

# It's The Law!

FACTS FROM TOP LEGAL EXPERTS

## Do I Need A Lawyer To Know If It's Fraud?

by John D. Hatch

(NAPSA)—The Internet is becoming a rich resource for consumers who have questions about the law or want to find an attorney.

For example, a consumer recently posed the following question about insurance fraud to John D. Hatch, an attorney on the Web site lawyers.com.

*Q. My mother passed away several months ago and I was the primary beneficiary of one of her life insurance policies. I did not know this until recently when I discovered a letter sent in my name that I should receive a disbursement of funds. My father had signed my name for the claim and has kept it a "secret" from my family and me. Is that a fraudulent claim? Is there anything I can do to resolve this?—Anonymous*

A. First, verify with the insurance company that the funds were, in fact, paid out in your name. You may find that some or all of the proceeds are still with the insurer.

If, however, everything has been paid out and someone has kept it from you, it would appear that fraud has been committed. Fraud gives rise to both criminal and civil liabilities.

The first thing you want to do is refer the matter to the office of your local prosecutor. They are in a position to have your father arrested and prosecuted. Frequently they are also able to recover some or all of the stolen funds.

Depending upon the amount of money involved, and if it appears



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that the prosecutor is unable to recover it, you might want to consider bringing a civil suit against your father. For that you will need the assistance of a capable trial lawyer. If your father has assets, and you can prove the fraud, you can recover damages, frequently including your legal fees.

*Mr. Hatch has more than 25 years of hands-on experience in the financial services industry. Lawyers.com is a Web site which includes detailed profiles of over 440,000 lawyers as well as useful information on when a consumer may need legal counsel, how to hire a lawyer, and information on your legal options. Over 10 million searches have been completed since the site went live in 1998.*

*To learn more, visit the Web site at [www.lawyers.com](http://www.lawyers.com).*