

## Claim Success Stories

# Fraud Not on the Menu for this Restaurant Customer



When a fast food franchise customer in California recently submitted a fraudulent General Liability claim, CNA Claims and our Special Investigations Unit (SIU) made sure her order was cancelled and there were no substitutions. Due to their diligent efforts, the claimant was charged with fraud for staging a slip and fall accident. Later, she was convicted and sentenced to six years imprisonment, and ordered to pay \$17,000 restitution to CNA. Those savings benefit everyone because fraud can contribute to higher insurance premiums for policyholders due to increased costs to pay and/or fight fraudulent claims.

According to Suzanne O'Malley, Claim Coordinator, of the Lovitt & Touche, Inc. agency, "this is FANTASTIC news!" This insured is an important client of Lovitt & Touche, and the agency was delighted with CNA's handling of the case. "What is so great about this claim is the adjuster picked up on the suspicious nature of it right from the get go and got the special investigations unit involved early on," explained O'Malley. "With the franchise's brand name being such a high profile target for fraudulent claims, this is exactly the type of service needed, and CNA delivered. My congratulations on a job well done!"

### Here's How it Happened

The claimant alleged she injured her neck, back and arm when she slipped and fell in water in the restaurant restroom, but no leak or water source was found. A witness statement indicated the claimant entered the restroom with a 42-ounce cup half filled with liquid. When she exited, she deposited the empty cup into the trash and returned to the restroom, and within seconds she was heard screaming. But, restaurant employees reported seeing the claimant enter the restroom three times during the three hours she was there, and observed her shuffling her feet, possibly preparing or attempting to fall. CNA's investigation disclosed the claimant had a criminal record and history of filing similar claims at various retail establishments.

**CNA's Special Investigations Unit and Claim organization are committed to joining forces to aggressively fight fraud. If you would like to learn more about CNA's SIU or Claim services, please contact your local CNA agent or visit [www.cna.com](http://www.cna.com).**



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