

# Report Suspected Hurricane Irma Fraud

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**November 01, 2017**

According to the [Coalition Against Insurance Fraud](#), insurance fraud costs Americans at least \$80 billion a year, nearly \$950 per family. Agents play an important role in identifying insurance fraud. In the aftermath of Hurricane Irma and the considerable number of resulting claims, Citizens wants agents to be aware of potential fraud and deceptive claims practices, and report:

- Suspected adjuster, repair vendors and/or policyholder fraud via the [Contact Us](#) section on the Citizens website. Select **Report Suspected Fraud** from the *Topic* menu options, and provide full details.
- Suspected insurance fraud that may involve policies or claims of other insurance companies to the Florida Department of Financial Services (DFS) Bureau of Insurance Fraud by calling 800.378.0445. More information is available on the bureau's [website](#).

Potential fraud and deceptive claims practices include:

- Public adjusters directly or indirectly referring or steering any claimant to any person with whom the adjuster has an undisclosed financial interest. A public adjuster must not enter into a contract or accept a power of attorney that vests in the public adjuster the effective authority to choose the persons who shall perform repair work.
- A public adjuster soliciting their services and representing themselves as an adjuster for or directed by Citizens in order to secure a contract with the policyholder
- Individuals engaging in the practice of public adjusting if they are not licensed by DFS

According to DFS, the definition of a public adjuster, as explained in Section [626.854](#), Florida Statutes, is any person, except an attorney, who, for money or any other thing of value:

- Prepares, completes or files an insurance claim form for a policyholder
- Aids a policyholder in any manner in negotiating for or effecting the settlement of a claim
- Advertises or solicits for employment as an adjuster of such claim

*Note:* This definition excludes a person who photographs or inventories damaged personal property or a person performing duties under another professional license, if such person does not otherwise solicit, adjust, investigate or negotiate for or attempt to effect the settlement of a claim.

- A public adjuster charging, agreeing to or accepting anything of value in excess of 10 percent of the amount of residential insurance claim payments. Governor Scott declared a state of emergency on Sept. 4, 2017, which prohibits excess payments for one year.
- Policyholders providing deceptive or false claim information regarding the loss, inflating the value of damaged property or providing false repair bills or receipts
- Claims adjusters, contractors or repair vendors providing inflated repair estimates or claim information or possibly receiving kickbacks

Citizens' agents can help increase awareness of insurance fraud and the ways to prevent it and can help curb assignment of benefits (AOB) abuse by helping your customers understand the importance of calling [Citizens](#)

first as soon as they know or suspect they have damage. Refer to the [Insurance Fraud](#) and [Assignment of Benefits](#) sections of our website and the [Assignment of Benefits](#) brochure, located in the *Learning* section of our website.

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