

INSURANCE FRAUD PREVENTION OUTREACH TOOLKIT

A CONSUMER EDUCATION PARTNERSHIP INITIATIVE



COMMUNITY RELATIONS &
OUTREACH BRANCH

2025



Consumer Outreach Toolkit on Insurance Fraud Prevention

Welcome to the **Insurance Fraud Prevention Outreach Toolkit!** This toolkit is designed to provide you with the essential outreach materials you can utilize to effectively raise awareness about insurance fraud prevention and educate the communities you serve..

Whether you're a professional working in the insurance industry, a community leader or promotora, or an individual looking to spread awareness, this toolkit offers outreach materials to help you in your efforts.

All of the images and flyers in this toolkit are available for download on our official Flickr account. Feel free to browse and download any images you might find useful for your projects or promotions! You can access the images here: [CA Dept of Insurance's albums | Flickr](#)

If you need any specific images or additional assistance, don't hesitate to reach out to crob@insurance.ca.gov

Insurance Fraud Awareness Flyers

These informative flyers can be shared online or printed for distribution. They highlight key information about insurance fraud, how to detect it, and ways to prevent it.

- [Auto Insurance Fraud \(PDF\)](#)
- [Health Insurance Fraud Prevention \(PDF\)](#)
- [Homeowners and Disaster Insurance Fraud \(PDF\)](#)
- [New American Fraud Prevention \(PDF\)](#)
- [Workers' Compensation Fraud \(PDF\)](#)
- [Senior Fraud and Financial Abuse Prevention \(PDF\)](#)

Video Clips & PSA

Short videos designed to inform the public about the risks and consequences of insurance fraud, as well as how they can contribute to prevention efforts.

- The Department of Insurance is committed year-long to investigating and stopping fraud. Check out this PSA from Commissioner @ICRicardoLara on unlicensed insurance scams. [Consumer Warning- Unlicensed Insurance Fraud on Vimeo](#)

(The link below is for a Coalition Against Insurance Fraud PSA that you can use with your post.)




- Lying about an on the job injury is a crime. Workers' comp fraud isn't an easy pay day. It can cost you jail time, fines, and more. It's not worth it. <http://bit.ly/2XkKQsE> @Insurance_Fraud



Social Media Graphics and Posts

Ready-to-use images and captions that you can post on your social media channels to spread the message about insurance fraud prevention.

HOMEOWNERS & DISASTER INSURANCE FRAUD

 <p>TYPES OF FRAUD SCHEMES</p> <p>Types of fraud can include inflated claims, staged damage, unlicensed contractors/agents/brokers, and fraudulent repair estimates.</p>	 <p>COSTS & CONSEQUENCES</p> <p>Fraud raises premiums for everyone and can lead to fines, imprisonment, and a criminal record for perpetrators.</p>	 <p>PROTECT YOURSELF</p> <p>Verify contractors/agents/brokers licenses, keep records, and report any suspicious activity to your insurance provider.</p>
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Post Caption: Homeowners and disaster insurance fraud is a growing concern that can lead to significant financial losses and increased premiums for everyone. Protect yourself!

Link: [Homeowners and Disaster Insurance Fraud \(PDF\)](#)




AUTO INSURANCE FRAUD

 <p>RECOGNIZE FRAUD TACTICS</p> <p>Be aware of common fraud schemes, such as staged accidents, exaggerated claims, and high-pressure repair shops.</p>	 <p>PROTECT YOURSELF</p> <p>Keep detailed records, take photos of accidents, and report suspicious activity to your insurer.</p>	 <p>UNDERSTAND THE CONSEQUENCES</p> <p>Fraud can lead to higher premiums, legal penalties, and a permanent criminal record.</p>
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Post Caption: Auto insurance fraud is a serious crime that affects everyone, leading to higher premiums and financial losses. By understanding the common tactics used by fraudsters and knowing how to protect yourself, you can help prevent scams.

Link: [Auto Insurance Fraud \(PDF\)](#)

HEALTH INSURANCE FRAUD

 <p>IDENTIFY SIGNS OF FRAUD</p> <p>Fraud involves deceit to receive unentitled benefits. Review medical bills for errors or unfamiliar charges.</p>	 <p>PROTECT PERSONAL INFORMATION</p> <p>Secure your insurance details, avoid phishing scams, and verify provider licenses.</p>	 <p>MONITOR INSURANCE CLAIMS</p> <p>Regularly check claims to ensure they match received services.</p>
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Post Caption: Health insurance fraud can lead to financial loss, compromised personal information, and higher insurance premiums. Protect yourself from becoming a victim by staying informed and following these key points to help you recognize and prevent health insurance fraud.

Link: [Health Insurance Fraud Prevention \(PDF\)](#)



WORKERS' COMPENSATION FRAUD

- KNOW YOUR RIGHTS**
Understand your workers' compensation benefits and protections.
- REPORT & PROTECT**
Report injuries immediately, keep detailed records of all interactions, follow medical advice, and be vigilant of employer retaliation.
- VERIFY PAY & CLASSIFICATION**
Check that your job classification and pay are accurate to prevent underreporting.

Post Caption: Workplace injuries are tough, and dealing with fraud makes it worse. Stay informed and follow these tips to protect yourself and ensure fair compensation from your employer.

Link: [Workers' Compensation Fraud \(PDF\)](#)

Additional Resources

- If you have questions about your home, auto, business, life or other insurance contact the Department of Insurance at 800-927-4357 or visit us online at <http://www.insurance.ca.gov/>
- Check out important information from Department of Insurance partner, Coalition Against Insurance Fraud. More info at: <https://insurancefraud.org/scam-alerts/>
- Check a Contractor License or Home Improvement Salesperson (HIS) Registration. More info at: <https://www.cslb.ca.gov/OnlineServices/CheckLicenseII/CheckLicense.aspx>

Follow Us on Social Media for More Updates

Follow our social media channels for the latest updates, exciting content, and exclusive insights. Staying connected will ensure you're always in the loop on what's happening!

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- Twitter: <https://twitter.com/CDINews>
- Threads: <https://www.threads.net/@cadepstofinsurance>
- LinkedIn: <http://www.linkedin.com/company/california-department-of-insurance>
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