

FLORIDA'S INSURANCE CONSUMER  
**ADVOCATE**  
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

— Tasha Carter —

Good morning,

Thank you for joining the fight to address and combat fraud, specifically contractor fraud. Fraud impacts the insurance industry and, ultimately, insurance consumers. I have joined forces with **the American Property Casualty Insurance Association** to educate and empower Floridians with the knowledge and resources to spot and stop contractor fraud and abuse, especially after a disaster.

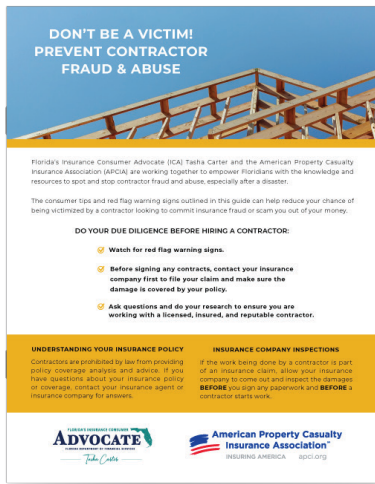


Together, we're hosting a Contractor Fraud and Abuse Prevention Twitter Chat on Thursday, August 25 from 2 to 3 p.m. ET. You're invited to join us to share and learn more about contractor fraud.

**We'll meet on the [@TeamAPCIA Twitter page](#) promptly at 2 p.m. ET.**

The questions in the order we'll discuss each are listed below and available **online as a PDF**. Use #ContractorFraud and tag @TeamAPCIA and @YourFLVoice to connect.

**Be sure to review and share our joint guide on the topic and visit our dedicated webpage for more information.**



REVIEW THE GUIDE:

**Don't Be A Victim!  
Prevent Contractor Fraud and Abuse Guide**



EXPLORE THE WEBSITE:

[www.MyFloridaCFO.com/Division/ICA/FraudPrevention](http://www.MyFloridaCFO.com/Division/ICA/FraudPrevention)

## Twitter Chat Questions

1. What are some ways you can verify that a contractor is legitimate before you sign a contract? #ContractorFraud
2. Peak hurricane season is beginning. What can you do before a storm approaches to be better protected against #contractorfraud?
3. If a storm strikes, how can you protect yourself from #contractorfraud and abuse during the recovery process?
4. Demanding full payment up front is big red flag. What are some other warning signs when it comes to payment and how can you protect yourself? #ContractorFraud
5. What are some suspicious ways contractors try to involve themselves in the insurance claim process? #ContractorFraud
6. In your state, is it legal to waive an insurance deductible? If not, how can you report it? #ContractorFraud
7. What about gift cards, rebates, etc.? In your state, are contractors allowed to offer financial incentives in exchange for conducting an inspection? #ContractorFraud
8. What are the risks of signing an Assignment of Benefits or Direction to Pay agreement? #ContractorFraud
9. Are there any questions or comments re: #contractorfraud that we didn't touch on?

---

**Download a copy of the APCIA + OICA Contractor Fraud and Abuse Prevention  
Twitter Chat Questions and Flyer**

---

We look forward to chatting with you!

 **#ContractorFraud**

*Tasha Carter*

The Voice for Florida's Insurance Consumers

[www.MyFloridaCFO.com/Division/ICA](http://www.MyFloridaCFO.com/Division/ICA)

Follow me on **Facebook** and **Twitter** @YourFLVoice for pertinent insurance updates. Email me @ **YourFLVoice@MyFloridaCFO.com** with insurance questions.

**CONSUMER ALERTS**

SIGN UP. BE INFORMED.



Sign up to receive ICA Tasha Carter's Consumer Alerts in your inbox:

[www.MyFloridaCFO.com/Division/ICA/ConsumerAlerts](http://www.MyFloridaCFO.com/Division/ICA/ConsumerAlerts)

Office of the Insurance Consumer Advocate  
Florida Department of Financial Services  
200 East Gaines Street, Tallahassee, Florida 32399  
YourFLVoice@MyFloridaCFO.com