



Cargo theft, document scams, and the advent of artificial intelligence (AI) make transportation fraud a headache for insurance agents and insureds alike. What's worse – an alarming 35%* of younger generations don't feel that it is a problem. "Insurance is a rip off, so fraud just balances it out" is the new way of thinking in today's culture.

Here's what you can do to coach your insureds in the event of potential fraud. In many instances, the best way to avoid fraud is to head it off before it becomes a problem!

Transportation Fraud in Commercial Truck Insurance

Be aware of potential scams in your area. Sadly, a truck driver or even trucking company may take part in these to try and make a little excess profit. Does your insured's coverage respond in such an event?

- **Cargo Theft:** Claims arising from stolen freight, either during transport, during a rest stop, or through false pickups.
- **Document Scams:** The process of using fake documentation to get an insured to comply with a malicious scheme, which can now be aided by Artificial Intelligence (AI).
- **Staged Accidents:** Claims that come from exaggerated damages or injuries after a minor accident.

AI-Powered Scams are Increasing in Trucking Insurance

AI has opened a new frontier for insurance scams.

- **Fake documents and credentials:** Generative AI tools make it easy to create realistic-looking insurance certificates, DOT records, or invoices.
- **Phishing and social engineering:** AI-generated emails or texts can impersonate carriers or brokers to manipulate insurance agency staff.
- **Synthetic identities or voice cloning:** AI programs can convincingly mimic dispatchers or drivers down to their voices to reach a desired outcome.

Cargo Theft in Fleet Trucking is on the Rise

Truckers Insurance Associates partners with markets who keep a sharp lookout for potential fraud, like IAT Insurance. "Cargo thefts in 2024 finished the year up 26% over 2023" says Jared Fritts, Loss Control Specialist at IAT. "And this trend is expected to rise further in 2025."

Often an unsuspecting truck driver is left with the burden, as the result of a brokering scam that targets cargo. Pete Matthews, the SVP of Commercial Truck at IAT notes that "We now spend a little more time understanding the specific exposures related to an insured's cargo, and the controls that the carrier has in place."

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IAT also has a loss-control website available to policyholders, which has great resources related to cargo theft prevention. These can be found on our IAT market page:

<https://truckers-insurance.com/markets/iat/>

Combating the Threat: What Trucking Insurance Agencies Can Do

Educate your insureds and remind them to be extra vigilant for anything that sounds suspicious. Always hold a healthy amount of skepticism. This includes:

- Being aware of calls coming directly from someone you do not typically work with, as opposed to the owner of the business or your trusted shipping contact.
- Verifying all information and credentials *before* accepting loads.
- Being on the lookout for any documentation that seems like it could be rushed, tampered with or forged.

With proper staff training and due diligence, you can identify signs of fraudulent behavior early on and protect your insureds from loss. Truckers Insurance Associates will continue to monitor the trends in this rapidly evolving landscape. Look for future posts surrounding fraud and what you can do to stay ahead of it!

About Us:

Truckers Insurance Associates is a Managing General Agent founded in 1943, *Leading the Way* in Trucking Insurance. We are committed to pursuing innovative solutions, offering premier products from the best markets, and delivering superior service. We are here to meet the ever evolving insurance needs of the trucking industry as an independent, family-owned, wholesale insurance broker. We provide coverages for commercial trucking for both fleet and non-fleet semi-truck insurance.

Learn more at www.truckers-insurance.com

**Source – Transportation Agency Partners; “Transportation Fraud in the United States: A Fight you can Win!” March 2025.*

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