



**CARCO video programs describe the national problem of vehicle insurance fraud – and the proven solution:**

## **Pre-Insurance Inspection**

As part of its educational initiative, CARCO Group Inc. has produced two informative video programs that describe the nature of vehicle insurance fraud, the proven deterrent provided by pre-insurance inspection, and the role of CARCO's advanced computer database system.

**“Photo Inspection Overview”**  
[9 1/2 minutes]

**“Photo Inspection: The Way it Works”**  
[6 1/2 minutes]

After viewing these programs, you will understand the problem facing many areas of the country. You will also appreciate the significance of physical inspection, with photographic documentation, as a front-line defense against the leading property crime in the U.S.

The significant economic problem of vehicle-related insurance fraud is national in scope and is growing at a steady rate in areas without effective legal deterrents. The expansion of organized crime rings who employ a spectrum of deceptive and sophisticated schemes, and individuals seeking illicit gains, contributes to the escalation of vehicle insurance rates. Without effective deterrents such as pre-insurance inspection, criminals will continue to reap windfall profits at the expense of honest premium payers.

For example, it's shocking to learn that a motor vehicle is reported stolen in the U.S. every 25.7 seconds [according to the FBI's 2001 "Uniform Crime Reports."] What is even more disturbing is that up to 30 percent of these claims are attempts to defraud an insurance company and, in the long run, to have the bill paid by honest premium policy owners.

Vehicle insurance frauds include intriguing "paper car" and title frauds involving vehicles that do not exist, duplicate cars, export frauds, and a mind-bending range of schemes that the motoring public will ultimately pay for. Virtually all of these frauds are preventable by effective pre-insurance inspection laws, as vividly described in CARCO Group's informative video programs.

For additional information about Pre-Insurance Vehicle Inspection programs, or for additional copies of the video programs, contact:

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