

RICARDO LARA

INSURANCE COMMISSIONER

California Department of Insurance

Notes – Senior Fraud Prevention Town Hall
Wednesday, June 24, 2020

Older Californians are experiencing fraud and are often victims of scams. It is imperative for you to have up to date information, resources, and tools to fight back and protect yourself. Insurance Commissioner Ricardo Lara and AARP California State Director Nancy McPherson hosted the following experts to address these issues facing older Californians.

- Strat Maloma, Fraud Campaign Manager, AARP California
- Renee Rose, Los Angeles District Attorney's Office
- Lewis Deslauriers, Division Chief of CDI Investigations Division
- Kathleen Rooney, Assistant Chief of CDI Fraud Division

Insurance Commissioner Ricardo Lara

Thank you all for calling in today.

It's a pleasure to join you all to talk with you about issues that are important to California's growing older population, especially how we prevent you from becoming a victim of fraud and scams.

Older people today face an increasingly difficult time when making decisions about financial and insurance products.

Changing laws, more choices, and the threat of scams combine to make these decisions even more stressful.

The best way to make informed and safe decisions is to become familiar with the facts.

You have worked a lifetime to build up assets and want to take precautions to protect yourself and those assets.

Purchasing insurance and financial products that meet your needs can be challenging; sometimes a product is pushed on you, sometimes you cannot get what you want, or you may not fully understand what is actually covered.

As your financial situation changes over time, it is important to review your financial and insurance policies to decide if the same terms and types of products are still right for you.

It may be helpful to review this information with someone you trust.

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Today I am joined by Nancy McPherson who is the State Director for AARP California, based in Pasadena. Nancy leads a team of staff and volunteers in tackling issues that help people 50 and older in California live their best lives. Nancy is a fierce advocate for older Californians and I know she is going to have a lot of helpful information to share with us today.

Nancy McPherson:

Greetings all and welcome – my name is Nancy McPherson and I serve as the State Director for AARP California.

AARP is pleased to participate in this important conversation about fraud prevention and I would like to thank Commissioner Lara for including us.

At AARP, we work on behalf of people who are 50 plus and their families to enhance the quality of life for all as we age. We champion positive social change and deliver value through advocacy, information, and service.

The breadth and depth of AARP's relationship with our nearly 38 million members and the 50 plus at large puts us in a unique position as a trusted resource. Beyond our national reputation and 60-year history serving and protecting the 50 plus, millions of our members have strong personal connections with our state offices.

We have a well-informed perspective on scammers' tactics, and can communicate prevention techniques in an actionable way. Our network of thought leaders and trained and empathetic volunteers, combined with our deep connections to local leaders and regulators, enables us to deliver trusted support driven by the consumer's best interest, especially when it comes to frauds and scams.

Scammers steal billions of dollars from unsuspecting consumers every year. The impact on victims and their families can be financially and emotionally devastating, especially for older adults.

The AARP Fraud Watch Network is working to empower consumers to spot and avoid scams, and to provide support and guidance to victims and their families when fraud happens. We also seek to engage policymakers and industry to affect positive change that could further help to protect consumers from becoming victims.

We believe that prevention is key, given that victims are rarely able to recover money lost to scams and fraud. The following channels and outreach methods are just a sampling of our efforts to empower our members:

[AARP.org/FraudWatchNetwork](https://www.aarp.org/FraudWatchNetwork) – is a webpage where consumers can access news, tips and videos on how to spot common scams, and view a scam-tracking map featuring reports from scam spotters and law enforcement.

We provide in-person and online learning through live events around the country, online learnings on how to identify red flags, as well as webinars and Tele-Town halls.

We have the AARP Fraud Watch Network Helpline – 1-877-908-3360 – which consumers can call when they spot a scam or if they suspect they or a family member has fallen victim.

The AARP Fraud Watch Network collaborates with industry to spread the message of prevention and to seek adoption of best practices to help protect consumers from scammers' tactics. The AARP Fraud Watch Network also seeks to support regulatory and legislative action to protect consumers from scams and fraud.

In addition to work that is driven at the national level, we are also hard at work here in California to help protect our members.

In 2019, the fight against scams and fraud continued with AARP events across California where attendees dropped off confidential documents for shredding, participated in Tele-Town Halls with agency and law enforcement experts, and we shared tips and information through our Biweekly 'Watchdog Alerts' by email and text to thousands of Californians.

AARP's Fraud Fighters, a group of trained volunteers, played a key role by helping educate members and the public on how to spot, avoid, and report the latest scams. Recently, eight new Fraud Fighters joined the volunteer team, maintaining a cadre of 28 highly engaged California Fraud Fighters.

In 2020 we have made our fraud fighting efforts virtual by holding webinars and online trainings as well as continuing to promote fraud alerts and relevant information via social media, email and our state blog.

We hope that today's call will provide you with insight and the tools you need to fight fraud moving forward. Please do not hesitate to reach out to us if you have any questions, you can find us at both Twitter and Instagram at AARPCA and on Facebook at AARP California.

Commissioner: Now I would like to introduce Renee Rose, the Deputy-in-Charge of the Los Angeles District Attorney's Office's Elder and Dependent Adult Abuse Unit. Renee supervises a team of senior Deputy District Attorneys who handle cases of physical abuse, emotional abuse, physical neglect and financial abuse of older victims as well as developmentally disabled adults over 18 years of age throughout all of Los Angeles County.

Renee Rose: The numbers are clear, by 2030, (1) in (5) US residents will be 65 or older. According to the US Census Bureau, the population aged 65 and older is projected to be 83.7 million in 2050, almost double the estimated population in 2012. The LA population of older adults alone is projected to double in the next 20 years. In fact, within the next 4 years, the global population of those 65 and older will surpass those under the age of 5 for the first time in human history.

Combine those population statistics with the fact that 70-75% of the nation's wealth is in the hands of older adults. This population possesses valuable assets (paid off homes, lifetime pensions, retirement savings) and many have very good credit.

Now, add into the mix, that this generation is fiercely independent but extremely polite and trusting. They grew up believing the voice on the end of the phone, the person who knocked on their front door and the content and legitimacy of the mail that was delivered to them.

And lastly, a portion of this expanding population is, or will likely become, physically and/or cognitively impaired. Often isolation due to cognitive or physical impairment or just plain loneliness makes these older persons susceptible to unscrupulous family members, exploitive caretakers, predatory professionals and even complete strangers.

Sadly, 1 in 10 older adults will experience some form of elder abuse, be it physical, emotional, financial or neglect. Over 500,000 Older Americans suffer financial abuse annually. Unfortunately, our vulnerability to financial exploitation increases as we age. Diminished mental capacity leads to bad decisions and an inability to detect or prevent financial exploitations by friends, family members, helpers and professionals. What took a lifetime to

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accumulate can be lost in days, weeks, months and sometimes years and there is never enough time to recover financially, emotionally and often physically.

Often times, the most vulnerable member of the family (mom, dad or grandma) is left to live with the mentally-ill adult child, the financially insolvent family member or the drug or alcohol dependent relative. The consequences of these types of pairings can be disastrous. Common financial abusers are family members, caretakers, neighbors, “new friends”, contractors, professionals (attorneys, accountants, financial planners, bank tellers) and just plain co artists.

Given the significance of the problem, the Los Angeles County District Attorney’s Office has created the Elder and Dependent Adult Abuse Unit. There are (5) specially trained Deputy District Attorney’s and (2) DA Investigators to handle all cases ranging from murders to assaults to financial crimes throughout LA County.

We rely on the local law enforcement agencies to conduct an investigation. Once that investigation has been completed, those agencies then submit their reports and findings to this office for the potential filing of criminal charges.

In addition, DA Jackie Lacey has created an elder abuse hotline, where you can report suspected elder abuse, and Friday Fraud Alerts which highlight the latest financial scams on our DA website. The fourth Friday of each month is dedicated to the scams targeting older adults. The three common situations of financial elder abuse we see are:

- Taking money or property without the older adult’s consent (the theft is later discovered)
- Taking money or property from an older adult who is “incapable” of consent
- Taking money or property through trickery or deceit (lied to person/scams)

I believe that information is power. The more people who know about how the current financial scams work, the better. While the scams may vary in complexity and design, they are usually designed to obtain the victim’s personal identifying information, their money or both. They employ tactics that are designed to address this generations’ social norms, the fear of losing their home or being arrested.

But everyone can help prevent elder abuse. Be aware when someone is taking an unusual interest in the finances of an older adult, be-friending them, isolating them from family or friends. A change from paper statements to digital copies when the older adult has no computer, a change in a will, Trust, or POA after the older person appears to be declining cognitively. If an older adult is suddenly secretive about a “new friend”, the person can no longer pay for amenities that they used to be able to afford. Be aware that a person’s circumstances can change. A trusted caretaker, a long-time financial advisor or family member falls on hard times themselves. And unfortunately it could just be a combination of need + greed + opportunity + perhaps, from our own family members, a sense of entitlement. If you see someone who could be financially exploiting, physically abusing and neglecting an older adult, call the 24-hour hotline of Adult Protective Services (APS) and the local law enforcement agency in the area where the victim resides. Collect all of the financial records, bank statements, medical records (if it could be a “lack of capacity” case), and copies of any POAs or Wills and Trusts to give to the police (organized for ease of their review). Find the detective who investigated these types of crimes and present the material to them. Be patient as these crimes often take time to investigate.

Prevention and early detection of financial abuse is a key component in the battle against elder exploitation. We need to increase our own awareness of the various financial plots and latest senior scams as we partner with law enforcement, bank personnel and our community members to develop new strategies to address this growing problem.

Commissioner: At the California Department of Insurance, we are committed to educating you on all aspects of insurance and insurance products and ensuring you are aware of all your rights and protections.

Our Consumer Services Division is made up of more than 100 compliance officers whose job it is to take consumer calls and assist with any questions regarding insurance claims, insurance companies or even assistance in finding the right insurance product.

Often, our team serves as a first line of defense in protecting seniors, by identifying questions they need to ask before investing in an annuity or purchasing an insurance product.

In a year, these experts receive on average over 150,000 calls from consumers seeking assistance and have succeeded in recovering more than \$156 million dollars.

We have online resources available to you including:

The Senior Information Center on the department's website which provides useful information through alerts and advisories our department issues.

It also includes videos and insurance guides specific to seniors. The website can be found at insurance.ca.gov.

The website's health coverage section provides links to programs and resources such as Health Insurance Counseling and Advocacy Program (HICAP), Medicare Advantage Plan, California Health Advocates, and Social Security.

Another online resource is the Senior Gateway which is an inter-agency website designed to provide meaningful resources to seniors and their families to inform you about health care and insurance options, and empower you to protect yourselves against financial fraud, abuse and neglect.

To date, the Senior Gateway has received more than 205,000-page views and continues to be a source of valuable information to consumers.

Also, the California Department of Insurance has a large law enforcement team with hundreds of investigators and law enforcement officers dedicated to uncovering and stopping bad actors that target vulnerable consumers including seniors.

We encourage you to report any suspected insurance scams and fraud by calling CDI at 800-927-4357 or through our website at insurance.ca.gov. We are available to answer any insurance questions or concerns.

It is essential that we work together to protect seniors.

Often con artists and scammers will put themselves in a position of trust, such as volunteering or advertising at the local church, to make them appear more trustworthy or they drop names of your neighbors or other residents, as they work to convince you that other residents use their services and trust them.

Asking lots of questions is a good way to start protecting yourself.

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Ask for their license and then call our Consumer Services team and we will check on their license for you.

As a community, you can help my department get the word out to your friends and neighbors about all of these types of scams perpetrated upon innocent people.

I urge any of you who think you or a loved one may be a victim of any type of insurance scam to contact us at the Department of Insurance.

It is important to be vigilant, be observant and speak up! Physical or financial abuse will continue so long as no one knows about it.

If you suspect anything is wrong, or that you or a loved one is being abused, do not hesitate to contact your local law enforcement agency or the Department of Insurance to report your suspicions.

While a majority of our staff are teleworking, we continue to provide essential services for California consumers and we are available via phone at 1-800-927-4357 (HELP) and through our website – insurance.ca.gov

Insurance can be complicated. We can help you and guide you through this process.

We have insurance experts ready to help and answer your questions in multiple languages.

You can talk to an actual person – not just a recording.

Thank you all for submitting your questions via email.

We will try to answer as many questions as we can today but if we are not able to answer your question during the town hall, please know that your question will be answered directly from the relevant organization.

Now I would like to introduce from the California Department of Insurance Lewis Deslauriers, Division Chief of the Investigations Division and Kathleen Rooney, Assistant Chief of the Fraud Division who have joined me today to help answer questions.

I would also like to introduce Strat Maloma from AARP California.

We look forward to answering your questions.

Questions

1. Where does the most fraud occur? And How does most fraud occur?

Strat Maloma: It is difficult to point to where the most fraud occurs. Honestly, there is not one place. Scammers are always looking for new ways to gain our hard-earned money. They operate everywhere – on the phone, through mail, and online. We need to be vigilant.

The Federal Trade Commission reported that fraud such as imposter scams, debt collection scams, and identity theft were some of the most prevalent reported scams in 2019. It is noticeable that if a scam is successful in one part of the country, it will show up in another part of the country.

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Identity theft is when someone steals your personal information like your name, Social Security number, bank account information etc. Identity fraud is when someone uses that information to steal your money or commit other crimes – these can include opening credit accounts in your name, draining your bank account or even applying for government benefits in your name. Identity thieves often try to file fraudulent tax returns.

Events like this are important to educate and protect the community.

2. What are some things I should know before I buy a new insurance policy?

Commissioner: If you are considering buying, reviewing, or replacing insurance, then the following insurance tips can be of assistance:

- Check the status of your agent and company by calling the California Department of Insurance (CDI) or visiting our website at insurance.ca.gov
- Never be pressured or intimidated by an agent
- Answer all questions on the application correctly
- Don't sign blank documents
- Never sign anything you don't understand
- Don't give your agent power of attorney
- Read your policy and compare policies carefully
- Keep your policy in a safe place
- Get everything in writing and compare policies
- Compare coverage and costs
- Be aware of duplicate coverage between policies
- Don't pay with cash. Make checks payable to the insurance company.
- Make sure that you are meeting with the official "agent of record" when you sign the policy application. Ask the agent to sign the application in your presence. Don't sign if the agent sends an employee or other third party who may (or may not) be qualified or licensed to sell insurance.
- Consider having a trusted family member, friend, or advisor participate in discussions concerning the purchase of any insurance product.

You can find all these tips at our website in our Senior Insurance Bill of Rights – at insurance.ca.gov.

3. Are credit cards with a chip safer than magnetic stripe cards?

Strat Maloma: Yes, according to cybersecurity expert at the American Bankers Association, chip enabled credit cards are more difficult to counterfeit compared to the magnetic strip versions, which can easily be skimmed and replicated.

Credit cards with a chip tend to be safer than the magnetic strips for several reasons. First, with a chip, the information is more encrypted. It is more difficult to clone the information. Scammers often install schemers to read credit cards and video to obtain your individual code. The chip is more difficult to replicate and counterfeit. The equipment that fraudsters need to replicate a chip is more expensive. Overall, using a credit card with a chip is a better option.

If you do have an option between a credit card and a debit card, try to use a credit card. Credit cards offer more protection if you are a target of fraud.

4. What are some tips to avoid being a victim of scams?

Renee Rose:

- **Common scammer themes:**
 - a. Won a prize or lottery
 - b. Time pressure – must decide right now!
 - c. Fear of losing home/freedom – you’ll be arrested, fined, deported
 - i. **IRS/missed jury duty**
 - ii. Scammers pretend to be LE or governmental agency
 - d. You’ll lose eligibility for a government benefit like Medi-Cal or Social Security
 - i. **Social security**
 - e. Scammers will ask for you to pay in ways it’s hard to get your \$\$\$ back
 - i. Cash
 - ii. Gift cards
 1. i-Tunes, Target, Amazon & Google Pay
- **Prevention tips:**
 - a. Just hang up!
 - b. Call-blocking services –features built into your mobile phone, cloud-based services over the internet or services provided by your phone service carrier
 2. Check your mobile phone menu for built-in features
 - a. Like a “Do not Disturb” where you can set the time calls go to voicemail, T-Mobile Scam ID or Scam Block, AT&T Call protect, Verizon Call Filter
 - iii. Some companies offer “call labelling” – and call will show as “spam” or “scam likely” on your phone’s display so then you can decide whether to answer it.
 - c. FTC’s National Do Not Call Registry -which was designed to stop legitimate companies from disrupting your life with their sales calls, so it won’t stop calls from scammers, but it could make it easier to spot a scammer’s call.
 - d. Don’t send money to someone you’ve never met in person
 - e. Be suspicious when a boyfriend you met online or on a dating website, asks you to use your bank account for receiving or forwarding money
 - f. Do your homework before sending money to charities. Never donate in cash, gift card or by wiring money.
 - g. No legitimate governmental agency will ask or accept payment via gift card
 - h. Don’t call back number provided, look up number yourself when return call
 - i. Look for miss-spelled/poor grammar in correspondence
 - j. Verify web addresses of legitimate websites and manually type them into your browser
 - k. Check for misspellings or wrong domains within a link (web address that should end in .gov ends in .com instead)
 - l. Set privacy settings on your computer
 - m. Don’t open attachments or click links in emails from senders you don’t recognize
 - n. Keep software up to date and get security software
 - o. You should enable multi-factor authentication on your devices and accounts
 - p. Utilize the screen lock feature on your iPhone to add a pin or password

- q. Disable your location services when not using your device
- r. Secure Wi-Fi Network with encryption
- s. Install a firewall on your network as well as any computers, laptops and tablets to block malicious software and update these products once the manufacturer tells you to
- t. Don't provide your user name, password, date of birth, SS#, financial data, or personal information in response to an email or robocall.
- u. Regularly check your bank account statements and credit reports
- v. Don't sign any legal documents without reading them

5. What is the safest way to buy things on the Internet (like Amazon or grocery shopping)?

Strat Maloma: Thank you for that question. The online world provides convenience, but also gives rise to scammers. Here are a few action items that we suggest to avoid being scammed:

- Check the Website Name: scammers will often try to spoof the name of a popular website, such as Amazon or a banking website, by changing the letter of the website or something in the name;
- Check Security of Website: at the beginning of the name of the website, ensure that the prefix states "https" rather than "http" - the "s" ensures that the website is secure;
- Use Cursor: put your cursor over the top of the website to verify the URL destination;
- Create Online Accounts: online accounts enable you to review what is happening real time in your account, set up email and text alerts on unusual activity, and contact your bank to freeze your account if necessary; and
- Create Strong Passwords: creating strong passwords and continually updating passwords helps create stronger security; password managers can help with this.

6. What are some red flags I should look out for when working with an insurance agent?

Commissioner: I would like to ask Lewis Deslauriers, the Division Chief the department's Investigations Division to provide more details on this.

Lewis Deslauriers: It is crucial to be on the lookout for these warning signs when dealing with an agent:

- The agent offers free seminars, in sites like assisted living centers, retirement communities, or places of worship.
- The agent offers "free" meals, catered or in a nice restaurant. (You may have to give your contact information to get the "free" meal!)
- The agent offers to create or update a living trust in order to see your financial information.
- The agent gives you wrong information about your current investments. For example, the agent may say that an annuity has less risk than your investments or savings accounts.
- The agent tries to sell an annuity to a veteran, to reduce their assets so they may qualify for a Department of Veterans Affairs benefit.
- The agent offers you "free" insurance. They tell you that the policy won't cost you anything and that an (unknown) third party will pay all of the premiums for you.

It is also important to know that it is illegal for an insurance agent, broker, solicitor or insurance company to

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misrepresent the terms or benefits of any insurance policy.

Older Californians are owed a duty of honesty, good faith, and fair dealing by an insurer, broker, agent, and others engaged in the transaction of insurance.

7. How do we protect ourselves from identity fraud?

Strat Maloma: Thank you for that question. In addition to the tips that have already been shared, we have provided additional tips below. In addition to money, fraudsters are after your identity, including personal information and your social security number.

- Protect Your Social Security Number: If possible, refrain from carrying your social security card around. If absolutely necessary, carry a copy of the card and blank out sections of the card.
- Monitor Your Bills: Online accounts permits you to monitor any unauthorized activity and prevents others from opening online accounts in your name.
- If Necessary, Freeze Your Account: Data breaches are prevalent. Freezing your account prevents others from using your name to open accounts.
- Refrain From Posting Personal Identifying Information on Social Media: Maintain proper privacy controls on social media and refrain from posting information that could be used to scam or take over your identity.
- Be Skeptical: When receiving offers that may be “too good to be true,” consider if it actually is too good to be true.
- Protect Your Mail: ensure the safety of your mail, which has information such as bank statements and medical statements.
- Put a Password on your Smartphone: Passwords on smartphones protect emails, text alerts, and account statuses.
- Do Not Use Public Wifi for Sensitive Tasks: If an online task requires information such as a user name and password, consider waiting until you have access to private wifi to complete such tasks.
- Install the Anti-Virus Software: Install the latest version of established anti-virus software.
- Beware of Emails: Beware of emails that claim to come from a bank, Internet Service Provider, business or charity and ask you to confirm your personal information or account number. If you receive one that is suspicious, forward the email to spam@uce.gov.
- Check if the Website is Secure: Make sure websites are secure, especially when shopping online. A secure website will begin with “https” not the usual “http”.

8. What scams should I be on the lookout for during the COVID-19 emergency?

Commissioner: Right now, our communities are experiencing tremendous losses and it is imperative for you to be aware of all the types of scams you and your loved ones could be susceptible to.

I would like Kathleen Rooney the Assistant Chief of the department’s Fraud Division to provide more details on this.

Kathleen Rooney: Some scams that have been brought to our attention during the COVID-19 emergency include:

- False insurance cancellation where scammers say a loved one is sick in the hospital and needs coverage urgently and offers to let you pay for that coverage over the phone.

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- Bogus COVID-19 insurance that scammers promise at low prices, but is really just a ploy to steal your money and identity.
- False DNA testing scams that claim tests are needed and paid for by insurance.
- COVID-19 vaccines or test kits that scammers offer to you by telling you that you are uninsured.
- Medicare scams where robocalls ask for your Medicare number to make bogus claims.

9. Is it a good idea to freeze our credit with the three credit bureaus? (Equifax, Transunion and Experian)

Strat Maloma: Absolutely. Placing a credit freeze on your credit report is the best way to stop identity thieves from opening accounts in your name. If you freeze your credit, they won't allow anyone to use it. If you need to use it, you can simply unfreeze. A good analogy is locking up your house when you leave, which prevents anyone from taking anything.

As a general matter, we are not using our credit every day and are not consciously checking our credit every day without credit reporting tools. That puts us at a disadvantage, as we do not know what happens until we do apply for a loan or a car. Freezing the credit permits us to avoid identity theft.

In order to freeze your credit, simply contact all three of the credit agencies to be assured that all of them have the same information.

If anyone needs any more information, ftc.gov has information and steps on how to do that. In addition, if you find that you are a victim of identity theft, the Federal Trade Commission has a website at identitytheft.gov that permits you to report that and determine next steps to report and protect yourself going forward.

10. I have been considering buying an annuity. How do I know if it is right for me?

Commissioner: An annuity is a contract between you and an insurance company. You purchase an annuity by making one or more premium payments to the insurance company. The insurance company makes income payments to you, for life, or for a limited time.

There are different types of annuities. They are complex and typically carry high surrender fees and you may not be able to access your money for long periods of time.

I would like Lewis Deslauriers, the Division Chief the department's Investigations Division to provide more details on this.

Lewis Deslauriers: It is important to know that the law requires insurance agents to ask you questions about your financial situation to make sure the annuity you are purchasing is suitable for your needs and circumstances.

Insurance companies can only sell you an annuity if there is a reasonable basis to believe the annuity is suitable based on the information you provide to the agent.

An agent cannot recommend to persons age 65 or older to purchase an unnecessary annuity.

Commissioner: Thank you all for joining us today.

Thank you to Nancy, Renee and Strat for sharing this important information and all the critical work you do to protect older Californians and their families.

Would you like to give us a recap of the services you provide and contact information for our listeners?

Renee: Thank you Commissioner Lara for the Department of Insurance's partnership with the Life and Annuity Consumer Protection Program that we run through the elder abuse program. The takeaway from me is if it sounds too good to be true, it is absolutely not true. If you want to find more about the fraud alerts discussed today, it is da.lacounty.gov/community/fraud-alerts and is updated weekly.

Nancy: Prevention is key. You are not alone and there are resources available to support you. For AARP, the website is AARP.org/FraudWatchNetwork in order to stay abreast of things and keep informed. If you have been a victim or need more information, please call our fraud watch hotline at 1-877-908-3360. We are here to help you.

Commissioner: Thank you both.

A reminder if we are not able to answer your question during the town hall, please know that your question will be answered directly from the relevant organization.

The town hall is being recorded and we will make the recording available on our website and the Department of Insurance's website.

Also available after the event will be summary notes of the town hall with contact and resource information.

As I mentioned earlier, if any of you think you or a loved one may be a victim of any type of insurance scam please contact us at the Department of Insurance or if you just need assistance or have questions.

Insurance can be complicated. We can help you and guide you through this process.

You can contact us by phone at 800-927-4357 or submit a complaint online at insurance.ca.gov.

We are here to help!

Again, thank you.

Additional Resources

Request Assistance with the Department of Insurance:

- (800) 927-4357
- www.insurance.ca.gov
- Senior Gateway - <https://seniors.insurance.ca.gov/>

AARP:

- AARP Fraud Watch Network: <https://www.aarp.org/money/scams-fraud/>
 - AARP Fraud Watch Helpline: (877) 908-3360
- Forward your suspicious email to spam@uce.gov

Los Angeles District Attorney's Office (LADA):

- <http://da.lacounty.gov/community/fraud-alerts>

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