



NEWS



A South Jersey insurance adjuster is accused of defrauding the system of \$200,000

A property claims adjuster at Assurant Insurance Company is accused of creating 11 bogus fraudulent claims that he assigned to himself and approved, say prosecutors.

by Ximena Conde

Published Oct. 3, 2025, 11:53 a.m. ET

A [Camden County](#) property claims adjuster is accused of creating phony identities, fake companies, and sham invoices to funnel about \$200,000 in fraudulent claims to himself.

The New Jersey Attorney General's Office announced the fraud and theft by deception charges against John Philbin, 48, this week, noting that fraud only adds to the already high costs of insurance.

"In this case, the defendant is someone who worked in the industry," said Attorney General Matthew J. Platkin in a statement. "We need to be able to trust the people who are working for insurers to do their jobs fairly and honestly."

Philbin, a Clementon resident, was a property claims adjuster at Assurant Insurance Company when he created 11 bogus fraudulent claims that he assigned to himself and approved, prosecutors said. The claims were filed between October 2022 and May 2023.

Philbin's submissions included "emergency mitigation" and "restoration work" that never occurred. He used post office boxes in Clementon and Blackwood to try and avoid detection, said prosecutors. But the phony businesses he created had no registrations that investigators could find.

Investigators linked the creation and approval of the claims to Philbin through internal audit logs and metadata "bearing Philbin's unique identifier."

Assurant did not immediately respond to requests for comment.

That Philbin used his industry knowledge for personal gain makes his crimes especially egregious, according to prosecutors.

The Office of the Insurance Fraud Prosecutor, which falls under the attorney general's purview, focuses on people who try to exploit the system.

Prosecutors point out that perpetrators who might not consider stealing a car see insurance fraud as easy money.

"When someone with inside access allegedly creates fake claims and funnels payouts to themselves, it betrays policyholders and undermines confidence in the system," Al Garcia, interim insurance fraud prosecutor, said in a statement.

The charges Philbin faces carry a five- to 10-year sentence in state prison and a fine of up to \$150,000.

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