

# CitizensConnection



## "I Stop Fraud:" Vernon Erased \$10M in Risk; Stopped Abuses at Two Agencies



Teresa Vernon, Special  
Investigations Unit  
Principal

As a Special Investigations Unit principal, Teresa Vernon works with Citizens agents and underwriters to look for fraud when people sign up for insurance from Citizens. And she has been very successful over the past couple of years.

Since 2018, Vernon's investigations have resulted in removing more than \$10 million in risky exposure via these kind of troubled policies from Citizens' books.

The 20-year insurance veteran uncovered and proved that staff at two separate agencies were altering documents to receive policies from Citizens at a lower cost or when they would have been ineligible – leading in both cases to loss of appointments by these agencies who can no longer bind policies with Citizens for clients.

In addition, Vernon, who has worked in special investigations for five years, is leading a joint effort with Citizens underwriters to investigate an inspector involved with nearly 400 policies. She is working with Florida's Department of Insurance and Financial Services, which has the authority to bring criminal charges, and this case has the potential to lead to 18 or more felony charges and significant restitution of premium loss.

Fraud is a serious threat to the company's efforts to keep insurance policies affordable for Floridians.

*Identify it. Report it. Help stop it.* is Citizens' campaign committed to fighting property insurance fraud as an integral part of the company's mission to serve the people of Florida.