

**NATIONAL CONFERENCE OF INSURANCE LEGISLATORS (NCOIL)
Model Anti-Runners Fraud Bill**

Adopted by the NCOIL Executive Committees on July 11, 2003. Readopted on July 8, 2005, and November 20, 2010.

Section 1: Definitions

As used in this section, the following terms have the meanings given:

- (a) "Provider" means an attorney, health care professional, an owner of a health care practice or facility, or any person employed or acting on behalf of any of the aforementioned persons.
- (b) "Public Media" means telephone directories, professional directories, newspapers and other periodicals, radio and television, billboards, and mailed or electronically transmitted written communications that do not involve in-person contact with a specific prospective client.
- (c) "Runner," "capper," or "steerer" means a person who for pecuniary benefit, whether directly or indirectly, or in cash or in kind, procures or attempts to procure a client, patient or customer at the direction of, request of, or in cooperation with a Provider whose intent is to seek to obtain benefits under a contract of insurance or to assert a claim against an insured or an insurer for providing services to the client, patient or customer. The term does not include a person who procures clients, patients or customers through the use of Public Media.

Section 2: Penalties

Whoever employs, uses, or acts as a Runner, Capper, or Steerer for the intent of seeking to falsely or fraudulently obtain benefits under a contract of insurance or to falsely or fraudulently assert a claim against an insured or an insurer for providing services to the client, patient or customer is guilty of a felony and may be sentenced to _____ and to a fine of not more than \$_____.