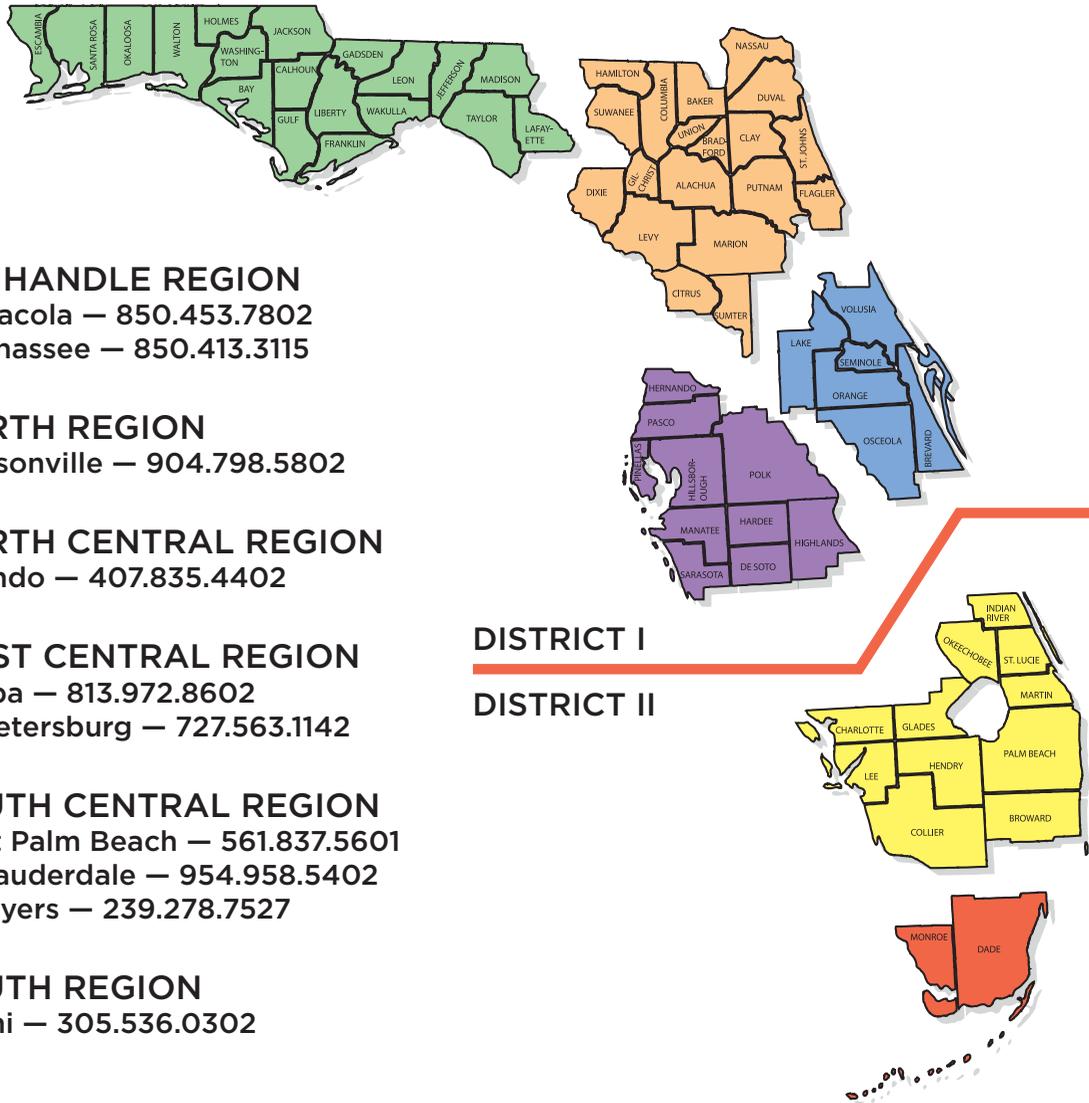


**ALLEGATIONS OF FRAUD CAN BE REPORTED DIRECTLY TO DIVISION OFFICE LOCATED IN THESE REGIONS.**



**BUREAU OF INSURANCE FRAUD  
 INSURANCE CONSUMER TIPS**

**USE CAUTION**

- When buying from a door-to-door salesperson or when signing blank insurance claim forms.
- When receiving calls after an accident. It could be an attempted fraud scheme.
- If a life insurance sales pitch comes when there is no need to change coverage, such as a marriage, a new child or similar life change.
- If an agent offers to replace your old life insurance policy, which has high cash value, with a “better” one. Carefully review the premium schedule, benefits and restrictions, i.e. pre-existing conditions.

**ALWAYS**

- Receive the written policy within 60 days after you have paid your first premium.
- Compare prices and options before purchasing insurance.
- Make sure you receive and review your detailed billings for all services.
- Check with the Department of Financial Services to make sure you are dealing with a licensed agent and insurance company.
- Protect your insurance identification numbers as you would a credit card number.

**NEVER**

- Write a premium check to an agent. Checks should be written to the insurance company or insurance agency.

**INSURANCE FRAUD**

**BUREAU OF INSURANCE FRAUD**



CHIEF FINANCIAL OFFICER  
**JEFF ATWATER**  
 FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**REPORT FRAUD**  
**CALL 1-800-378-0445**  
 Department of Financial Services

# Learn how to FIGHT BACK Against Fraud

The Bureau of Insurance Fraud is a law enforcement organization operating within the Department of Financial Services, Division of Investigative and Forensic Services. The Bureau is responsible for investigating criminal acts of suspected insurance fraud perpetrated by individual citizens, insurance agents, insurance companies and businesses. It is a national leader in the fight against insurance fraud, continuously ranking in the top five among all states' fraud bureaus and divisions.

Help the Bureau fight insurance fraud by educating yourself using our publications and resources. You can also help by reporting suspected insurance fraud through our online referral application or by calling the DFS Fraud Hotline (1-800-378-0445).

Insurance fraud is not a victimless crime. It is estimated that insurance fraud costs the United States \$80 billion dollars or more a year, which is ultimately passed down to consumers. The Coalition Against Insurance Fraud (CAIF) estimates this fraud costs each family approximately \$950 annually.

## Identity Theft

Identity thieves learn your Social Security, credit card and bank account numbers and other personal information to open bank and credit card accounts, get car loans, and more—all in your name. Even if you don't lose money, you can suffer financial difficulty and frustration due or ruined credit ratings. Guard your personal information.

## FIGHT BACK!

Be stingy with your Social Security number. Don't have it printed on your checks. If someone asks you for it to set up or verify an account, ask if some other identifier can be used instead.

- Shred unwanted credit card applications, transaction slips and other documents with personal information.
- Try not to let your card out of your sight. When it's unavoidable, such as when you're dining out, use cash instead.
- Check your mailbox daily. When traveling, ask a friend to get your mail, or have the post office hold it. Send outgoing mail from the post office or a collection box.

## Unlicensed Entity Fraud

Unlicensed entities are companies who are not licensed in Florida to sell insurance. Many are blatant con games. Others — such as self-insured employers, unions and associations— may mean well, but they may not be properly funded to handle the risk and don't participate in a state fund that protects members if they default. Your best option is to deal only with licensed companies and agents.

## FIGHT BACK!

- Verify before you buy. Call the Department of Financial Services (DFS) Consumer Helpline at 1-877-MY-FL-CFO (1-877-693-5236) to find out if an insurance company and agent are licensed.
- Check the complaint history of a company or agent by calling the Consumer Helpline.
- If you suspect insurance fraud, call the DFS Fraud Hotline at 1-800-378-0445. You may be eligible for a reward up to \$25,000.

## Workers' Compensation Fraud

Workers' compensation insurance covers medical expenses and lost wages if you are injured on the job or become ill because of conditions at your workplace. Employees who fake-on-the-job injuries, don't report second incomes or delay their return to work are committing claimant fraud. Premium fraud includes falsifying payrolls to reduce premiums.

## FIGHT BACK!

- Be honest. It's a felony to make false, fraudulent or misleading statements in order to obtain or deny benefits.
- If you see abuse, report it—everyone pays for workers' comp fraud with higher premiums and reduced benefits.
- Call the DFS Fraud Hotline at 1-800-378-0445 if you suspect fraud. You may be eligible for a reward of up to \$25,000.

## Auto Fraud

Personal injury protections (PIP) is automobile insurance coverage that pays for your personal injury and other limited expenses, regardless of who is at fault in an accident. Common fraud schemes include intentionally causing a minor accident, then filing false claims through a shady clinic, or working with a disreputable doctor who files fraudulent injury claims for procedures that are never performed.

## FIGHT BACK!

- Drive defensively and take every precaution to avoid being in an accident.
- If you do have an accident, use a cell phone or other camera to document the damage.
- Note how many passengers were in the other car, including names, addresses, phone and driver license numbers, and the car's license plate.
- Make sure police are called and get a written report.
- If anyone pressures you to go to an unknown clinic, doctor, chiropractor, or lawyer, or if you think a crime has been committed, call the DFS Fraud Hotline at 1-800-378-0445. You may be eligible for a reward of up to \$25,000.

