



CA DEPARTMENT OF INSURANCE HOMEOWNERS AND DISASTER INSURANCE FRAUD

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES

Homeowners and disaster insurance fraud is a growing concern that can lead to significant financial losses and increased premiums for everyone. By understanding the common fraud schemes and knowing how to protect yourself, you can help prevent fraud and ensure that your insurance policy is used appropriately.



HOMEOWNERS INSURANCE FRAUD

Examples include inflated claims, false damage reports, staged damage, claims for pre-existing damage, and false theft or vandalism claims.



DISASTER FRAUD SCHEMES

Examples include unlicensed or unsolicited contractors, fraudulent repair estimates, false claims of damage, price gouging, and misrepresentation of FEMA or government officials.



IMPACT ON PREMIUMS

Homeowners insurance fraud costs insurance companies billions, leading to higher premiums for consumers.



PROTECT YOURSELF

Verify contractor credentials, get multiple estimates, keep detailed records, 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.



Commissioner
Ricardo Lara

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

"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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