



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.



TYPES OF AUTO INSURANCE FRAUD

Examples include staged accidents, exaggerated claims, and falsifying information.



IMPACT ON PREMIUMS

Auto insurance fraud costs insurance carriers billions, leading to higher premiums for consumers.



AUTO INSURANCE FRAUD RED FLAGS

Be aware of unsolicited repair offers, unusually high repair costs, or pressure to use a specific repair shop.



PROTECT YOURSELF

Keep detailed records, take photos of accidents, and report suspicious activities to your insurance company.



LEGAL CONSEQUENCES

Insurance fraud can lead to fines, imprisonment, and a permanent criminal record.



REPORTING FRAUD

Contact your insurer, provide detailed information, and cooperate with investigations.

WE ARE THE STATE'S LEADER IN INVESTIGATING INSURANCE FRAUD AND RETURNING MILLIONS OF DOLLARS TO CALIFORNIANS



Commissioner
Ricardo Lara

“We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you.”

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