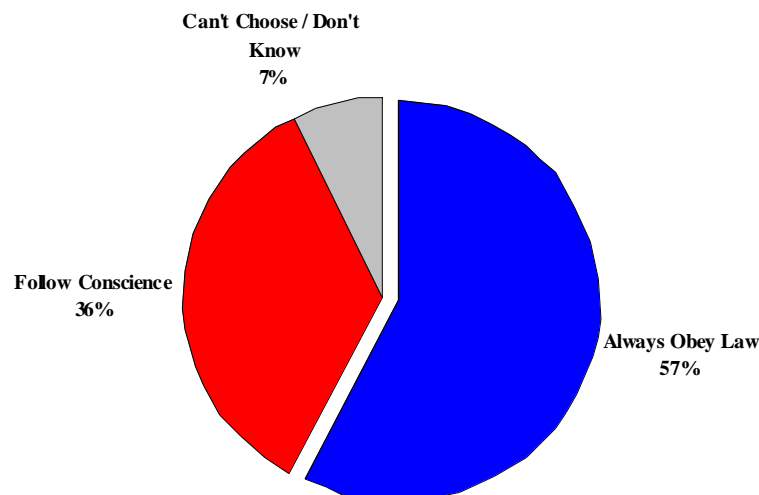


- Higher household incomes are also associated with trust in others. One-half of those in households with incomes of \$50,000 or more say most people can be trusted compared to one-third of those with household incomes of less than \$20,000 (50% vs. 32%). People in higher income households are also more likely to believe in others' fairness (63% of those with incomes of \$50,000 or more vs. 44% of those with less than \$20,000).
- Not surprisingly, those who have never been a victim of fraud are more trusting than those who have been a victim (46% vs. 34%). However, non-victims are only slightly more likely to believe in other people's fairness (57% vs. 51%).

Law and Morality

1. The majority of Virginians believe people should obey the law without exception. Over one-half of Virginians believe people should always obey the law compared to just over one-third who insist there are times when people should follow their consciences even if it means breaking the law (57% vs. 36%). – *Tables 3 - 3a*

Chart 2: Obedience to the Law

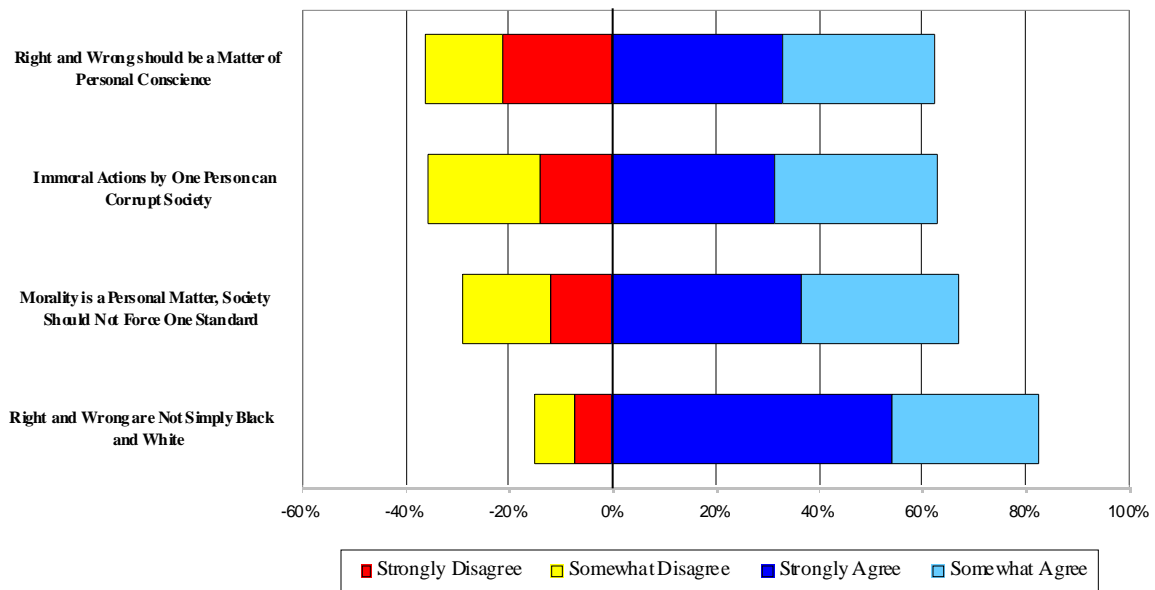


- Women are more likely to say a person should obey the law without exception (61% vs. 54% of men).
- Persons 55 and older are much more likely to believe that people should always obey the law compared to those under 35 (70% vs. 53%).
- Those with higher levels of education are more likely to agree there are times when people should follow their consciences even if it means breaking the law (46% of those with at least a college degree vs. 27% of those with a high school degree or less).



- Virginians living in higher income households are more likely to believe people should sometimes follow their consciences even if it means breaking the law (42% of those with incomes of \$50,000 or more compared to 30% of those with less than \$20,000 in household income).
 - People who report having been a victim of fraud are significantly more likely to believe there are times when people should follow their consciences (50% vs. 30% of those who haven't been a victim of fraud).
2. Most Virginians see shades of gray when it comes to right and wrong. The majority of respondents indicate that right and wrong are not usually as clear as black and white (82%, with 54% saying they "strongly agree" with this statement). Similarly, two-thirds of those interviewed agree that morality is a personal matter and should not be based on a single standard (67%, with 36% saying they "strongly agree"). Finally, more than three out of five believe that right and wrong should be a matter of personal conscience (63%, with 33% saying they "strongly agree").
- Tables 4 - 5a, 7 - 8a

Chart 3: Views About Right and Wrong



- Persons under 35 are more likely to believe that right and wrong are not simply a matter of black and white. Nearly nine out of ten respondents under the age of 35 say they agree that there are many shades of gray compared to only about three-quarters of those aged 55 or older (87% vs. 76%).
- People with higher household incomes are more likely to disagree that right and wrong should be a matter of personal conscience. Three out of five respondents (61%) with incomes over \$50,000 believe people shouldn't be forced to follow a single moral standard compared to at least seven out of ten (70%) respondents making under \$50,000.



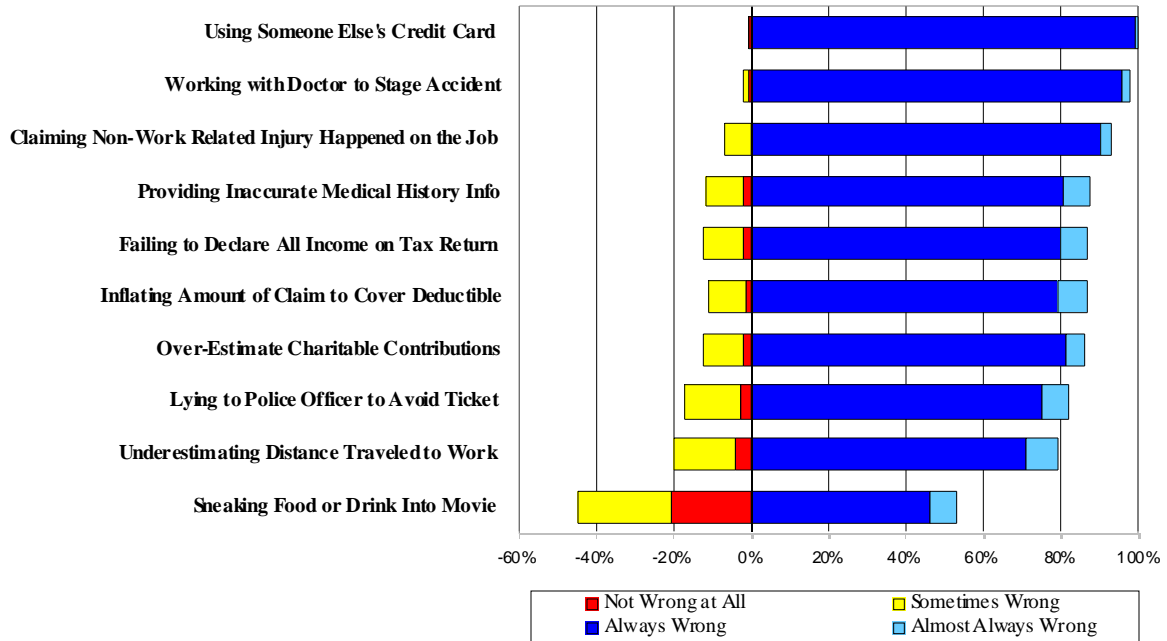
- Married people are also more likely to disagree that right and wrong should be left up to the individual's conscience. More than two out of five married respondents disagree with this statement compared to less than one-third of those who are not currently married (43% vs. 30%).
3. The majority of Virginians believe the actions of an individual can affect society as a whole. More than three out of five respondents agree "immoral actions by one person can corrupt society in general" (63%). Nearly one-third of respondents say they "strongly agree" with this statement (32%). – *Tables 6 - 6a*
- Those who are married are much more likely to believe an individual can corrupt society (66% vs. 60% of those who are not currently married).
 - Persons 55 or older are more likely than those under 55 to believe immoral actions by an individual can corrupt society (69% vs. 61%).

Evaluation of Behaviors

1. Most Virginians believe fraudulent behaviors are wrong. Practically all respondents believe that "using someone else's credit card," "working with a doctor to stage an auto accident," and "claiming a non-work related injury occurred on the job" are "always wrong" (90% - 99%). Four out of five believe providing false information on a tax return, such as "over-estimating charitable contributions" and "failing to declare all income," is "always wrong" (81% and 80%). Presenting false information when applying for an insurance policy or when filing an insurance claim is also seen as "always wrong" by four out of five respondents (81% and 79%). Slightly fewer respondents are convinced that underestimating the distance traveled to work when applying for car insurance is "always wrong" (71%). Three-quarters believe lying to a police officer in order to try and avoid a speeding ticket is "always wrong" (75%). – *Tables 9 - 19a*

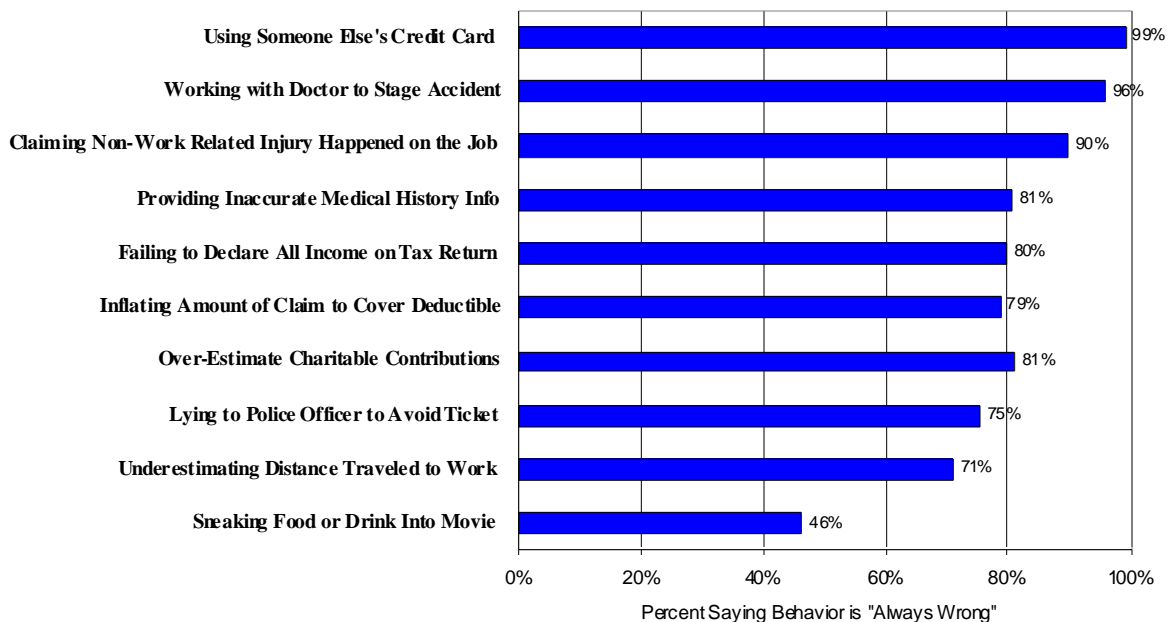


Chart 4: Evaluation of Selected Behaviors



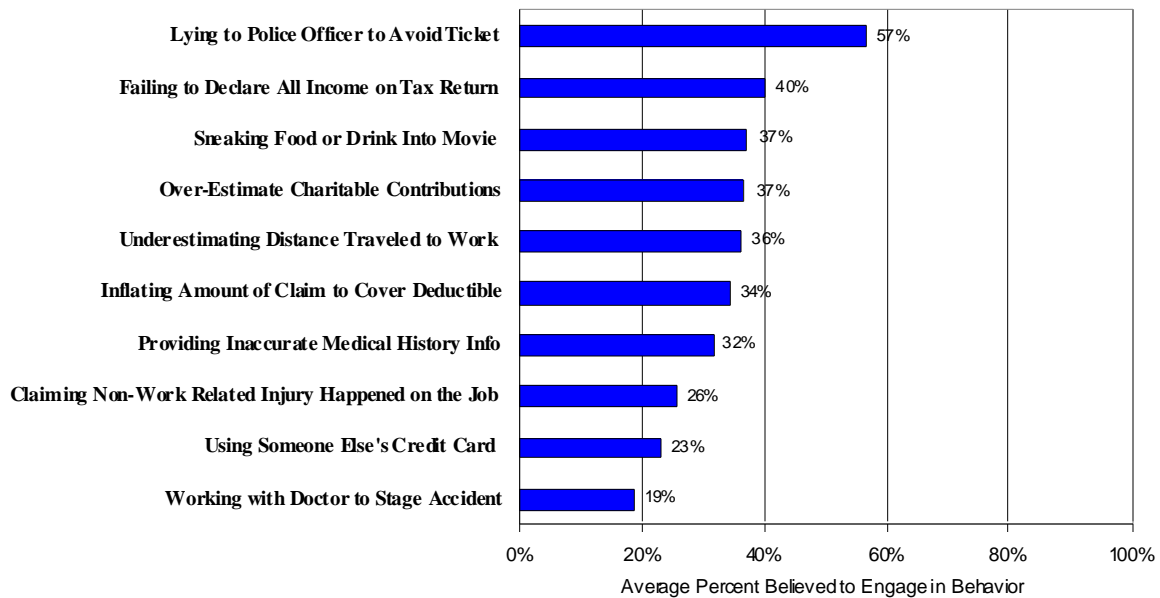
2. The least objectionable behavior according to respondents is "sneaking food or drink into a movie theater." Approximately one-half of respondents claim this behavior is either "always wrong" or "almost always wrong" (53%). Overall eight out of ten Virginians view all but one of the selected behaviors as being "wrong" almost all of the time (79% - 100%). – Tables 9 - 19a

Chart 5: Ranking of Selected Behaviors by Percent Saying "Always Wrong"



- Women are more likely to view lying to a police officer as "always wrong" (82% of women compared to only 69% of men).
 - On seven out of ten selected behaviors, those who are married are more likely than those who are unmarried people to claim the behavior is "always wrong." For example, more than three out of four respondents who are married claim that underestimating the distance traveled to work when applying for car insurance is "always wrong" compared to just under two-thirds of respondents who are not currently married (77% vs. 64%).
 - Respondents with higher household incomes are more likely to consider fraudulent behaviors as "always wrong." More than four out of five respondents with incomes of \$50,000 or more assert that inflating the amount of an insurance claim to cover the deductible is "always wrong" compared to about two-thirds of those with incomes under \$20,000 (85% vs. 65%). Similarly, nine out of ten respondents with higher household incomes believe providing inaccurate medical information when applying for insurance is "always wrong" compared to three out of four respondents with incomes under \$20,000 who believe this behavior is "always wrong" (89% vs. 74%).
3. Virginians believe fraudulent behaviors are infrequent, but not uncommon. When asked how widespread they believe each of the selected fraudulent behaviors are, respondents offer average rates of occurrence ranging from about one out of three employed drivers underestimating the distance they travel to work when applying for insurance to about one out of five people likely having worked with a doctor to stage a phony car accident (36% and 19% respectively). More specifically, Virginians estimate that on average about one-third of the people who file insurance claims inflate the amount of the claim in order to cover the deductible (34%). Respondents also estimate that on average about one out of three people applying for health or life insurance provide inaccurate information about their medical history (32%). Virginians guess that an average of one out of four employees who file for workers compensation actually claim a non-work related injury occurred on the job (26%). And finally, a slightly smaller proportion of those who find a credit card are thought to use it (23%). – *Tables 20 - 38a*



Chart 6: Perceived Prevalence of Selected Behaviors

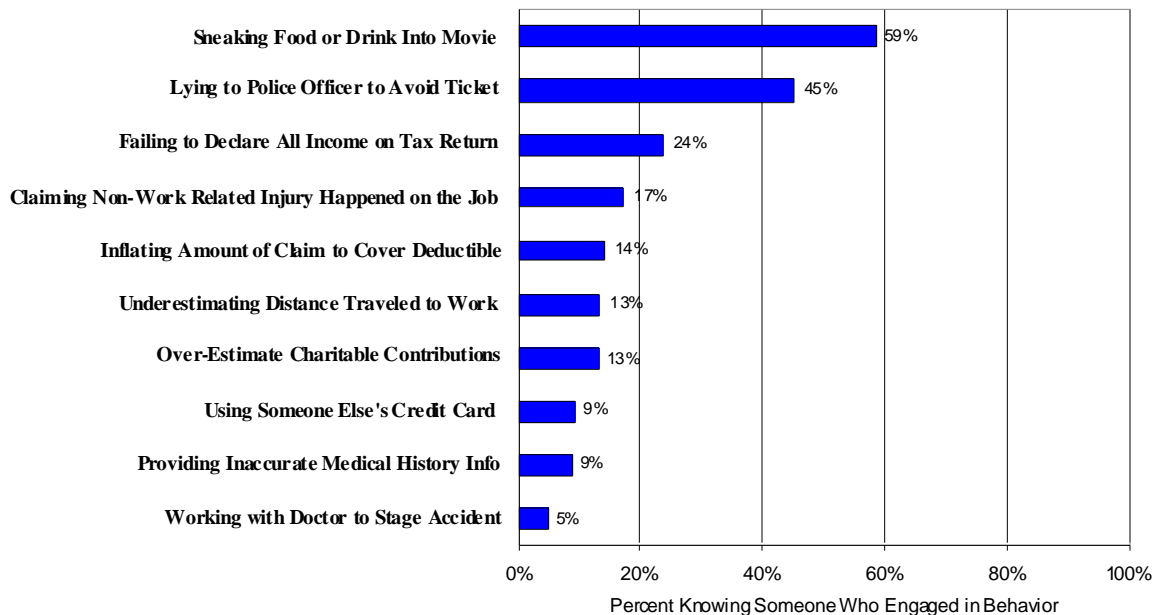
4. Residents of Virginia believe other selected behaviors are more common. The behavior respondents believe to be the most prevalent is lying to a police officer to avoid a ticket. When asked how many people they think lie when they are stopped by a police officer for speeding, respondents reported an average of more than one-half of all people pulled over for allegedly speeding. Respondents estimate nearly three out of five people stopped try to get out of a ticket by lying (57%). The second most prevalent of the behaviors, according to respondents is failing to declare all income on a tax return. On average, respondents estimate that four out of ten taxpayers fail to report all of their income (40%). Respondents believe a slightly smaller percentage overestimates their charitable contributions on a tax return (37%). Interestingly, sneaking food or drink into a movie theatre is no more common than providing inaccurate info on your tax return. Respondents believe an average of just under two out of five actually do this when they go to the movies (37%).
- Tables 20 - 38a (even)

- Women believe credit card fraud is more common than do men. Women estimate that more than one out of four people who find a credit card actually use it compared to fewer than one out of five men (27% vs. 19%). Women also believe more people sneak food into movie theaters than do men (women estimate 43% vs. men's estimate of 32%).
- On average, persons under 35 years of age believe fraudulent behaviors are more prevalent than do persons 55 or older. For example, respondents under 35 estimate two out of five people applying for car insurance underestimate the distance they travel to work compared to those 55 and older who estimate it is only one out of three (42% vs. 35%).



- Estimates of the prevalence of fraudulent behaviors are significantly lower for those with incomes of \$50,000 or more. For each selected behavior, those with incomes of \$50,000 or more claim a significantly smaller percentage of people engage in those behaviors. For instance, respondents with household incomes of \$50,000 or more presume fewer than one out of five workers who file for workers compensation are actually claiming a non-work related injury (18%). On average, those with household incomes less than \$20,000 estimate that more than one-third of workers who file for workers compensation do so falsely (36%).
5. Many Virginians report knowing someone personally who has committed an act of fraud. Nearly two out of five respondents say they know someone who has committed one of the selected behaviors involving fraud (38%). One out of six people report knowing someone who has claimed a non-work related injury occurred on the job (17%). One out of seven indicate they know someone who has inflated the amount of an insurance claim to cover their deductible (14%). One out of eight respondents say they know someone who has underestimated the distance traveled to work when applying for auto insurance (13%). Other behaviors are less common. Fewer than one out of ten Virginians indicate they know someone who has used someone else's credit card that they found (9%). A similar proportion say they know someone who provided inaccurate information about their medical history when applying for health or life insurance (9%). The most easily identifiable act of fraud has the lowest level of reported experience with only one out of twenty respondents stating they know someone personally who has worked with a doctor to stage a phony car accident (5%). – Tables 21 - 39a (odd)

Chart 7: Personal Knowledge of Someone Engaging in Selected Behaviors



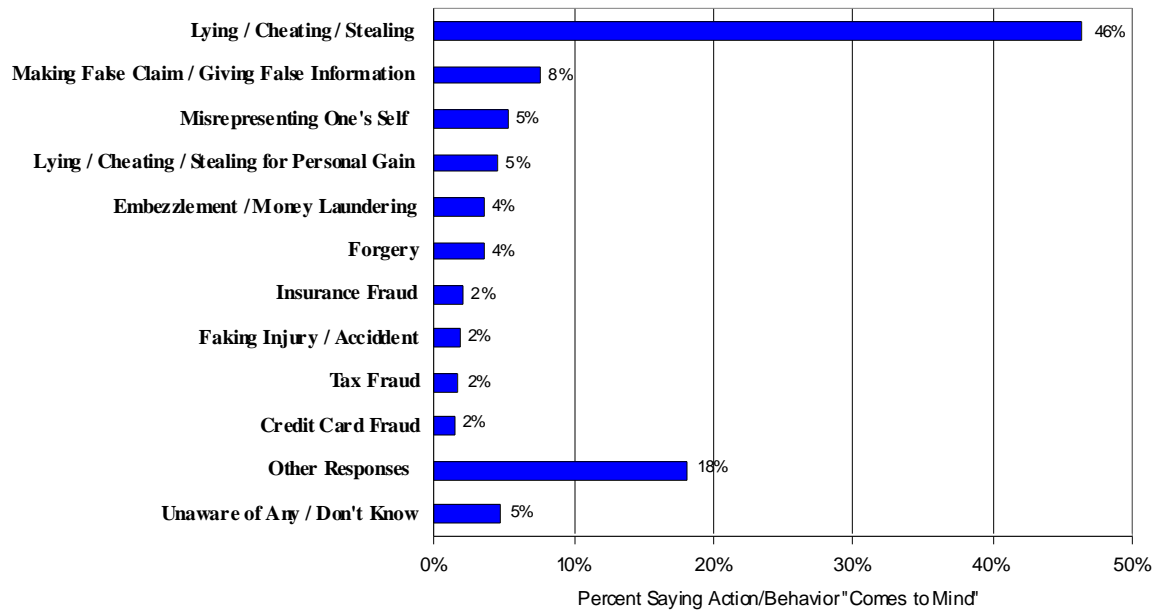
6. Virginians are more likely to know someone who has cheated on their taxes or lied to a police officer than committed fraud. Six out of ten respondents say they know someone who snuck food or drinks into a movie theater (59%). Nearly one-half of respondents report knowing someone personally who has lied to a police officer in order to try and avoid a speeding ticket (45%). One-quarter indicate they know someone who has failed to report all of their income on a tax return (24%). Also in terms of taxes, one out of eight respondents are aware of someone personally who has overestimated their charitable contributions on a tax return (13%).
– Tables 21 - 39a (odd)

- Older people are less likely to know someone who has committed one of the select behaviors. For example, over one-third of those respondents under 35 years old suggest they know someone who has failed to declare all of their income on a tax return compared to only one out of six respondents aged 55 or older (35% vs. 16%).

Knowledge of Insurance Fraud

1. The majority of Virginians' ideas about fraud involve intentional deception. When asked about the sorts of actions or behaviors that come to mind when they hear the word "fraud," nearly one-half of respondents describe general acts of lying, cheating, or stealing (46%). For example, one respondent commented that fraud is when a person "willingly take[s] advantage of someone" and is "being deceitful." An additional one out of twenty mention these behaviors specifically as means of achieving personal gain (5%). One respondent describes it as, "cheating people out of their money." Approximately one-third of respondents offered a specific example of fraud when asked what came to mind (31%). More specifically, just under one out of ten described falsifying an insurance claim or providing false information on an insurance application (8%). One out of twenty described individuals who misrepresent themselves in order to sell some sort of service or product, including insurance (5%). Others mentioned behaviors such as forgery, embezzlement, and money laundering (18%). A few respondents actually named specific types of fraud, for example insurance fraud (2%), tax fraud (2%), and credit card fraud (2%). Only one out of twenty respondents were unable to provide any detail as to what comes to mind when they hear the word "fraud" (5%). – Tables 40 - 40a

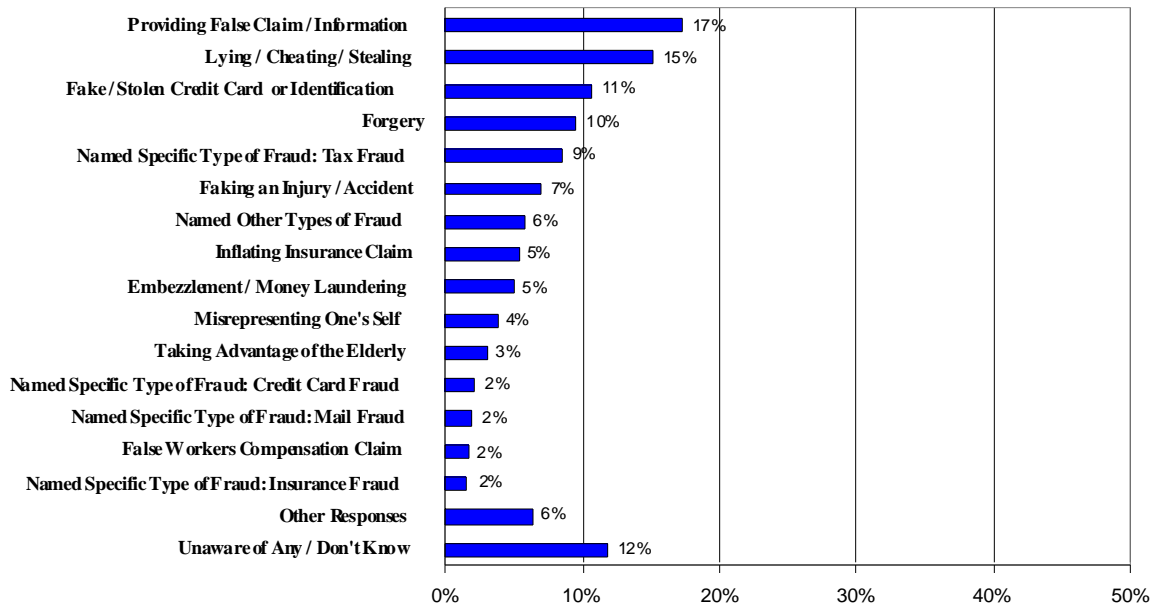


Chart 8: Actions and Behaviors Associated with Fraud

- Those with more education or with higher household incomes are more likely to provide specific examples of fraudulent behavior. For example, nearly two out of five respondents with a college degree offer a specific example of fraud compared to only one out of five respondents with a high school education or less (38% vs. 19%).
2. When asked for an example, most Virginians accurately describe some form of fraudulent behavior. Nearly three out of five respondents provide an example of fraudulent behavior when asked (57%). One out of six respondents describe the submission of a false claim or of false information to an insurance company (17%). One out of nine discuss using someone else's credit card or credit card number without permission (11%). Forgery is offered as an example of fraud by one out of ten respondents (10%). Other examples include: faking injuries (7%), inflating the amount of an insurance claim (5%), and embezzlement (5%). In addition to these more detailed examples, a significant minority of respondents name specific types of fraud when asked for examples (18%). Roughly one out of ten list tax fraud as their example (9%). Less than five percent of respondents name either mail fraud (2%) or insurance fraud (2%). – Tables 41 - 41a



Chart 9: Examples of "Fraud"

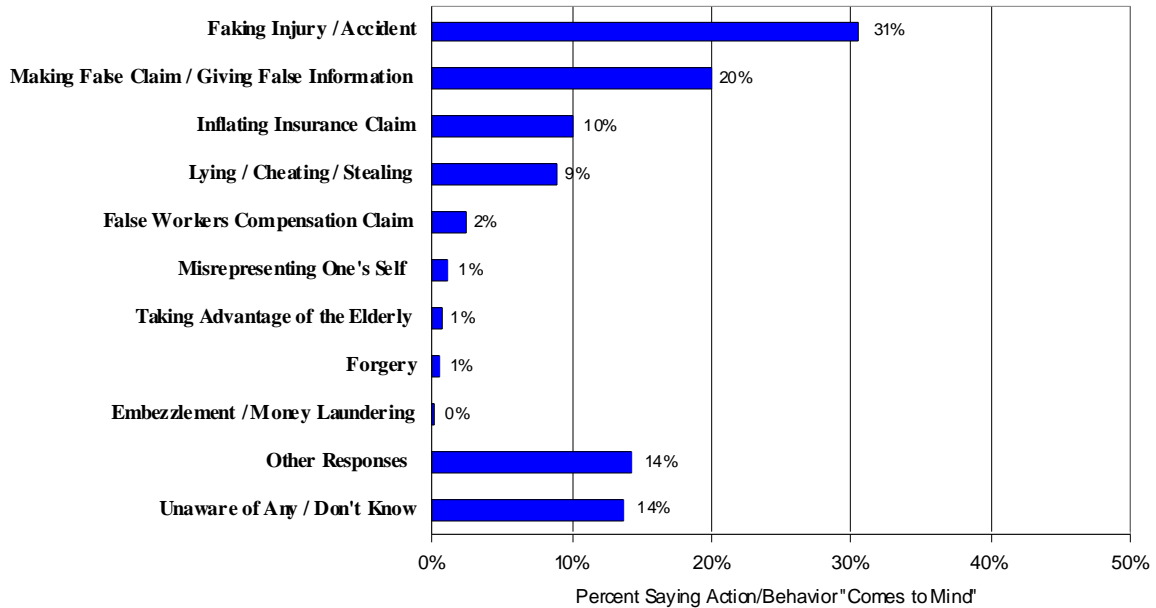


- The most common behavior associated with insurance fraud is faking an injury or accident. When asked about the actions or behaviors that come to mind when they hear specifically about “insurance fraud,” three out of five Virginians describe a particular fraud act (60%). This is twice as many respondents as described a specific fraud act when asked about “fraud” in general. This suggests people may be more familiar with what constitutes insurance fraud as oppose to other forms of fraud. When they hear about insurance fraud one-third of respondents think of someone faking an injury or accident (31%). One out of five imagine someone falsifying information or submitting a false claim (20%). One out of ten specifically mention inflating an insurance claim as the sort of action they think of when they hear about insurance fraud (10%). Fewer than one out of twenty offer that a non-work related injury claimed to have occurred on the job is an example of insurance fraud (3%). Other responses included general descriptions of lying, cheating, or stealing similar to those offered when asked initially about fraud (9%). Only one out of seven Virginians were unable to elaborate on their ideas about insurance fraud (14%).

– Tables 42 - 43a

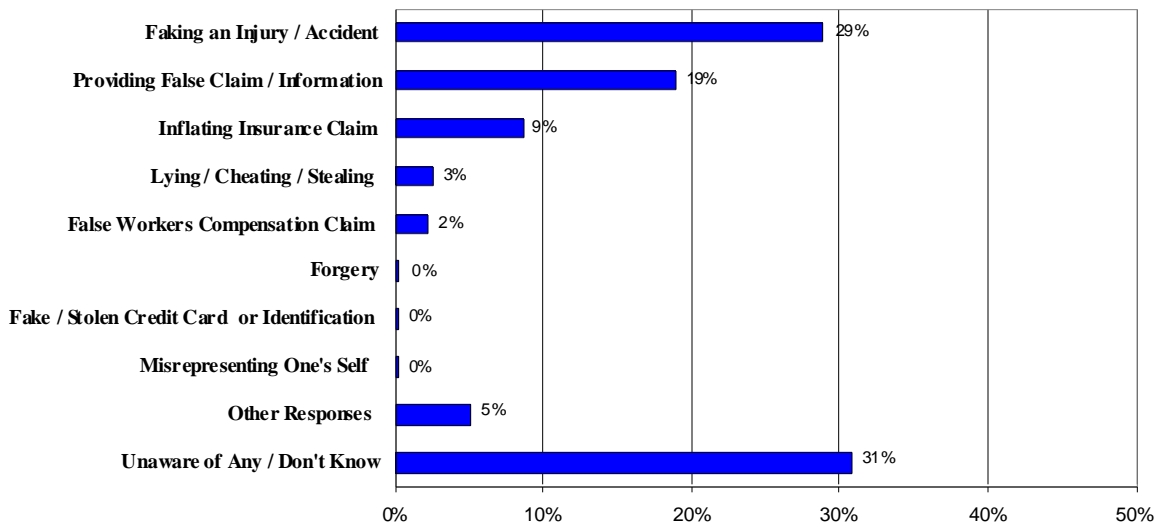


Chart 10: Actions and Behaviors Associated with "Insurance Fraud"



- As with fraud in general, those completing higher levels of education and those with higher household incomes are more likely to offer descriptions of the kinds of acts or behaviors associated with insurance fraud. For example, nearly three out of four respondents with household incomes of \$50,000 or more give an example when asked what they think about insurance fraud compared to only two out of five respondents with household incomes of less than \$20,000 (73% vs. 41%).

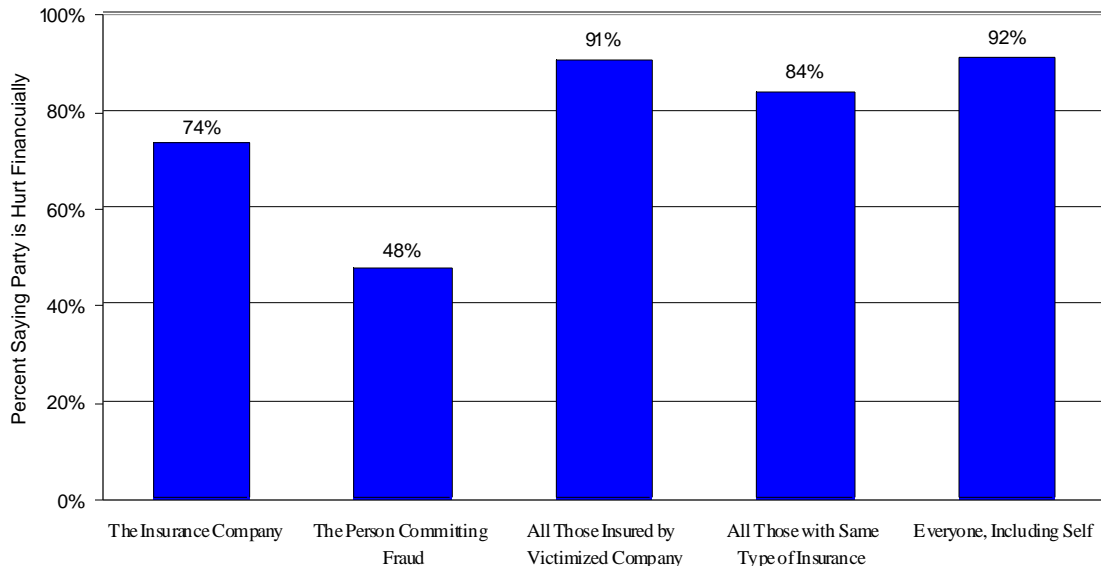
Chart 11: Examples of "Insurance Fraud"



4. Practically all Virginians believe they are personally hurt by insurance fraud. Three out four respondents say they believe insurance companies are hurt financially by insurance fraud (74%). Just under one-half of respondents believe even the person committing fraud is hurt financially by insurance fraud (48%). More generally, nine out of ten people assert that everyone having insurance with the particular company that was defrauded are hurt financially (91%). Roughly the same proportion believes everyone with the same type of insurance is hurt financially by an act of fraud (84%). And in fact, more than nine out of ten admit that they believe everyone including themselves is hurt financially by acts of insurance fraud (92%). – Tables 44 - 48a

- Those with lower household incomes are significantly less likely to believe that everyone is hurt financially by insurance fraud (83% of those with incomes less than \$20,000 compared to 95% of those with incomes of \$50,000 or more).

Chart 12: Parties Believed to be Hurt Financially by Insurance Fraud

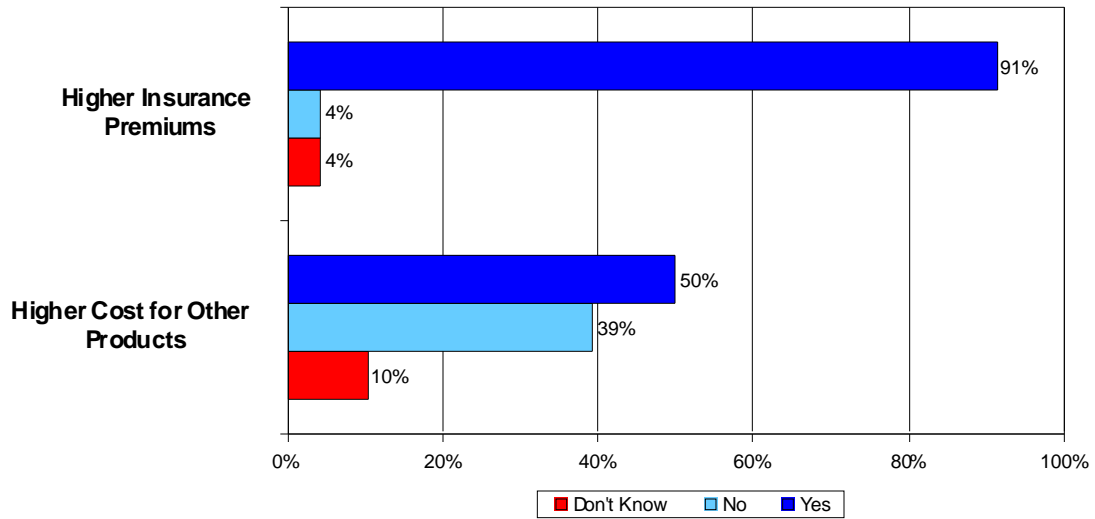


5. Practically all Virginians believe insurance premiums are higher because of insurance fraud. More than nine out of ten respondents say they believe they are paying more for insurance because of insurance fraud (91%). However, only about half of Virginians believe the cost of other products are affected by insurance fraud. When asked whether or not they thought the cost of other products such as the things they purchase at the grocery store are higher because of insurance fraud, only one-half of all respondents said they believed this (50%). – Tables 51 - 52a

- Older people are the most likely to believe the cost of other products such as grocery store items is higher because of insurance fraud (65% of those 55 and older compared to only 38% of those under 35).



Chart 13: Beliefs About the Impact of Insurance Fraud

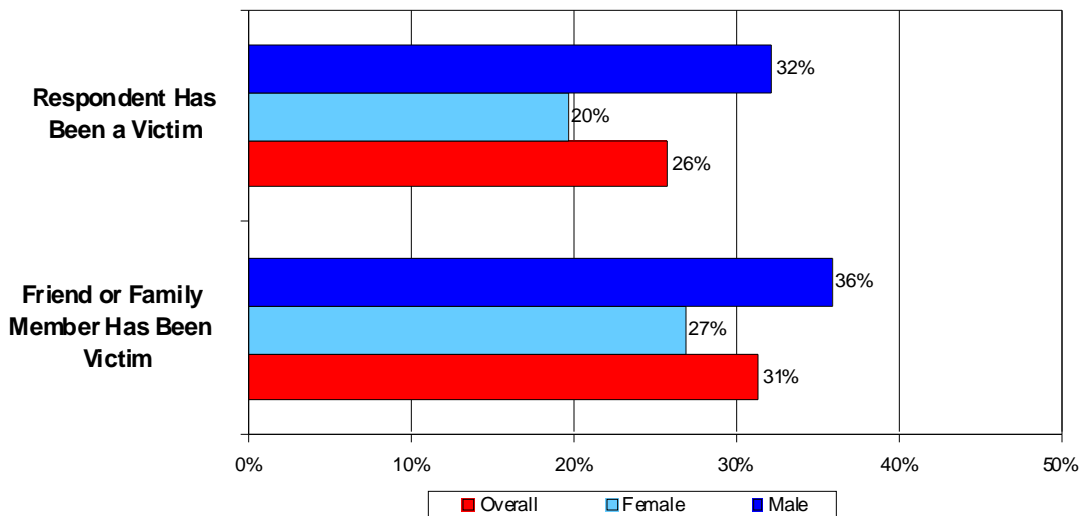


Experience of Fraud

- Many Virginians report having been a victim of fraud. Overall, two out of five respondents have experienced fraud either directly or indirectly (39%). One out of four respondents claim to have personally been a victim of fraud (26%). In addition, nearly one out of three indicate a friend or family member has been a victim of fraud (31%). – Tables 49 - 50a

 - Men are more likely to report either being a victim of fraud or knowing someone who has been a victim. Nearly one out of three men indicate they have personally been a victim of fraud compared to only about one out of five women (32% vs. 20%).

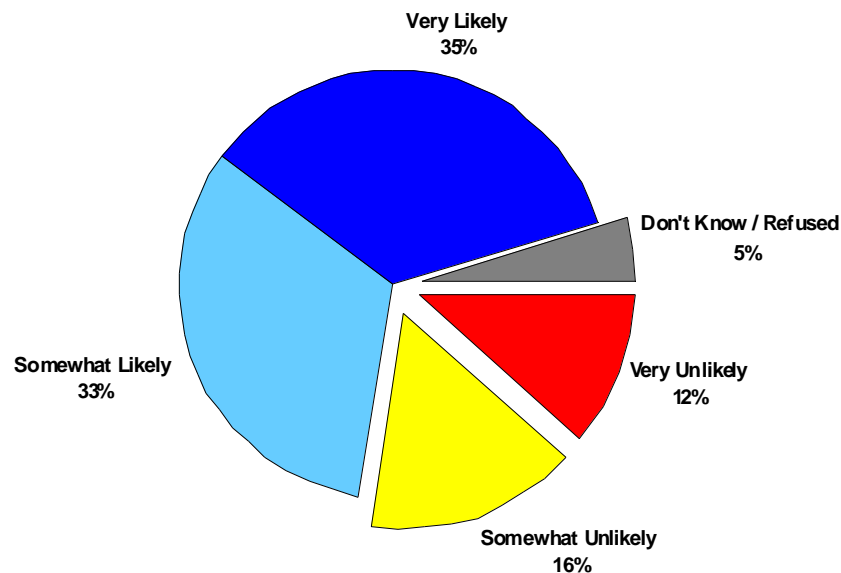
Chart 14: Personal Experience of Fraud



Willingness to Report Fraud

1. Most Virginians indicate they are likely to report people suspected of fraud. Two out of three respondents say they are likely to report someone they suspected of committing fraud (68%). However, only one out of three say they are "very likely" to report someone they suspected (35%). The remaining third are less definite and report they are "somewhat likely" to report those they suspect of committing fraud (33%). In all, over one out of four say they are "unlikely" to report someone they think may have committed fraud (27%). – Tables 53 - 53a

Chart 15: Likelihood of Reporting Suspected Case of Insurance Fraud

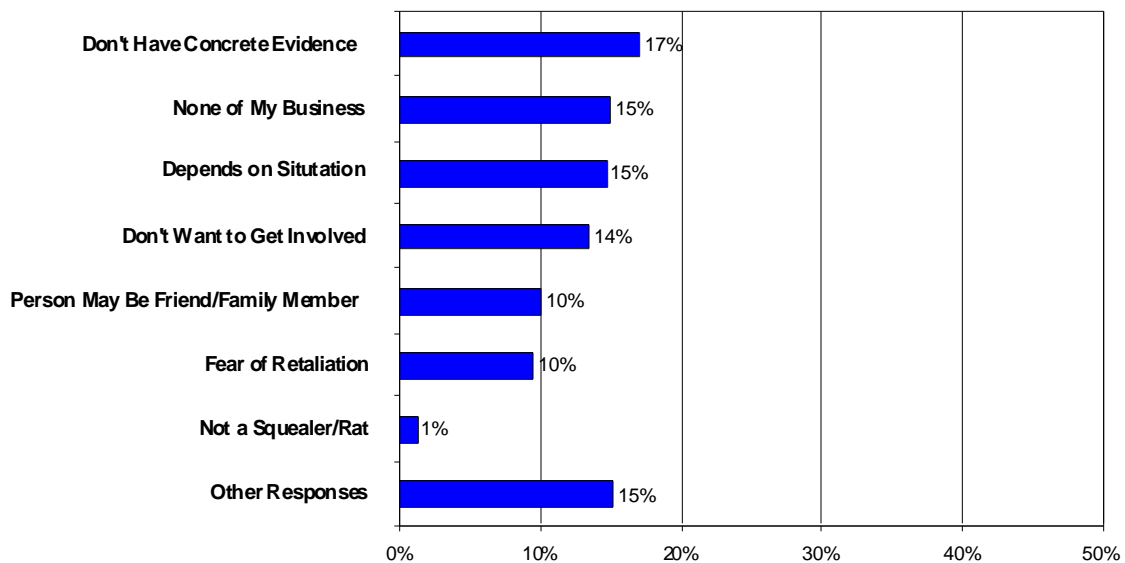


- Women are more likely than men to say they are "very likely" to report someone they suspected of committing fraud (38% vs. 32%).
- More married people say they are "very likely" to report someone they suspect committed fraud. Two out of five married respondents say they are "very likely" to report a fraud suspect compared to three out of ten unmarried respondents (39% vs. 30%).
- Slightly less than one-half of respondents 55 and older say they are "very likely" to report a fraud suspect compared to only about three out of ten respondents under 35 (46% vs. 29%).
- Surprisingly, those who have been a victim of fraud are no more likely to say they would report someone they suspected of committing fraud than are those who have never been a victim (71% vs. 67%).



2. The most frequent reason for not being more likely to report someone suspected of committing fraud is the lack of evidence. One out of six respondent's who said they were unlikely to report a fraud suspect indicated the main reason was a lack of concrete evidence (17%). Without proof that someone committed fraud, these people say they would be unwilling to file a report. Another common response is that the matter is none of the respondent's business. Just over one out of seven name this as their reason for not being more likely to report someone (15%). Related to this is the desire to not get involved. One out of seven respondents say they don't want to get involved in other people's business and so they would not report someone they suspected of committing fraud (14%). One out of ten suggest that they wouldn't report a friend or family member (10%). – Tables 54 - 54a

Chart 16: Reasons for Not Reporting Insurance Fraud

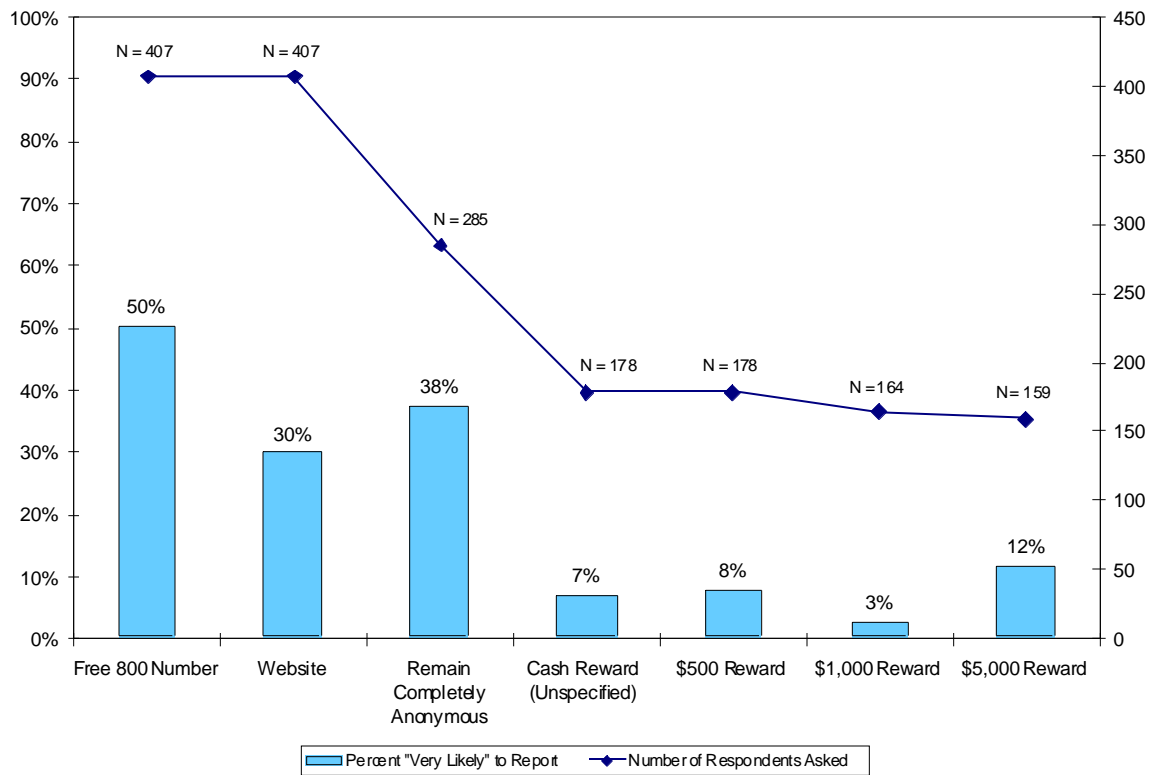


- Women are more likely to be concerned about having evidence of fraud before they report someone than are men (23% of women offer this as a reason for not being more likely to report someone compared to only 12% of men).
- Lack of evidence is the main reason respondents 55 and older say they aren't more likely to report someone they suspect committed fraud. Nearly one-quarter of those 55 and older say they may not report someone because of a lack of evidence compared to only one out of seven respondents under 35 (24% vs. 14%).
- Respondents with a high school education or less are much more likely to claim it is none of their business if someone appears to have committed fraud. One out of four respondents with a high school education or less give this as a reason for not being more likely to report someone compared to only one out of ten respondents with a college education or more (24% vs. 10%).



3. Availability of an 800 number significantly increases the proportion of Virginians who would report suspected fraud. More than three out of four respondents say they would be likely to report someone they suspected of committing fraud if there was a free 800 number to call (77%). This is significantly higher than the initial seven out of ten who said they would be likely to report someone (69%). Even more significant is the increase in the proportion saying they would be "very likely" to report someone using a free 800 number if they suspected that person of committing fraud. One-half of respondents say they would be "very likely" to report someone they suspected of fraud if a free 800 number was available compared to only one-third who say they would report someone without an 800 number (50% vs. 35%).
 – Tables 55 - 55a

Chart 17: Likelihood of Reporting Suspected Cases of Insurance Fraud By Specified Incentives



- Women appear slightly more likely to take advantage of this more convenient reporting method. Whereas fewer than three out of four men say they would be likely to report someone using this 800 number, more than four out of five women say they would use this technology (72% vs. 81%).



- Respondents who are married are more likely to say they would report someone using an 800 number. Four out of five married respondents say they would report someone they suspected of committing fraud if there was a free 800 number compared to only three out of four unmarried respondents (80% vs. 73%).
4. A fraud website does not significantly increase the likelihood of reporting suspected offenders. Only about one-half of respondents say they would be likely to report someone they suspected of committing fraud if there was a website they could go to for reporting the case (52%). Only three out of ten respondents say they are "very likely" to report a suspect if this method was available (30%). This represents a significant decrease from the proportion who initially said they would be likely to report (68% vs. 52%). This decline is likely affected by respondents' access to the Internet as well as their perceptions of on-line security. – Tables 56 - 56a
- Younger respondents are almost twice as likely to say they would report someone they suspected of committing fraud using a website. Just under two-thirds of those under 35 say they are "likely" to report a fraud suspect compared to only one-third of those 55 and older (64% and 33%).
 - Respondents with household incomes of \$50,000 or more are more likely to say they would report someone they suspected of fraud than are respondents with household incomes less than \$20,000 (58% vs. 50%).
 - Those respondents who indicated they are less trusting of others are also less likely to say they would report someone they suspected of committing fraud using a website. Less than one-half of respondents who indicated they are not very trusting of others say they would be likely to file a report on-line if they thought someone may have committed fraud compared to nearly three out of five respondents who indicate they are "very trusting" of others (47% vs. 59%).
5. Anonymity significantly increases respondents' likelihood of reporting fraud. Almost two out of five respondents who initially said they were only "somewhat likely" or less to report someone, say they are "very likely" to report someone they suspected of committing insurance fraud *if* they could remain completely anonymous (38%). Approximately one out of three say they would be somewhat likely to report someone if they could remain completely anonymous (32%). More than one out of four respondents remain "unlikely" to report someone they suspected of committing fraud, even if they could remain completely anonymous when they reported.
– Tables 57 - 57a
- Women are more influenced by the promise of anonymity than are men. Almost one-half of women who initially were not "very likely" to report someone they suspected of fraud say they would be "very likely" *if* they could remain completely anonymous (46%) compared to only three out of ten men who initially were less willing to report a suspect but say they would be "very likely" if they could remain anonymous (28%).



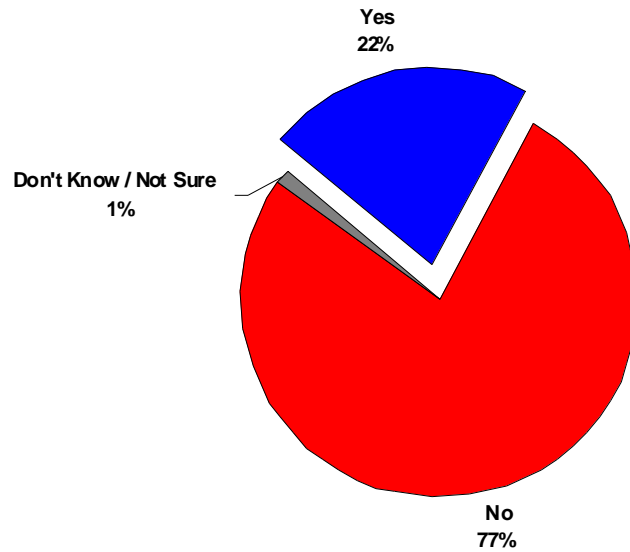
- Respondents who are married are more concerned about anonymity than are unmarried respondents. More than two out of five married respondents who initially said they were at most only "somewhat likely" to report suspected fraud indicated they would be "very likely" to report cases, *if they could remain anonymous* (43%). This compares to only about one out of three not married respondents who would make a similar change with the promise of anonymity (32%).
 - Older adults are slightly more likely than younger adults to say they would be "very likely" to report suspected fraud if they could remain completely anonymous. Two out of four respondents 55 or older who initially were not "very likely" to report possible fraud cases say they would be "very likely" if they could stay anonymous compared to one-third of respondents under 35 (41% vs. 32%).
6. Respondents suggest monetary reward would have little impact on their likelihood of reporting suspected fraud. Among those who initially said they were at most only "somewhat likely" to report someone they suspected of fraud, fewer than one out of ten said they would be "very likely" to report someone if there was a monetary reward. With a reward of \$1000 or less, only one out of ten who are initially reluctant say they would be "very likely" to report a fraud suspect (10%). If the reward is \$5000, another one out of ten say they would be "very likely" to report (11%). Overall, of all those who did not state initially that they would be "very likely" to report a suspected incident of fraud, the presence of a monetary reward up to \$5000, only converts one out of five respondents to being "very likely" to turn someone in who they suspected of fraud (21%). – *Tables 58 - 61a*

Awareness of Insurance Fraud Division of the State Police

1. The majority of Virginians are unaware of the Insurance Fraud Division of the State Police. Only one out of five respondents claim they are aware of a special division within the state police that is concerned specifically with insurance fraud (22%). The remaining three-quarters say they are not aware of this special division (77%). Only 5 respondents suggest they are not sure. – *Tables 62 - 62a*



Chart 18: Awareness of Insurance Fraud Division of State Police



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- Men are more likely to say they are aware of the special division than are women (26% vs. 17%).
 - Respondents who are not married appear to be more aware than married respondents of this special division within the state police (27% vs. 16%).
 - Those who have been a victim of fraud are slightly more likely to say they are aware of this insurance fraud division of the state police than are people who have not been a victim of fraud (26% vs. 20%).