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Factors That Influence Willingness to Commit Insurance Fraud

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ABSTRACT

Insurance fraud increases premiums for all U.S. households and undermines the insurance business relationship. This article examined willingness to commit insurance fraud using data from an online survey completed by 1,051 U.S. adults and analyzed using structural equation modeling. Results show that the strongest influences on willingness to commit insurance fraud are moral beliefs, neutralization, and attitudes. Other influences include age, income, and education. Interestingly, the relationship between gender and willingness to commit insurance fraud is not significant. Results also show that the strongest influences on willingness to commit insurance fraud are moral beliefs

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