

## You pay a big price:

### Insurance costs you more

Your premiums stay higher because insurance companies must pass the large costs of swindles to all policyholders.

### Goods cost more at the store

The price of goods you buy at the store keeps rising because businesses must pass their higher insurance costs onto you.

### You can lose everything

Honest people can lose their savings and homes if they have an expensive loss after a crook sells them phony insurance.

### People are killed and hurt

Innocent victims die or are injured from insurance scams such as arsons, staged auto accidents and murders for life insurance.

### You're violated

No one wants to feel violated or fooled, but that's what often happens when you're conned.

### You mess up your life

If you're the swindler, getting caught might cost you your job or career... land you a large fine and jail term... harm your family... and make it harder for you to get insurance in the future.

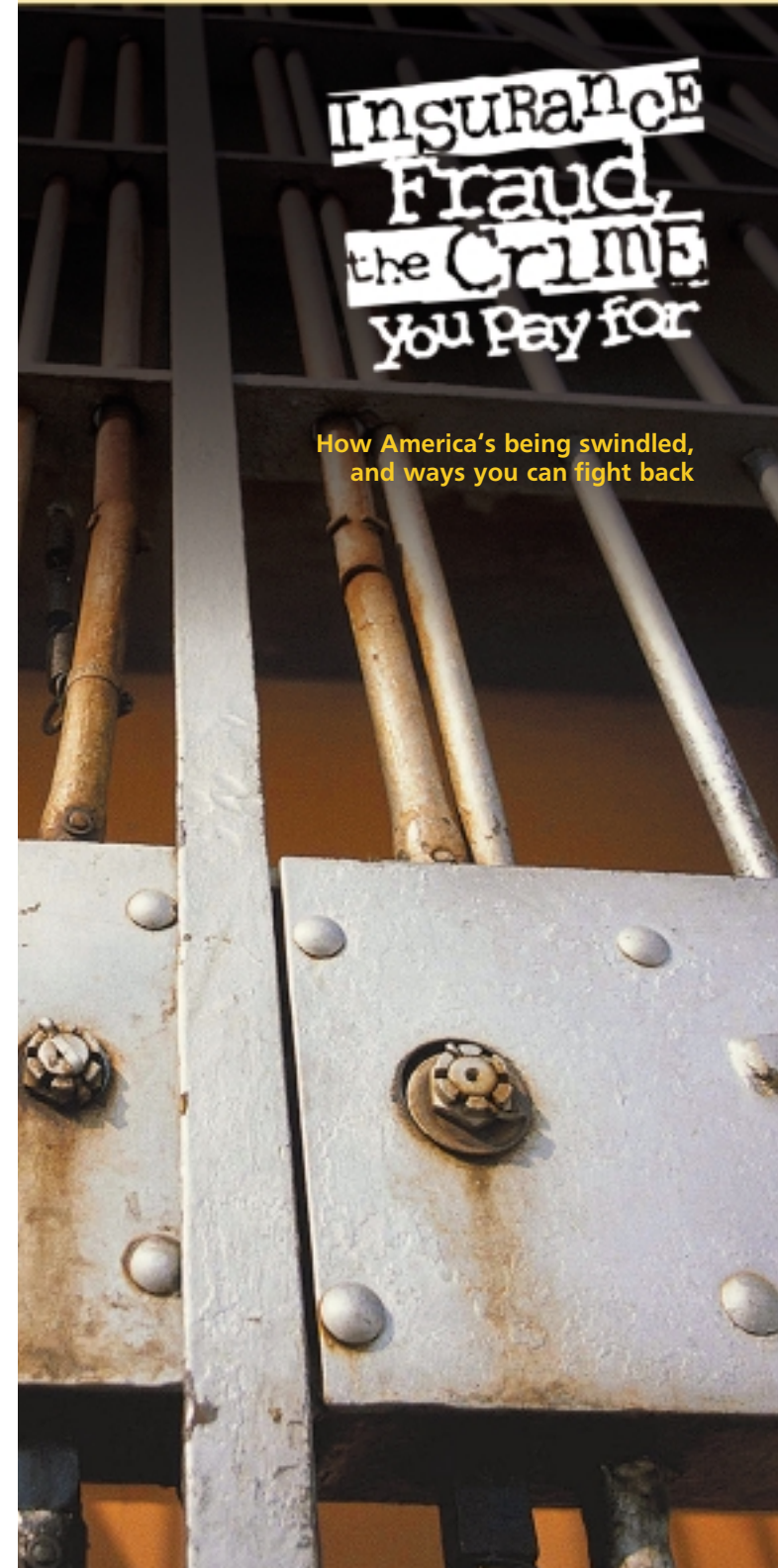
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## Careful!

Crooks are picking your pockets. They're committing insurance fraud — and it's a crime *you* pay for. Insurance scams are sweeping the nation, robbing us of nearly \$80 billion a year (that's almost \$1,000 per family!). People of all incomes, ages and races are conned every day. Swindlers can steal a few dollars or millions at a time. And who are these cheaters? Anyone, from hardened career criminals to your kindly next-door neighbor.

## License to Shill

*Most people are truly honest, but there's still a lot of insurance fraud on the streets. Here are just some of the schemes...*

**Dollars and dents.** Organized crime rings lure innocent motorists into staged car accidents to make large claims for fake injuries and inflated car repairs. Often the crooked car is full of passengers who pretend to be seriously hurt.

**Little white lies.** Normally honest people sometimes tell their insurance companies "little white lies" to scam a few dollars. Like lowballing how many miles you say you drive so you can get a lower auto premium. Or falsely adding a few CDs to a claim when your home is robbed.

**Property crimes.** You falsely claim that expensive stuff like your stereo, furniture or computers were stolen from your home or business, or lost in a fire. People even burn down their homes and businesses for insurance money.



**Slips and falls.** A cheater walks into a store and pretends to slip on a wet floor or stray object — then makes a large claim for a fake injury. Small businesses often are targeted.

**Workplace cons.** Some employees will fake or exaggerate workplace injuries to fleece workers compensation money they don't deserve. And some businesses illegally lower their workers comp premiums by telling the insurance company they have fewer employees than they really do.

**Agent swindles.** Crooked agents may inflate your premiums by secretly slipping unneeded coverage into your policy. Some dishonest agents also pocket your premium checks instead of paying for your policy — leaving you dangerously uncovered.

**Insurer scams.** Cheaters create phony insurance companies that fool you into buying worthless coverage. Swindlers also make tricky insider deals that bankrupt honest insurers, cost workers their jobs and leave you unprotected.

**Murders.** People actually murder friends or family members to collect on their life insurance policies.

## Get Mad, Fight Back

*Insurance companies, states and consumer groups are working together to stamp out fraud. You can fight back, too.*

- Stay honest. Don't risk ruining your life, job and family for a few bucks.
- Slow down if a car suddenly pulls in front of you. It may try to force a collision in a staged accident.
- Call the police if you're in a car accident. Get the licenses and information of all drivers and names of all passengers. Keep a disposable camera, pen and paper in your car to record accident damage and other details.

- Read your policy closely, and pay only for coverage that you ordered.
- Be wary if the price of coverage seems way too low, or is sold by telephone or door-to-door.
- Always write your premium check to your insurer, not the agent. And never sign a blank claim form.
- Make sure your insurance company and agent are licensed. Call your state insurance department.
- Contact your state insurance department if you suspect a scam.

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