Don’t Let COVID-19 Infect You With Insurance Fraud

**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
Advocacy - Information - Outreach
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California Department of Insurance
Protect - Preserve - Prevent
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Email covid-19@insurancefraud.org for more information