

# KEY FINDINGS



9%

of respondents have **any knowledge** of insurance fraud



**Six out of ten** respondents underestimated **NZ insurance fraud costs** each year (up to **\$70 million** rather than the industry estimate of **\$680 million**)



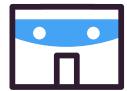
**Four out of ten** respondents thought the **consequences were light** if caught committing insurance fraud



42%

Respondents thought an **individual** would be **more likely** than a **business** to commit insurance fraud.

35%



**Eight out of ten** respondents **incorrectly** thought the worst that could happen if caught committing insurance fraud was that your **claim would be declined**



**40%** of respondents **don't think** they could receive a **criminal conviction** if caught committing fraud



56%

of respondents thought that **exaggerating claims** was the **most common** type of fraud

49%

of respondents thought **non-disclosure** or misrepresenting information was the **second most common** type of fraud



53%

of **rural** respondents

were more concerned about the **personal impact of fraud**, compared to

36%

of **urban** respondents

