



CONSUMER ALERT



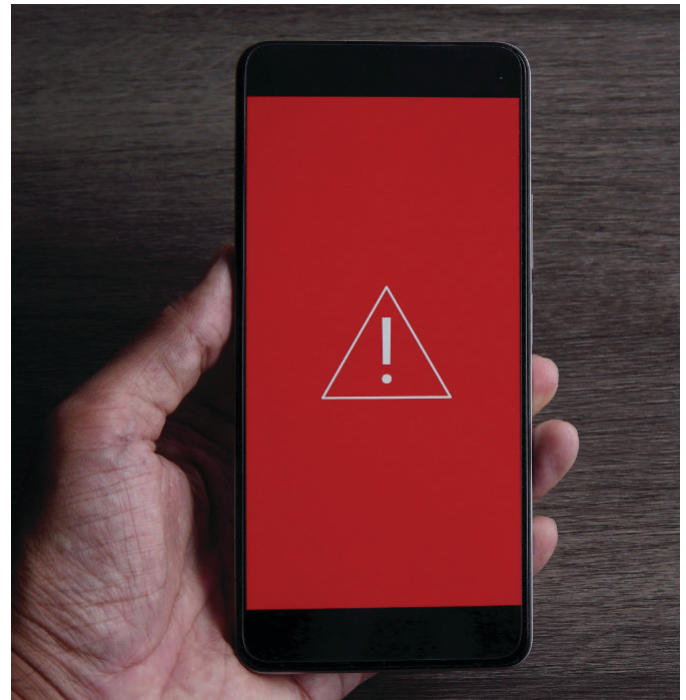
Beware: Auto Insurance Scam

As technology advances, so have opportunities for scammers to take advantage of insurance consumers. A new auto insurance scam, specifically targeting seniors, is making the rounds. While the scam targets seniors, anyone can fall victim. Be aware and alert!

The Approach

A scammer imitating an insurance company representative contacts a policyholder by text or phone claiming that payment is due immediately. If the policyholder does not pay, their auto insurance policy will be canceled.

The text message will most likely contain a link to make a “payment.” The website will probably be fraudulent and used to capture personal information or download a virus onto your device. If you provide financial and identifying information via text or phone, the scammer can access your accounts and credit/debit cards or, even worse, steal your identity.



The scammer may also request payment in the form of gift cards such as Amazon or other online stores, cryptocurrency deposits, wire transfers or offer a premium discount for paying “now”.

Tips

- Although the text or call may appear legitimate, ask yourself several questions before clicking links, providing personal information or taking any action:
 1. Have I made my recent auto insurance payment?
 2. Do I have automated payments set up?
 3. Have I received written notification of an upcoming policy cancellation (as required by FL law)?
 4. How do I typically receive communication from my insurance company?
 5. Would I normally have a grace period before the policy is canceled?
- Hang up and contact your insurance company using the phone number on your insurance card.
- A legitimate insurance company will never take payment in the form of gift cards from stores. Cryptocurrency or wire transfers may be accepted by some companies. Verify with the company directly before making a payment.



Where to Report Scams

If you fall victim to a scam, contact the following entities:

Local law enforcement. The Financial Crimes (or similar) department may be the best place to start.



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS



Federal Trade Commission

1-877-FTC-HELP (382-4357)

<https://reportfraud.ftc.gov>

Office of the Attorney General

1-866-966-7226

[Attorney General Citizens Contact Form](#)

Also, review your credit report and place a freeze on your credit report to ensure no new accounts are opened in your name: www.AnnualCreditReport.com

Resources

For more information on insurance fraud and scams:



Florida Department of Financial Services | Office of the Insurance Consumer Advocate |
850.413.5923 | www.MyFloridaCFO.com/Division/ICA

Florida Department of Financial Services | Division of Consumer Services
Toll-free Insurance Consumer Helpline | 1.877.693.5236
www.MyFloridaCFO.com/Division/Consumers

Florida Department of Financial Services | Division of Criminal Investigations
Report Insurance Fraud | 1.800.378.0445 | <https://first.fldfs.com>

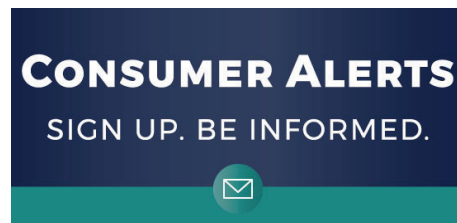
www.MyFloridaCFO.com/Division/ICA

Tasha Carter

The Voice for Florida's Insurance Consumers

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

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



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

www.MyFloridaCFO.com/Division/ICA/ConsumerAlerts