

SENIOR FRAUD PREVENTION

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



Seniors are the largest population targeted for scams because seniors have accumulated wealth in their homes, life insurance, and retirement savings. Be vigilant, be observant, and follow these tips to help protect yourself from fraud and financial abuse.



ANNUITY SCAMS

Do not make the decision to buy an annuity immediately. Talk it over with someone you trust.



SENIOR INSURANCE BILL OF RIGHTS

Protects seniors from insurance fraud and ensures they receive clear, honest information from insurers.



PREMIUM THEFT

Occurs when buying a policy from an agent/broker that is never purchased. Verify agent is licensed through CA Department of Insurance.



PROTECT YOURSELF

Never give account information, credit card numbers, social security numbers, or Medicare information to unknown parties.



STAGED ACCIDENTS

Call the police and report to your insurer. Don't share details about your insurance policy or coverage limits.



SENIOR GATEWAY

Visit seniors.insurance.ca.gov for more information tailored towards senior fraud prevention.



WARNING SIGNS

Beware of agents offering "free" seminars or meals to create or update a living trust or give you fraudulent investment updates.



REPORTING FRAUD

- Department of Insurance
- Senior Medicare Patrol:
 - 855-613-7080 / smpresource.org
- AARP Fraud Watch:
 - 877-908-3360 / aarp.org



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."

Follow this QR code for more information: qrco.de/CROB

