



# NEW AMERICANS INSURANCE 101

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES

New Americans can be targets for scams due to the unfamiliarity of laws, cultural norms, and language barriers in a new country. Follow these tips to understand the basics of insurance and protect yourself from fraud.



## LANGUAGE BARRIERS

Ask for interpretation services, if needed. Scammers directly target non-English speakers.



## HEALTH CARE FRAUD

Keep track of your doctor's visits and health care procedures to ensure you are not paying for fraudulent services.



## AUTO INSURANCE

Understand why car insurance is required and the differences between liability, collision, and comprehensive coverage.



## AUTO ACCIDENTS

Take pictures, collect other drivers' information, file a claim with your insurance company, and be truthful.



## PREMIUM THEFT

Occurs when buying a policy from an agent/broker who was fraudulent. Verify agent is licensed through CA Department of Insurance.



## WORKERS' COMPENSATION

Business owners should understand the laws and penalties for incorrect Workers' Compensation insurance practices.



## PROFESSIONAL LICENSES

Senate Bill No. 1159 allows individuals to apply for professional state licenses (nursing, barbering, auto repair, etc.) using an International Tax ID Number (ITIN) instead of a Social Security number.



## PROTECT YOURSELF

Don't trust blindly. Protect your financial information like bank accounts, credit cards, Social Security numbers, and Medicare numbers. Report suspicious activity immediately.



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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