

# Don't Let COVID-19 Infect You With Insurance Fraud

INSURANCEFRAUD.ORG



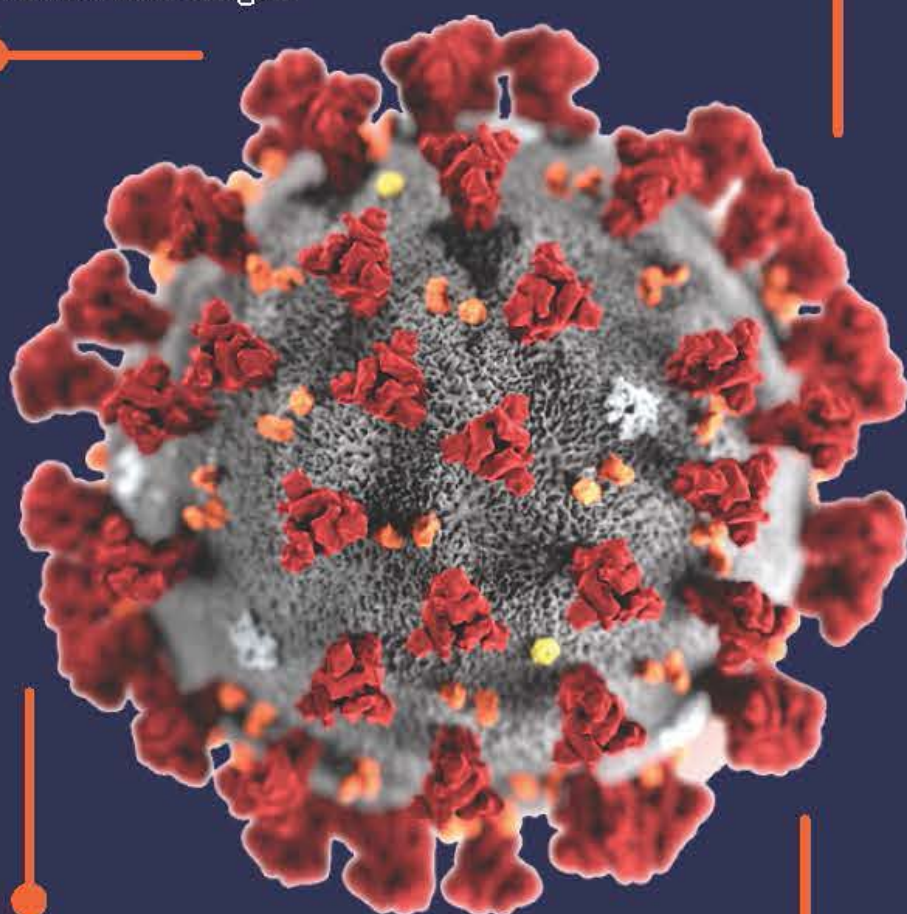
## Auto Insurance

Increased staged accidents for quick profit.  
Medical providers billing for services while clinics are closed.  
Legitimate accidents resulting in inflated claims for financial gain.  
Auto give-ups by financially distressed drivers. More staged crashes.



## Insurers

How will the U.S. shutdown impact loss ratios and future rates?  
Are insurers properly staffed to investigate massive potential fraud?  
Expect a major increase in duty-to-defend requests for individual and class action lawsuits arising from COVID-19 exposures.



## Workers Comp

Are employees ordered to work from home covered if injured at home?  
Potential fake claims to protect income may come with an uncertain economy.  
With fewer co-workers as witnesses, how can claims be verified?



## Health Insurance

What is covered under expanded state and federal orders?  
Up-charging or billing for phantom services to make up for lost billing days. Selling fake coronavirus insurance.



**Coalition Against Insurance Fraud**

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California Department of Insurance  
Protect · Prevent · Preserve

[InsuranceFraud.org/Covid-19.htm](https://InsuranceFraud.org/Covid-19.htm)

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